

THE THANAGRAM

OFFICIAL PUBLICATION OF THE TENNESSEE FUNERAL DIRECTORS ASSOCIATION, INC.

In This Issue

P2

News Here and
Around the World

P5

Obituaries

P7

Disciplinary Action
Reports

P10

When Someone
Dies,
Passwords Often
Go with Them

P13

Mark Your
Calendars

P14

30 Interview
Questions You
Can't Ask and 30
Sneaky, Legal
Alternatives to Get
the Same Info

P18

Turning an
Immediate
Cremation Into A
Full Funeral:
How Did You Do
That?

And More!

President's Message

The TFDA board of Officers, chairpersons and members of the sales club has just completed the 2011 Presidential retreat in Jackson, Tennessee.

I appreciate all who were able to attend. Plans were made and items were discussed that will lead the TFDA into the future. The board is excited to reach out to the funeral professionals in the state of Tennessee and to do our best to have all firms in this state a member of TFDA. TFDA wants to be able and should be able to be the one voice of funeral service for this state. Our great association has a spectacular past and I feel it has an even more spectacular future.

The district meeting dates have been set for Thursday, September 22nd in the East District at Fox Den Country Club in Farragut, TN, Monday, September 26th in the Middle District at the Embassy Suites in Murfreesboro and Tuesday, September 27th in the West District at The Jackson Country Club. Linda and I look forward to seeing you all there.

I want to also remind you that the NFDA/CANA convention in Chicago is just around the corner. It is looking like this is going to be the largest funeral expo ever held in the U.S. The dates for this Convention are October 23rd-26th, 2011.

I really want to encourage each of you to be more active in the TFDA we need your input and your attendance at all of our functions. We all have a wealth of knowledge that can be shared with our fellow funeral directors and embalmers. The ideas we pick up at these meetings, seminars and conventions we take back to our work place with us. We can implement them into our practice, sometimes they work and sometime they don't. The point being, the sharing of ideas is a great way to grow, to think outside the box. For anyone, keeping your mind open and continually learning is what makes you happy in your professional life. We cannot and should not continue to do the same thing over and over and expect to get a different result. The funeral profession has changed a lot in the last twenty years. Most of you remember when funeral service was basically, casket and vault sale, a couple of songs, minister speaks and a short committal service. Now we have cremation services, pre-need, pet services, memorial videos, online register books, store front and third party provided merchandise, as well as internet sales. We must change and adapt to it, if we are to be a part of the profession we have chosen.

Becoming active within the TFDA will help you grow and make the changes necessary to lead your community in its diverse needs.

I promise you TFDA will do all it can to be the voice you need and deserve on Capitol Hill. We will not only be reactive but proactive with legislative issues. This of course requires that you support our Lobbyist effort. You can do this with a monthly, and or annual donation. The amount you give is up to you. I am asking that you support this. It is really simple, we can be the leader on these issues or we can let others decide what's best for our profession.

Again I want to say thank you for the opportunity to serve you as your president. It's great to be a part of this organization and to be able to call all of you my friend and colleague.

If there is anything I or TFDA can do for you call and we will do what we can to make it happen. Respectfully,

Billy G. Yarbrough, CFSP



*Billy Yarbrough, CFSP, President
TFDA Board of Directors*

2011 Fall Issue



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August, 2011

Since it is "back to school" time, we thought what better time to offer a quick **CHEAT SHEET** for our friends and customers. As expected, our competitors have been hard at it trying to attract our customers. With the great group of friends and customers we have in Tennessee, who can blame them? Some of the information that has been passed around has been innocently miscommunicated while other pieces have been outright lies and misrepresentation.

Please allow us to set a few things straight. . .

1. **Southland National Insurance Corporation did NOT and is NOT going out of business or suffering from any regulatory or capital issues.** Southland National's owner, Collateral Holdings, Limited simply made a business decision to withdraw from the pre-need insurance market. Southland National is and will still be an insurance corporation licensed in 18 states, still selling other lines of insurance and still operating profitably. Southland will continue to be regulated by the Alabama Department of Insurance.
2. **Your book of business held at Southland National will still receive the top notch customer service and attention that it always has.** While as this past week has reminded all of us that nothing is certain in the financial industry, there are currently no plans to decrease the credit growth rate in the near future.
3. **Capstone's product is simply better for you, your funeral home and the families you all serve.** Agent commissions have remained fully intact equal to what you received from Southland. Equally important is the service level has remained fully intact as well. Enhanced benefits to our agents include agent incentives, prizes and trips, better training supplies, best in class marketing pieces, increased issue ages, and simpler applications, just to name a few.

The funeral homes we serve are also better off with an **unmatched commitment to consistent growth**, growth available from day one of a policy, as well as a more complete portfolio of products including annuities, guaranteed issue products, and advanced funding, allowing the funeral home to serve every type of need.

Your families are better off as well. As stated above, you have a greater supply of products at your fingertips that allow you to truly match their needs and ability to pay. Your families have the comfort of having their policy placed with an A M Best "A"-rated company. The "bump" or insurance your single pay families receive will be noticeably larger than Southland policies. **Even though over 7 out of 10 preneed policies written through a Tennessee funeral home are Single Pay policies, our Multi-pay policies are stronger as well.** While certain issue ages have a slightly higher premium, Capstone's multi pay products offer increased issue ages across the board, growth from day one, flexible debit and credit cards payment options, and extended early payoff options for those customers who desire to do so.

As you can see, we did our homework.

While our name has changed and our product has improved, our core values of commitment, service and integrity will never change, it is who we are. We are proud of what we have to offer you and ask that you continue to afford us the opportunity to share these products and services with you.

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and Don Lucas

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NEWS Here and Around the World

Cremation and Cemetery Operations

Burying cremated remains in local cemeteries is on the rise, according to an American Cemetery magazine survey. Of the cemeteries surveyed, 31 percent claim to inter cremated remains 50 to 150 times a year. Another eight percent said that they inter over 150 cremated remains annually. By comparison, 42 percent of these cemeteries said that they perform 50 to 150 burials every year and 22 percent said that they bury over 500 bodies annually.

Survey participants included 45 percent private, 19 percent municipal, 12 percent religious and five percent veteran cemetery representatives.

Rogue Funeral Operators Under Investigation in Australia

Authorities in Queensland, Australia, are responding to a Sunday Mail investigation that found several “rogue” funeral operators were ignoring public health laws and “ripping-off” families. The Mail reported that these unlicensed operators were burying infectious waste alone with bodies in caskets, refusing to dress bodies and overcharging consumers.

Queens Attorney General Paul Lucas told reporters that a mandatory, state-sanctioned code of conduct is needed. In Queensland, funeral directors are not licensed or regulated. He added that the government is working on reforming the funeral business in order to “weed out the cowboys,” increase public confidence in the profession and provide grieving families with peace of mind.

FFDA Average Funeral Sales Price UP Slightly

The Federated Funeral Directors of America (FFDA) reported that the average selling price of an adult funeral (services plus casket) rose 1.88 percent in 2010 to \$6,457 from \$6,338.50 in 2009. The FFDA also reported that as a percentage of sales, funeral profits improved to 5.5 percent from 5.3 percent a year ago. This is still more than three points under the 8.6 percent profit to sale

margin determined by the funeral service accounting group in 2000.

Michigan Funeral Director Gets Five Years in Jail

A Michigan funeral director was sentenced to five years in prison and ordered to repay the more than \$268,000 in prepaid funeral trust monies that he stole from 82 client accounts.

Matt Purchase pleaded guilty in May 2011 to operating a criminal enterprise and attempted embezzlement. His attorney argued that he needed the money to cover medical bills, however the prosecution countered that the theft began two years before Purchase was actually diagnosed with health problems.

Purchase could have avoided prison time if he had paid restitution prior to being sentenced. He said that he could accept that option as a planned sale of his funeral home and a deal with a “financial backer” had fallen through.

Continental Airlines Accused of Losing a Body

In a lawsuit filed in April 2011, two women are claiming that Continental Airlines lost human remains while in transit from Atlanta, Georgia, to McAllen, Texas, approximately two years earlier, the Monitor reported.

Martha Elena Flores Cura and her niece, Ludivina Rivera, told reporters that they had hired a driver to pick up the body of Cura's common-law husband, Humberto Rivera, at the McAllen-Miller International Airport and drive it to Monterrey, Mexico, for the funeral. The driver contacted Continental one day before the remains were to arrive in McAllen, only to learn that they had been picked up by someone else.

“Continental advised (the driver) that the body was missing and that it was not Continental's problem,” according to the lawsuit. Approximately 11 hours after the driver contacted the police, Rivera's remains were located

continued on page 3

at a funeral home in Brownsville, Texas, and returned to the airline.

“There is a fairly unfortunate track record with carrying live animals, but I have never heard anything like that with human remains” said Robert Mann, an airline industry analyst based in Port Washington, New York. “That is a matter that airlines take very seriously, so that is very unusual.

Arlington Cemetery Sorts Out Reservations

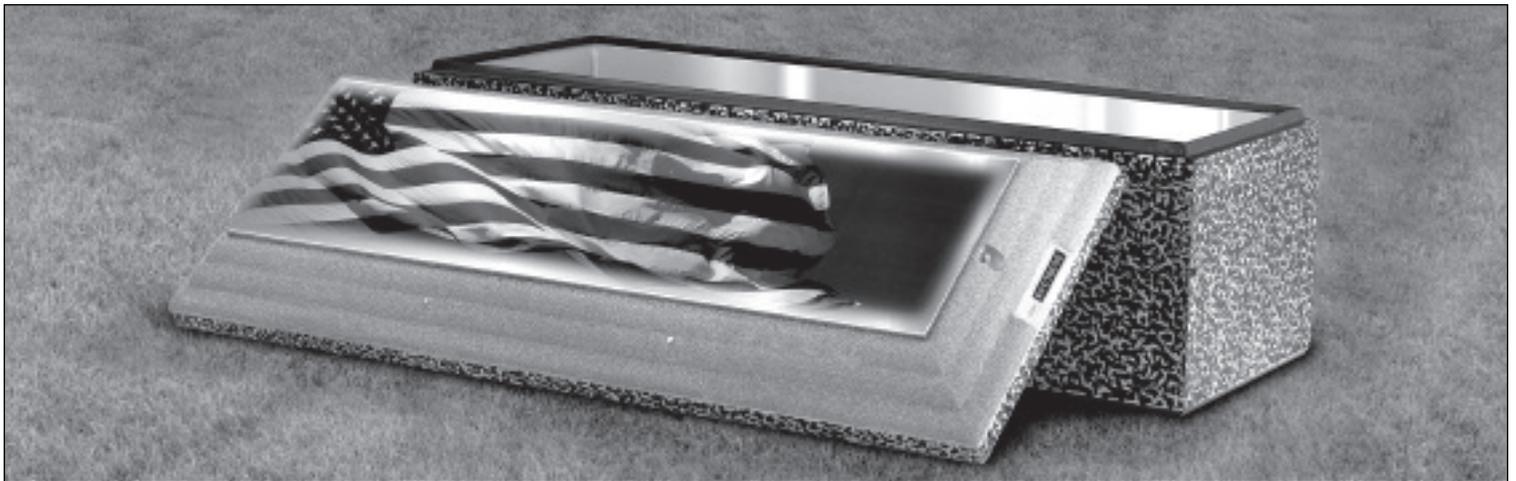
Officials at Arlington National Cemetery are attempting to determine who has reserved plots and whether some of those grave sites are already in use, the Washington Post reported. Cemetery officials said that they have no reliable data on how many reservations may have been made for plots in the 624-acre cemetery. Added to this is a recently discovered problem that an unofficial reservation system for VIP's continued for decades in violations of Army regulations.

The cemetery's new leaders are dealing with what the Post labeled a “reservations mess.” The reservations in question were made under a little-known system that ended in 1962, following a decision that plots should be offered to all, without regard to rank or status.

Kathryn Condon, executive director of the Army National Cemeteries Program told the Post that the cemetery has 3,500 reservations on file, but that there could be more. She added that she had no idea how many of the reservations were still valid, or if everyone on the list was still alive. Some reservations date back to the late 1800's. Condon said that she has been unable to determine how many plots are marked as “reserved” on cemetery maps. She believes that the number could be substantial.

Arlington will honor reservations made before 1962, provided that the deceased meets today's stricter eligibility requirements. The cemetery is not honoring any reservations made after 1962, the Post reported.

“We do not do reservations, and anyone who claims to have a reservation post- 1962, we do not accommodate them,” Condon said. “When the loved one or veteran passes, that is when we determine where we will bury them,” adding that she has turned down several people who claimed they were promised specific burial plots. The cemetery does “accommodate families in their time of need” by allowing survivors to choose the location of the deceased's grave when possible, Condon said. ■



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Rush Appointed NFDA Policy Board Member

The Tennessee Funeral Directors Association Board of Directors has appointed Mr. Greg Rush, of Jim Rush Funeral Homes in Cleveland, TN, as the 2011-2013 NFDA Policy Board Representative for the State of Tennessee.

The NFDA Policy Board is comprised of members of the Executive Board and one representative from each state association. Each representative is entitled to one vote. Executive Board members do not have voting privileges, although the presiding officer may cast the deciding vote in the event of a tie vote.

The primary responsibilities of the Policy Board are to: (1) establish positions for NFDA on external policy issues; (2) elect four at-large representatives to the NFDA Executive Board; (3) serve as the primary information conduit between NFDA, state associations and members; (4) participate in strategic planning; (5) adopt and amend the NFDA Code of Professional Conduct; (6) ratify all proposed modifications to, and restatements of, the mission statement of NFDA.

Congratulations to Greg on his recent national appointment!

Greg Rush

220 Wildwood Avenue SE • Cleveland, TN 37311

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Jackson Funeral Director Bob Arrington — Elected to National Association Executive Board



Bob Arrington, of Arrington Funeral Directors in Jackson, TN, is a 2010-12 at-large representative to the National Funeral Directors Association (NFDA) Executive Board.

Arrington became interested in funeral service when his grandfather died in 1963. His neighbor owned a funeral home, and he spent time there helping out after school and on weekends. After completing mortuary science school, he received his funeral directors license in 1978, and his embalmers license in 1979.

In 1995, he founded Arrington Funeral Directors. In 1997, Arrington added a crematory to his funeral home; in 2003, he purchased two cemeteries. In 2006, Arrington added Covington Funeral Home and Magnolia Gardens Cemetery to his business.

Arrington has served his profession by taking on leadership roles with the Tennessee Funeral Directors Association (TFDA) and NFDA. He has served on numerous TFDA committees and the association's Board of Directors; his service on the TFDA Board of Directors included terms as secretary/treasurer, vice president, and president. Bob also served as the state's representative to the NFDA Policy Board.

Arrington currently is the chair of NFDA's Governance Work Group. He is also a member of The Heritage Club, a supporter of the NFDA Political Action Committee and served as Tennessee's fundraising chair for the Funeral Service Foundation.

Arrington's presence in the national sector has already been quite impressive. NFDA president Pat Lynch has placed Bob on the very short list of nationally qualified speakers to represent the funeral profession if and when the need arises. Bob has demonstrated the character and demeanor on the national level that should make all funeral directors on the state level proud we practice our chosen profession in Tennessee.

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Cody Miller	Selmer, TN
Eric Ryniker	Nashville, TN
Kim Seaman	Sacramento, TN
Eric Seavers	Martin, TN

Obituaries



Mr. Willie "Bill" L. Teague, died August 2, 2011. Bill held the position of Executive Director for the TN State Board of Funeral Directors and Embalmers for several years.



Mr. Willie "Bill" L. Teague

Mr. Sammie A. Reed, age 86, of Harriman, TN died August 6, 2011 at Harriman Care & Rehabilitation Center. Mr. Reed was a licensed funeral director and embalmers and worked for Kyker Funeral Home for 41 years before his retirement.



Mrs. Carolyn Jean Karnes, age 67, died August 4, 2011. Mrs. Karnes was the former owner of Karnes & Son Funeral Home, a licensed funeral director and manger of Karnes & Son Funeral Home at Kenton.

Mrs. Carolyn Jean Karnes

Mrs. Ivy Cone, age 95, died August 5, 2011 in Selmer, TN. Mrs. was the mother of Freddie Cone a funeral director and embalmer for Shackelford Funeral Directors of Selmer, TN.



Mrs. Ivy Cone

Memorial donation made in honor of Mrs. Carolyn Jean Karnes by
Clayton White, Replogle-Lawrence Funeral Home, Inc., Medina, TN

Memorial donation made in honor of Mrs. Karnes by:
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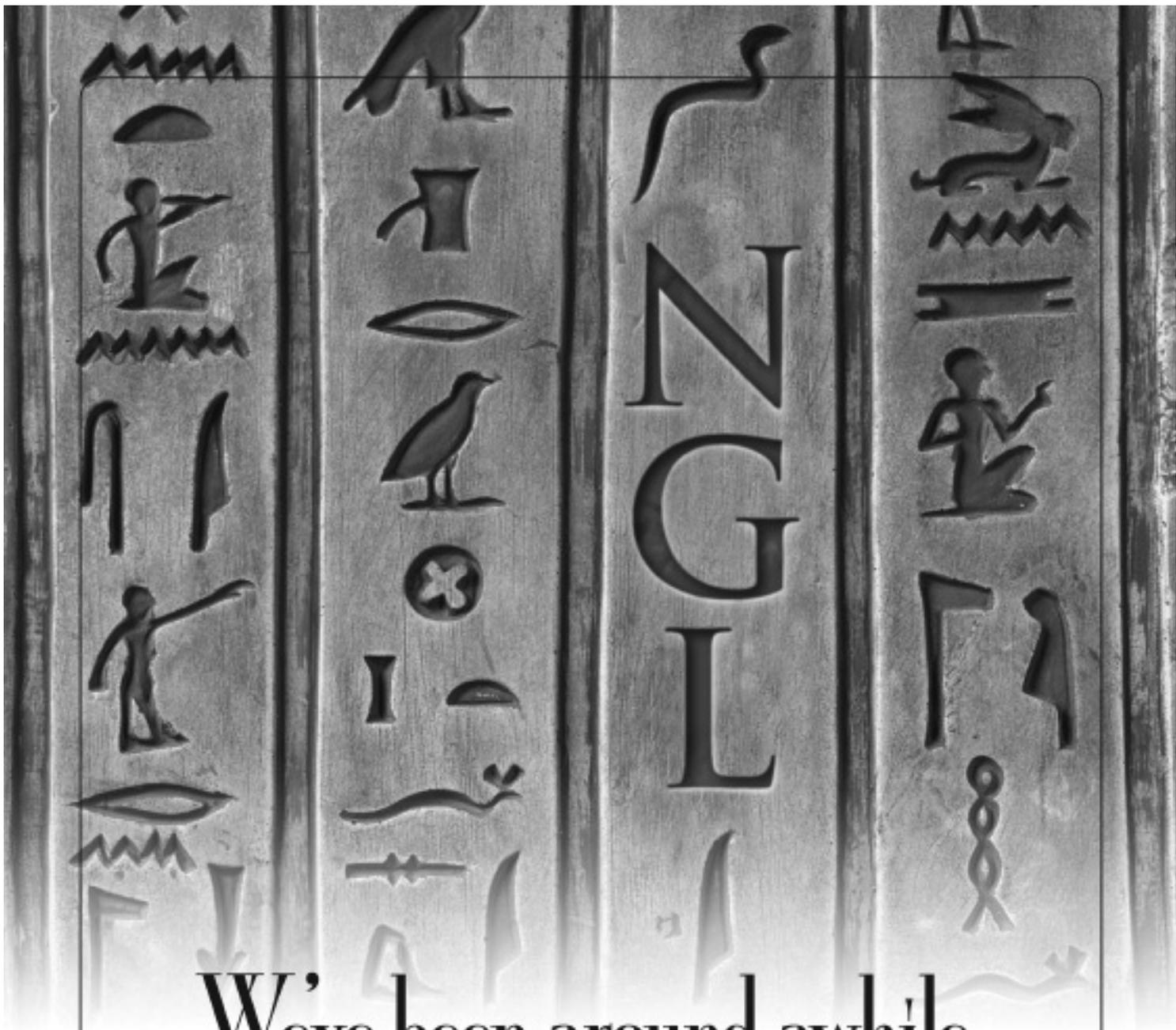
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Tennessee Board of Funeral Directors and Embalmers

JUNE & JULY 2011

DISCIPLINARY ACTION REPORTS

The TFDA Office receives a list from the TN State Board of Funeral Directors and Embalmers of the disciplinary actions taken for each month. We have listed the violations and actions taken for each. Some of these violations have been more than once.

Violation: Filing of Quarterly Reports of Apprenticeship Training beyond the allotted time.

Action: Shall not receive credit for the time period(s) affected and shall serve the remaining amount of time necessary to complete training as required by law.

Violation: Failed to retain a copy of an authorization for cremation form on multiple instances, failed to obtain and maintain a copy of the latest inspection report of the crematory that the funeral home uses and multiple aspects of the establishment's price lists did not comply with the Funeral Rule.

Action: \$250 Civil Penalty

Violation: The signature of the arranging funeral director had been signed on the authorization for cremation form by someone other than the funeral director and aspects of the establishment's price list did not comply with the Funeral Rule.

Action: \$250 Civil Penalty

Violation: Failed to have the current license of an embalmer available for inspection and an aspect of the establishment's price list did not comply with the Funeral Rule.

Action: \$250 Civil Penalty

Violation: Engaged in the operation of a funeral establishment on an expired license and multiple aspects of the establishment's price list and contract did not comply with the Funeral Rule.

Action: \$500 Civil Penalty

Violation: Failed to have the current license of each funeral director available for inspection, failed to report changes of a manager and ownership to the Board within the specified time and multiple aspects of the establishment's price lists did not comply with the Funeral Rule.

Action: \$500 Civil Penalty

Violation: Failed to report changes of a manager and ownership to the Board within the specified time, operating the

funeral establishment by a name other than the name approved by the Board, failed to respond to an inquiry from the Board within the time specified in the notice and multiple aspects of the establishment's price lists did not comply with the Funeral Rule.

Action: \$500 Civil Penalty

Violation: Failed to have a licensed funeral director in charge for the funeral establishment, failed to submit documents to the Board on the required size paper and multiple aspects of the establishment's price list and contract did not comply with the Funeral Rule.

Action: \$500 Civil Penalty

Violation: Posted the name of an individual as a licensed funeral director on their website when the individual was not yet licensed.

Action: \$500 Civil Penalty

Violation: Engaged in the operation of a funeral establishment on an expired license, duplication of charges which resulted in an overcharge to the consumer on various occasions and multiple aspects of the establishment's price lists did not comply with the Funeral Rule.

Action: \$750 Civil Penalty

Violation: Engaged in the operation of a funeral establishment on an expired license, failed to have a licensed funeral director in charge for the funeral establishment, failed to have the current license of an embalmer available for inspection, failed to obtain and maintain a copy of the latest inspection report of the crematory that the funeral home uses, the preparation room was not maintained in an orderly manner, free from clutter and multiple aspects of the establishment's price lists did not comply with the Funeral Rule.

Action: \$1000 Civil Penalty

Violation: Failed to have the current licenses of each funeral director and embalmer available for inspection, the

continued on page 8

preparation room and multiple aspects of the establishment's price lists did not comply with the Funeral Rule.

Action: \$1000 Civil Penalty

Violation: Failed to have the current license of an embalmer available for inspection, failed to obtain and maintain a copy of the license and latest inspection report of the crematory that the funeral home uses, failed to respond to an inquiry from the Board within the time specified in the notice and multiple aspects of the establishment's price lists did not comply with the Funeral Rule.

Action: \$1200 Civil Penalty

Violation: Failed to retain a copy of an authorization for cremation form, duplication of charges which resulted in an overcharge to the consumer on various occasions and failed to submit documents to the Board on the required size paper.

Action: \$1500 Civil Penalty

Violation: Failed to provide an itemized written statement at the conclusion of funeral arrangements, charged for services that were neither provided nor requested and failed to file an application for a change of ownership within the allotted time.

Action: \$2000 Civil Penalty plus \$200 Administrative Costs and must submit Change of Ownership Application with the required fees within thirty days.

Violation: Immoral or unprofessional conduct – willfully failed to pay for services received and paid for merchandise with a worthless check on multiple occasions and misrepresentation or fraud in the conduct of the business of the funeral establishment.

Action: \$3500 Civil Penalty and agree that the establishment license shall be suspended for six (6) months in addition to any other lawful discipline should the establishment willfully fail to respond to a complaint for a period of two years.

Violation: Immoral or unprofessional conduct – willfully failed to pay for services received and paid for merchandise with worthless checks, misrepresentation or fraud in the conduct of the business of the funeral establishment, failed on multiple occasions to obtain and maintain a copy of the current licenses and latest inspection reports of the crematory that the funeral home uses, failed on multiple occasions to affix a permanent identification device to a deceased human remains and multiple aspects of the establishment's price list did not comply with the Funeral Rule.

Action: \$12,750 Civil Penalty and agree that the establishment license shall be suspended for six (6) months in addition to any other lawful discipline should the establishment willfully fail to respond to a complaint for a period of two years.

BURIAL SERVICES

Violation: Failed to file an annual report within the time specified.

Action: \$250 Civil Penalty

Violation: The funeral establishment was unlawfully designated as the beneficiary on multiple prearrangement insurance policies and failed to keep and maintain accurate accounts, books and records in this state of all preneed funeral contract and prearrangement insurance policy transactions.

Action: \$250 Civil Penalty

Violation: Failed to file annual reports within the time specified, used a preneed contract form that had not been approved by the Commissioner, failed to submit an insurance enrollment or application form to the insurance company within fifteen calendar days of receipt and preneed records lacked proper documentation to verify payments paid by the trust, insurance or an individual.

Action: \$350 Civil Penalty

Violation: Using a preneed funeral contract on multiple occasions that had not been previously approved by the Commissioner.

Action: \$500 Civil Penalty

Violation: Offered or sold preneed funeral contracts without first registering with the Commissioner as a Preneed Seller, burial vaults were being sold on a preneed basis but failed to deposit all of the funds with Trustee and cemetery merchandise and/or services were itemized on contracts but failed to deposit any funds into trust.

Action: \$500 Civil Penalty

Violation: Wrote numerous preneed funeral contracts without being registered as a preneed sales agent.

Action: \$750 Civil Penalty

Violation: Unprofessional conduct – treated a member of the public in a disrespectful manner by using conversation characterized by irreverence.

continued on page 9

Action: \$750 Civil Penalty

Violation: Failed to properly register as a preneed seller at all pertinent times and employees wrote multiple preneed funeral contracts without being registered as preneed sales agents.

Action: \$1000 Civil Penalty

Violation: Numerous preneed funeral contract files failed to contain a copy of the prearrangement insurance policy as required by law.

Action: \$1000 Civil Penalty

Violation: Deficiency in both the Improvement Care Trust Fund and Merchandise & Services Trust Fund and failed to deposit funds into trust funds within the specified time.

Action: \$2000 Civil Penalty and place un-deposited funds into Merchandise & Services Trust Fund and Improvement Care Trust Fund, including late penalty payment.

Violation: Composed numerous preneed funeral contracts without being registered as a preneed sales agent and instead signed the name of her husband to the contracts who is registered as a preneed sales agent.

Action: \$2300 Civil Penalty ■

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When Someone Dies, Passwords Often Go with Them

Turns out, you can take something with you when you die: all those passwords you keep stored in your head or scribbled on scraps of paper only you can find.

By: Tatiana Zarnowski The Schenectady Daily Gazette

Protecting you information online with passwords is great for deterring hackers and thieves but frustrating for your loved ones if you die unexpectedly.

From cellphones that unlock with a pass code only you know, to online accounts where you pay bills and have statements sent to your email, to electronic address books where you keep contact information for old friends rather than the old pen-and-paper way, people live more of their lives in a digital world where you have to know the secret code to get in.

And as computer-savvy baby boomers age, fewer people will leave a paper trail when they die.

“Most spouses probably don't know the other spouse's password even to get into their email, let alone the financial accounts,” said Harry V.B. Miller, principal of the Herzog Law Firm in Albany. “People don't talk about it much in conversation, and they probably don't write it down anyplace.”

Estate planners are becoming more aware of the importance of leaving behind information about online accounts, both the important ones like trading stocks and the fun ones like phone- and video-sharing and social networking sties such as Facebook accounts.

“The main issue is, what's going to happen to this stuff? It's all floating out there,” Miller said. “Most people don't write down what, if anything, they want to happen to that stuff after they die.”

LEAVE INSTRUCTIONS

People who want the accounts to be closed or the photos or videos to be turned over to a certain person need to specify that when they plan their estates.

continued on page 11

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People might want to write down financial account information and passwords and either give it to a trusted loved one or lock it up in a safe at home or a bank safety deposit box. People also can put the information on a CD or flash drive and store it in the same places.

“These day's, a lot of people are not receiving written statements, so if the family is sitting around waiting at the mailbox to find out what Mom and Dad have in assets, the information may never come,” said Michael Ettinger, president of the Ettinger Law Firm. “The issue is actually increasing in frequency because more and more people are doing online banking.”

But financial information is tricky, because while heirs need to know about the accounts, in most cases they're not allowed to access them until they get the ok from the court.

For example, heirs shouldn't be selling stocks or taking money out of the bank accounts until they're permitted by the probates process that happens after a person dies, said Glenn Witecki of the Schenectady-based Witecki Law Office.

“I'm more concerned with preventing the unauthorized use of that information,” Witecki said. The one exception is if the deceased set up a trust, allowing the trustee automatic access to assets. Few people have enough money to handle their estates that way.

“The higher net worth someone is, the more likely they are to get involved with trust,” Witecki said.

Without a trust, heirs can't even access a safety deposit box without court approval, unless they're named on it before the person's death. Even someone with power of attorney has to wait for the probate proceeding because power of attorney ends at death.

But Witecki said it's fairly easy for estate lawyers to get asset information or transfer bill accounts even if passwords aren't written down. Spouses and children usually know enough about the deceased person's life to put the pieces together.

“Most people around here have local bank accounts,” Witecki said. “We call up the bankers and talk to them.”

FACEBOOK

Even most social networking sites have written policies to turn information over to successors who don't have passwords, or to destroy it on request. For example, Facebook allows survivors to turn the deceased person's social networking page into a memorial, deleting certain personal information and allowing people to post messages remembering their friends.

Two major web-based email companies give survivors information from a person's email account if they mail or fax certain documents, while a third prohibits it. **Google** asks for a copy of the death certificate and legal paperwork showing the person represents the estate before giving access to a G-mail account; **Microsoft** requests similar documentation and will send copies of messages and address book information but not a password to get into the account. That way survivors can get email addresses of their loved one's friends and read

messages that were sent and received.

Yahoo doesn't give survivors any rights to view email; the only option it offers heirs in its policy is closing the account. But the company will turn over emails with a court order, as one couple found out in 2005.

The parents of Lance Cpl. Justin Ellsworth, a U.S. Marine, asked for access to his **Yahoo** email after he was killed in Iraq, according to The Associated Press.

The company turned them down, but a Michigan judge ordered **Yahoo** to turn over the emails, which his parents wanted to turn in to a scrapbook because he told them how much he enjoyed emails he received while overseas.

A few online sites have come up with solutions to give out passwords after death, including **Deathswitch.com**, whose website says it sends a registered user periodic emails to which they must respond to say they're still living. When the user stops responding, the company send the stored information to the designated executor or family member.

Legacy Locker also collects information and releases it to survivors after verifying the person's death. Both sites promise to keep sensitive information safe, but whether people want to trust them is another matter.

Reprinted from “Directions”, Monthly Publication of the New York State Funeral Directors Association, Inc. ■



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September 22, 2011, Thursday

East District Meeting & Seminar
FOX DEN COUNTRY CLUB, KNOXVILLE, TN
NEW LOCATION

September 26, 2011, Monday

Middle District Meeting & Seminar
Embassy Suite Hotel & Conference Center,
Murfreesboro, TN

September 27, 2011, Tuesday

West District Meeting & Seminar
Jackson Country Club, Jackson, TN

December 2, 2011, Friday

John A. Gupton College 2011 Graduation, Blakemore
United Methodist Church, 3601 West End Avenue,
Nashville, TN 37205, 2:00 PM

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SEMINAR TOPIC:

Presented by Donna Rogers, Anatomical Bequest Program, University of Tennessee Memphis

Ms. Rogers will discuss the proper procedures of removal, embalming, shipping and transportation of human remains that have been donated. She will also discuss the returning of the cremains to the loved ones if desired by the family.

Donna Rogers is a Tennessee licensed funeral director and embalmer. She is a former liaison for the Mid South Tissue Bank Director.

The Anatomical Bequest Program at The University of Tennessee Health Science Center is pleased to be able to accept the unselfish and generous donations of earthly remains given by donors to benefit the future healthcare providers of the State of Tennessee. The thoughtfulness behind these donations has been greatly appreciated by both the students who have learned a great deal with the aid of those donations and the instructors who have taught these young people so that they may aid others. When one stops to think about the impact of such donations, one can't help but realize that these single acts of generosity touch the lives of so many over the course of the career of the doctors, dentists, therapists, and other practitioners whose basis for medical understanding begins with an appreciation and reverence for the human body. Daily, these individuals use what they have learned to better the quality of life of people that donors may have never met in their lifetime. However, it is through the donors' perpetual gifts that Tennessee's healthcare providers have learned the skills that help them to help others and thus improve society as a whole.

TFDA 2011 FALL DISTRICT MEETING AGENDA

7:30 PM – 8:30 PM

Opening Prayer

Call to Order

Program: Association & Legislation Updates

Billy G. Yarbrough, CFSP, TFDA President

Bob Batson, TFDA Executive Director

Roll Call: Reminder to sign in

Minutes: Reminder to read and approve

Secretary/Treasurer Report: Pam Stephens

Old Business:

Introduction of New TFDA Officers and Directors

Recognition of Sales Club Members

Opportunity for Endorsed Companies to speak

New Business:

TFSI – Updates

Government Affairs

Education Committee

Convention Committee

Executive Director Report

Additional Business

Adjournment

30 Interview Questions You Can't Ask and 30 Sneaky, Legal Alternatives to Get the Same Info

By: HR World Editors

In every job interview, the goal is to obtain important information while building a friendly rapport with the candidate. But some questions are just a little too friendly. Protect yourself and your company from legal trouble and embarrassment by avoiding the wrong questions while still getting to the root of the concern behind the question. Read on for 30 ways to turn litigious questions into harmless, legal alternatives.

Nationality

Certainly, you want to be sure that a candidate can legally work for you, but it's important to be careful how you ask. These questions address citizenship, language and other touchy subjects.

1. What you can't ask: Are you a U.S. citizen?

Although this seems like the simplest and most direct way to find out if an interviewee is legally able to work for your company, it's hands-off. Rather than inquiring about citizenship, question whether or not the candidate is authorized for work.

What to ask instead: Are you authorized to work in the U.S.?

2. What you can't ask: What is your native tongue?

Finding out about a candidate's native language may seem like a good way to find out about their fluency, but you may offend applicants that are sensitive to common assumptions about their language. Additionally, as an employer, it's not your concern how the applicant attained fluency in a language — just that they are fluent.

What to ask instead: What languages do you read, speak or write fluently?

3. What you can't ask: How long have you lived here?

Familiarity with local culture may be important to the position, but it's important not to ask about a candidate's residency in the country or region directly. Rather, ask about their current situation, and they may volunteer information about their past along the way.

What to ask instead: What is your current address and phone number? Do you have any alternative locations where you can be reached?

Religion

Religion is a subject that should be treaded upon lightly at the office, and even more so in interviews. Protect yourself from overstepping the boundaries but still get the information you need with these questions.

4. What you can't ask: What religion do you practice?

You may want to know about religious practices to find out about weekend work schedules, but it's imperative that you refrain from asking directly about a candidate's beliefs. Instead, just ask directly when they're able to work, and there will be no confusion.

What to ask instead: What days are you available to work?

5. What you can't ask: Which religious holidays do you observe?

Again, scheduling is important, but don't risk stepping on toes to find out what you need to know. Simply confirm that your interviewee can work when you need them to.

What to ask instead: Are you able to work with our required schedule?

6. What you can't ask: Do you belong to a club or social organization?

This question is too revealing of political and religious affiliations that candidates are not required to share such information with potential employers. Additionally, this questions has little to no relation to a candidate's ability to do a job. For this question, it's important that the wording focuses on work.

What to ask instead: Are you a member of a professional or trade group that is relevant to our industry?

Age

Maturity is essential for most positions, but it's important that you don't make assumptions about a candidate's maturity based on age. Alternately, you have to be careful about discrimination towards applicants nearing retirement. These questions will keep you in the clear.

7. What you can't ask: How old are you?

While it seems like a simple question, it's in fact quite loaded. Knowledge of an applicant's age can set you up for discrimination troubles down the road. To be safe, just ensure that the candidate is legally old enough to work for your firm.

What to ask instead: Are you over the age of 18?

8. What you can't ask: How much longer do you plan to work before you retire?

Again, asking this question opens up discrimination troubles. While you may not want to hire an older worker who will retire in a few years, you can't dismiss an applicant for this reason. Instead, see what the candidate's plans are for the future; they may plan to work for a number of years.

What to ask instead: What are your long-term career goals?

continued on page 15

Marital and Family Status

These questions primarily concern women with children, but they're applicable to everyone. Ensure that you don't make assumptions, and avoid embarrassing candidates by using the following questions.

9. What you can't ask: Is this your maiden name?

This question, like many others, may seem innocent and simple, but it's off-limits. A woman's marital status isn't something that's required to be shared with employers. Instead, verify whether or not she's gained experience using any other names.

What to ask instead: Have you worked or earned a degree under another name?

10. What you can't ask: Do you have or plan to have children?

Clearly, the concern here is that family obligations will get in the way of work hours. Instead of asking about or making assumptions on family situations, get to the root of the issue by asking directly about the candidate's availability.

What to ask instead: Are you available to work overtime on occasion? Can you travel?

11. What you can't ask: Can you get a babysitter on short notice for overtime or travel?

Don't make the mistake of assuming that a candidate has children or that they don't already have proper child care plans. As with many other questions, the key here is to ask directly about availability.

What to ask instead: You'll be required to travel or work overtime on short notice. Is this a problem for you?

12. What you can't ask: Do you have kids?

This one is for positions in which the candidate may work with children. The added experience of children at home may be a bonus for you, but it's not an employer's place to ask about this. Rather, inquire about the candidate's experience, and they may volunteer this information to you anyway.

What to ask instead: What is your experience with "x" age group?

13. What you can't ask: Who is your closest relative to notify in case of an emergency?

Although not especially offensive, this question makes assumptions about the candidate's personal life. They may not be close to relatives and instead prefer to list a friend or caretaker.

What to ask instead: In case of emergency, who should we notify?

14. What you can't ask: What do your parents do for a living?

Asking a candidate about their parents can reveal a lot, but it's not directly related to their future performance in a position. However, if you are trying to find out if your candidate's family has traditionally worked in your industry, this question is a good way to find out.

What to ask instead: Tell me how you became interested in the "x" industry.

15. What you can't ask: If you get pregnant, will you

continue to work, and will you come back after maternity leave? Ultimately, you want to invest your time in a candidate that will stick around, but you can't ask a woman to share her pregnancy plans, or lack thereof, with you. Discuss her general plans for the future to gauge her commitment level, baby or not.

What to ask instead: What are your long-term career goals?

Gender

Once you've reached the interview stage, a candidate's gender is almost always clear. It is important, however, to ensure that you don't make assumptions about a person's abilities based on this information.

16. What you can't ask: We've always had a man/woman do this job. How do you think you will stack up?

Leave gender out of this question, and you should be fine. Inquire about the applicant's ability to handle the job, but don't ask directly about how being a man or woman could affect it.

What to ask instead: What do you have to offer our company?

17. What you can't ask: How do you feel about supervising men/women?

This question, although it may seem like a valid concern, is not acceptable. The candidate may not have any issues working with the opposite or same sex, and you'll seem crass for even bringing it up.

What to ask instead: Tell me about your previous experience managing teams.

18. What you can't ask: What do you think of interoffice dating?

The practice of interoffice dating can be distracting, break up teams and cause a number of other problems in the workplace. But asking this question makes assumptions about the candidate's marital status and may even be interpreted as a come-on.

What to ask instead: Have you ever been disciplined for your behavior at work?

Health and Physical Abilities

Your employees' health and abilities may be essential to getting the job done, but it's important to avoid assumptions and discrimination. Stick to these questions in order to avoid embarrassment and legal troubles.

19. What you can't ask: Do you smoke or drink?

As an employer, you probably want to avoid someone who has a drinking problem or will take multiple smoke breaks throughout the day. It's even a concern for insurance. Instead of asking about this directly, find out if they've had trouble with health policies in the past.

What to ask instead: In the past, have you been disciplined for violating company policies forbidding the use of alcohol or tobacco products?

20. What you can't ask: Do you take drugs?

This question is just a simple confusion of terms. Your interviewee

continued on page 16

may think you're asking about prescription drugs, which is off-limits. Make sure you specify that you want to know about illegal drug use instead.

What to ask instead: Do you use illegal drugs?

21. What you can't ask: How tall are you?

In a labor environment, height may be essential to the job, but this question is too personal. As with many of these questions, it's best just to ask directly about the candidate's ability to do what's required of them.

What to ask instead: Are you able to reach items on a shelf that's five feet tall?

22. What you can't ask: How much do you weigh?

This highly personal question is embarrassing for most and is not necessarily relevant to a candidate's ability to do even a physical-labor job. Avoid making assumptions, and ask about abilities directly.

What to ask instead: Are you able to lift boxes weighing up to 50 pounds?

23. What you can't ask: How many sick days did you take last year?

No one wants a flaky employee, but even the most dedicated workers get sick every now and then. Take a look at missed days as a whole to measure the candidate's commitment.

What to ask instead: How many days of work did you miss last year?

24. What you can't ask: Do you have any disabilities?

Disabilities, whether they're physical or mental, may affect a candidate's ability to do the job, but it's critical that you avoid asking about them. Rather, find out if the applicant can handle doing what's required.

What to ask instead: Are you able to perform the specific duties of this position?

25. What you can't ask: Have you had any recent or past illnesses or operations?

Again, gauging commitment is important, but illness isn't something that most people can help. The answer here is to make sure that the candidate can perform the job while avoiding questions about his or her physical abilities.

What to ask instead: Are you able to perform the essential functions of this job with or without reasonable accommodations?

Miscellaneous

Avoid interviewing gaffes by sidestepping these questions about residence, legal troubles and military service.

26. What you can't ask: How far is your commute?

Although hiring employees who live close by may be convenient, you can't choose candidates based on their location. Find out about their availability instead.

What to ask instead: Are you able to start work at 8 a.m.?

27. What you can't ask: Do you live nearby?

If your candidate lives outside of the city your company is hiring in, it may be necessary to have them move to your area. But again,

you can't discriminate based on location. Rather, find out if the applicant is willing to move closer to the office.

What to ask instead: Are you willing to relocate?

28. What you can't ask: Have you ever been arrested?

In sensitive positions, like those that deal with money, you may want to find out about your candidate's legal fortitude. But ensure that you ask only directly about crimes that relate to your concern.

What to ask instead: Have you ever been convicted of "x" (fraud, theft and so on)?

29. What you can't ask: Were you honorably discharged from the military?

A bad military record can be illuminating, but you can't ask about it. Instead, ask about the candidate's experience, and they may volunteer this information on their own.

What to ask instead: Tell me how your experience in the military can benefit the company.

30. What you can't ask: Are you a member of the National Guard or Reserves?

Losing an employee to military service can be disrupting, but it's critical that you don't discriminate based on assumptions of a candidate's upcoming military commitments. Find out what their plans are for the short term instead.

What to ask instead: Do you have any upcoming events that would require extensive time away from work? ■



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Duties of Tennessee delegates for voting at the National Funeral Directors Association Convention

You have just received a request from the Tennessee Funeral Directors Association, (TFDA) to be a delegate representing Tennessee at the National Funeral Directors Association's (NFDA) Annual Convention. You don't want to seem an unwilling participant, but your first question would most likely be "what is a convention delegate?" followed by "what would I be required to do?"

Recently there has been some confusion regarding exactly what is and what is required of a Tennessee appointed delegate to the national convention. The short answer to this quandary would be in the definition of a delegate. The Merriam-Webster Dictionary defines delegate as: A deputy, or representative, and further defines delegation as: One or more persons chosen to represent others. Now, to answer the original question(s) you would be a voting part of the Tennessee delegation representing the Tennessee Funeral Directors Association on national issues pertinent to the NFDA. Delegates from Tennessee and the other forty-nine states make up the NFDA House of Delegates that meets at the annual

convention.

The NFDA House of Delegates meets once a year at the annual convention. NFDA annually holds the election of new officers. If there is more than one candidate running for the same office a vote by the House of Delegates must be held to determine the winner of the contested position. NFDA also strives to improve our national association by adding additional services or member benefits. Some of these services or member benefits may require a change in the NFDA constitution or bylaws. Any change in the NFDA's constitution or bylaws requires either a majority, or in some cases, a two-thirds majority, vote from the House of Delegates.

As mentioned the House of Delegates is made up of NFDA members from all fifty states. Each state is issued a number of delegates based on the number of NFDA members in that state. Each state also receives a vote for their policy board member, and if applicable, a vote for each NFDA Past President. For example, the number of NFDA members from Tennessee allows us to have a sixteen regular delegates

plus the policy board member for a total of seventeen delegates, which in turn gives Tennessee seventeen votes. The House of Delegates meets the second day of the annual convention, and each delegate may cast his/her vote individually.

Historically, all designated Tennessee delegates will sit together at the House of Delegates meeting and vote on each issue as it is presented. On most occasions the delegates vote as one which would be seventeen votes for Tennessee. However, on occasion and depending on the issue at hand, Tennessee has cast a split vote. It is recommended that all delegates to attend the House of Delegates to have a voice in the voting process. If for some reason a delegate is not present the delegates in attendance will cast his/her vote.

It is a priority of the TFDA to have as many qualified delegates attend the national convention as possible every year. If you would want to be considered as a delegate to the national convention please contact the TFDA office for further details. ■

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TURNING AN IMMEDIATE CREMATION INTO A FULL FUNERAL: How Did You Do That?

by Doug Manning and Glenda Stansbury

I walked into the waiting area of the Heart Hospital and sat down with the new widow and Robin, our minister, who was sitting by her side. Her first words were, "He wanted to be cremated. He hated the spectacle of people filing by to view 'the embalmer's handiwork.'"

You must understand that members in my church are very cremation friendly, even the older members. At least 85% of the funerals are memorial services and our minister is one of the leaders of this particular parade. He is all about not having the body there.

Patty, the wife, went on to say that her husband wanted to be an organ and tissue donor so the hospital had already called the mortuary service to remove the body for harvesting. She had told the nurse to tell them to go ahead and cremate him afterward.

I put my hand on her arm and said, "Patty, what about your boys? Your sons in California and Florida who did not have a chance to say goodbye? How about your grandchildren? The last time they saw their dad and grandfather he was the picture of health and now they will have no way to make that image fit with the finality of what has happened." I looked over at my minister, smiled and said, "Robin doesn't agree with me on this but, trust me, this is an important opportunity for your family that you should not miss." The minister was listening intently but said nothing.

I went on, "You could have his body prepared and have a private family viewing at the funeral home. If Roger did not want the world to see him, I'm sure he would be fine with a time for just your family to bid him farewell." Of course, the poor woman was overwhelmed by shock. Her husband who had left to go walking at the mall that morning was now laying on

an ER gurney never to return, so she was having difficulty making any kind of decision. She sat there for a few minutes and said, "You are probably right. I'll talk to my boys tonight and make the decision."

About that time, the nurse came to tell us that the men from the mortuary service were here to pick up Roger's body. I told Patty that we needed to be sure that they understood that plans had possibly changed, so Patty, Robin and I walked back to visit with them. It was important for the removal guys to understand that a funeral home would be picking Roger up and that they were not to proceed with a cremation. I did not want a miscommunication to eliminate options for the family.

Patty chose a funeral home from some of the suggestions I gave her. I called the firm to let them know what was going on, where the body was, and that decisions had not yet been made about viewing. I am very familiar with this particular firm and truly respect the staff that works there. However, they were content to let me relay the messages back and forth and set a time at 2:00 the next afternoon for her arrangement conference. The director who took the call asked to talk to the nurse to get the salient details, but never asked to talk to the wife. I wished they had had me put Patty on the phone so they could have established a point of contact and express condolences immediately. However, we as a profession get so used to just getting the facts and setting appointments that we forget there is a hurting heart on the other side of the fact sheet.

The minister and I sat with Patty for a little while longer talking about the service and making preliminary plans for the service. Then she went on her way,

home to a house that was empty for the first time in over 50 years. I called her that night just to check in and see how she was doing and she was so appreciative that someone touched base with her.

The next morning, bright and early, I got a call from Patty. Her question? "Do I really need a funeral home if we are having a memorial service?" This, too, has become quite the trend with my congregation, as it is with an alarmingly growing number of people. Cremate the body and rely on the funeral committee of the church or friends and family to take care of the rest. Who needs a funeral director when we have the funeral lady and all the little women of the Guild to provide the ushers, a reception, and even a register book?

My response to Patty was, "Absolutely you need the funeral directors at the service. They can produce the service folders, arrange for the obituaries, put together the video tribute, arrange the massive amounts of flowers that will pour in, and just make sure that everything is taken care of. You do not want to have to worry about all of that. Paying that professional service fee is well worth it." She immediately agreed that that was a good reason to use the services of the director, she just had no idea what funeral directors did. An hour later, another call. She was worried about the obituary. She wanted to get it placed in several of the small town papers where they used to live and how did she get that done? I answered that question and hung up the phone thinking, "This is where we are missing the boat as directors. This poor woman should not have to sit and worry about all these issues hours before she actually sees a professional."

continued on page 19

An hour later, another call. This time it was her sister who had more questions that were also going to be answered at the arrangement conference. Three phone calls before noon because this family was overwhelmed by the enormity of what lay before them. The gaps.

Finally, she went to meet with the director. Patty decided that a private viewing would be a good idea so they arranged to dress Roger's body and present him on their beautiful tapestry day bed in one of their viewing rooms for a family time the next evening. She gave them the responsibility for all aspects of the service, with the exception of the reception, which would be provided by members of the church.

Later that afternoon, I got a call from the funeral director. He said, in a slightly incredulous voice, "You turned an immediate cremation into a full service funeral! How did you do that?" I told him that I simply practiced what I preach: articulating the value and importance of all aspects of the funeral process, rather

than just nodding and going along with whatever the family said. The director reflected that he was fearful for the generation of people who have simply made their loved ones disappear and the long term effects that it may have on their emotional and mental wellbeing. I agreed. But, who is to blame if uninformed families make uninformed choices because the professionals that they rely on fail to be consultants who offer guidance rather than silence?

The family had a beautiful hour with Roger the next evening. They sat with his body, visited and told stories and were so grateful that they had the opportunity to say their goodbyes. He was then cremated and the service was offered to a packed house in the church a few days later with music, stories, and a wonderful tribute to a life well lived. After the service I visited with my minister and mentioned that I knew we were outside of his comfort zone when I advised Patty about viewing.

He said, "Every time you talk to a family, I just listen and learn. You were

right that they needed that time and that it was important to have the funeral directors at the service. Even after being in the ministry for 30 years, I find that there are things that are best left to people who actually know something!" (There is a reason I attend that church!)

Two days after this experience, another phone call came. This was the family of a long time member of the church who hadn't been active for years. The church asked me to go visit the son and daughter and, while I was there, they asked me to serve as the Funeral Celebrant for their mother. I had the same kind of conversation with that family as I had had with Patty about viewing and about utilizing the services of the funeral home. They agreed and planned to discuss all of that the next day at their arrangement conference at the funeral home where their mother had been a member of the Cremation Society.

They called me that evening confused and distraught. When the woman's
continued on page 20



Welcome Baby Addison

Don Lucas, Capstone PreNeed Funding Solutions, and his wife, Paula, have become grandparents again! Addison Bailey Lucas was born 12:18 PM, June 28, 2011, weighing 6 lbs 1oz and was 18 inches long. Jonathan, father, Natalie, mother and 5 year old big brother, J.J. are doing well and thrilled that she is finally here! *Congratulations Lucas Family!*

Hamilton Honored at State Board Luncheon

The annual Past President's Luncheon of the Tennessee State Board of Funeral Directors and Embalmers was held on July 12, 2011 in Nashville. Current President Eugene Williams (left) presented a plaque of appreciation to Immediate Past President Dennis Hamilton (right) for his service as Board member from 2007 through 2010 and as Board President during 2010. ■



children indicated to the funeral director that they wanted his presence at the service, they were told that that firm does not “do” Saturdays. When they asked about a possible private viewing, they were told that that really was not necessary. So, this family came to that conference ready and willing to pay for a professional to guide them through this process, only to be told that their time of need was not convenient and that their final memories were truly not important.

The family printed their own service folders, found musicians, recruited family members to stand at the register book, worked all evening setting up flowers, display items, and candles and then, after a wonderful service with incredible live music and lots of memories and stories and an amazing reception provided by the neighbors, the family gathered the flowers and drove themselves to the gravesite to take their mother on her final journey to bury her ashes. They thought the service was great but thought the funeral firm was useless, except as a place to cremate the body. How many opportunities for service, for building a relationship, and for future business did this firm let walk out the door? More than they even want to know.

Of course, these are only two stories. Since I have served as a minister of churches for thirty-nine years, I have been with untold numbers of families during the time I call The Gap. I have done the same kind of consulting that Glenda did with similar results. I have no idea how many immediate cremations I have turned into full funerals just by being in the right place at the right time and willing to share the value of the funeral with grieving families. Since I don't think we can expect the average pastor to assume the role of funeral consultant with families, we must learn how to be there in the gaps and be comfortable being a consultant to families who are desperate for guidance. And we can do so.

The funeral director who called to tell

Glenda that she had turned an immediate cremation into a full funeral asked in amazement “How did you do that?” The thing that worries me is this is not rocket science and yet I am not sure he came away thinking he could very easily do what he had just seen Glenda do. I think he can do it and I think there are three very simple keys to turning many immediate cremations into full funerals.

TIMING

Glenda was there at just the right time. In this case the body was about to be removed for harvesting and cremation and she stopped the process, but that is not the whole story about timing. If Glenda had waited until the next morning to call on the family she would not have had the same success, whether the body had been removed to the crematory or not.

When a family is left in the whirl with no guidance they began to form plans, make decisions, and announce the plans to the rest of the family. It becomes harder to make changes or even think of new things. Once they get the plans set they really just want to quit thinking about the funeral and concentrate on their pain. By the time they come for their appointment with the funeral home, they are pretty well set in stone.

The best case scenario in Glenda's case would have been if the funeral director on the phone immediately said, “I'll be right there.” Those initial funeral questions could have been answered and the family would have felt comfortable and cared for by the funeral home from the very beginning.

THE RIGHT WORDS

“The children will want to see their father” was all she had to say. In this case it made such perfect sense that the wife could get past her husband's reluctance at being viewed in order to meet the needs of her children. I simply told one man his friends would want to tell him goodbye and he immediately agreed to be viewed

and then cremated. A funeral director can tell families with great confidence that almost all of the people who study grief and the value of the funeral agree that having a time of saying goodbye is a vital part of the healing process. We can say that without the fear of coming across as pushy or using a hard sell. We are simply giving needed guidance to a family who feels lost and alone.

THE RIGHT COURAGE

She was there right after a death, which is scary. What do we say? What if they get out of control? And she was willing to say what needed to be said to help the family. Finding the courage to be there and speak is the real issue in filling the gaps. It is so much more comfortable to wait in our offices until the families come to us. While we are being comfortable, families are being left at their time of greatest need. They feel like there are a thousand things they need to do and at least that many questions they cannot answer. They begin trying to make decisions in the dark and far too often miss the healing aspects of the funeral process. We must find the courage and the words to fill these gaps with our presence.

Glenda Stansbury

Glenda is the Marketing and Development VP for In-Sight Books (www.insightbooks.com), Dean of the In-Sight Institute, and co-founder of the Celebrant “Movement.” She is also a licensed funeral director and embalmer.

Doug Manning

The Dodge Magazine

Doug has been one of the most prominent speakers and authors in the grief counseling field since he started work in this area in 1982. Prior to that, he was a minister for 30 years. ■



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