



DIRECTIONS

A MEMBERS-ONLY PUBLICATION OF THE NEW YORK STATE FUNERAL DIRECTORS ASSOCIATION, INC.



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upcoming issue of **DIRECTIONS**.

"LIKE" NYSFDA ON



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NYSFDA Introduces OSHA Consultation Services

NYSFDA is pleased to introduce our new OSHA Consultation Service exclusively for members in need of personalized, on-site compliance assistance.



IN REMEMBRANCE

MARK 'BURLS' BURLINGAME, 60, passed away on October 12, 2015. Burls was a longtime Capital District FDA member, and the husband of Beth Burlingame, a PrePlan Administrator at NYSFDA. Mark devoted over 25 years to funeral directing, first at the Frederick Funeral Home before moving to Altamont where he became a pillar in his family's business at Fredendall Funeral Home.

ELIZABETH A. SCHMIDT, 76, passed away on October 5, 2015. Betty was the mother of Scott M. Schmidt, president of the NYS Association of County Coroners and Medical Examiners and a funeral director at Christopher-Mitchell Funeral Homes, Inc., in Albion.

A. DOROTHY ("DUTCHIE") WILSON, 96, passed away peacefully on Sunday morning, September 13, 2015, at the Residential Health Care Facility of Chenango Memorial Hospital in Norwich, NY. She was the mother of NYSFDA Past President, Doug Wilson.

HELEN M. SYSO, 95, passed away on September 14, 2015. Helen was the mother of Mary Ann Guarino, wife of Eugene M. Guarino, chair of Funeral Director Support Services, chair of Directors Choice Credit Union, and owner of Graham Funeral Home in Rye.

SHIRLEY M. (GRISWOLD) VANVALKENBURGH, 93, died peacefully on September 5, 2015. She was the daughter of Earl and Georgia (Bush) Griswold, founders of Griswold Funeral Home. Shirley married her high school sweetheart, James "Jim" VanValkenburgh and together they worked as partners at the funeral home. Shirley assisted with the needs of the families until Jim's passing in 1987. Shirley was the mother of NYSFDA Past President, Terry VanValkenburgh.

MARION B. BETZ, 94, of Amsterdam, died peacefully on August 30, 2015. On April 12, 1941 she was united in marriage to John J. Betz, Jr. Together for 55 years, they owned and operated Betz Funeral Home from 1945 until 1990; which is now known as Betz, Rossi, Bellinger & Stewart Family Funeral Home. Marion continued her service to the organization assisting in several capacities until her retirement in 2005 at the age of 85.

JOSEPH W. SORCE, owner of Joseph W. Sorce Funeral Home, Inc. in West Nyack passed away on August 24, 2015.

LEONARD PAUL AUDETTE, 54, died on August 19, 2015. Len was a sales representative for Messenger Corporation, as their representative in New York and the New England region.

LEONARD C. DUTCHER, 88, owner and manager of A. W. Dutcher's Sons Funeral Home in Haverstraw passed away on August 10, 2015.



*“Martha and I
wish you and
your families a
Happy and Healthy
Thanksgiving!”*

DEAR COLLEAGUES:

As we are now in the fall season, and preparing ourselves for Thanksgiving and the Holidays, it is a time for families and friends to gather together and be thankful for the people in our lives, our country and, yes, our Association which does so much for each of us and our businesses.

Last month your association held its leadership conference at **WEST POINT**. It proved to be a very educational and a rewarding experience. One of the highlights was our participation in a staff ride which consisted first of a preliminary study. Following that was a field study and integration of a historical event that took place at West Point. Col. (ret.) **JIM JOHNSON** was our guide and related how important it was in 1778 for the Army to prevent the use of the Hudson River to the British. Col. Johnson compared the importance of leadership in the Army battles back in 1778 to leadership in associations today in 2015. The study proved that good leadership needs key and dedicated people to help an association move and grow.

Your association has their own issues we need to assess and deal with from time to time. For instance, the food and beverage bill, passed by the NY Assembly last year, will come before the NY Senate in January. In addition, the Board will address other legislative issues that will be impacting funeral service. Your Board will be communicating the wisest strategy to take for these issues and which courses of action should be taken for what is best for funeral service and for the families we serve in our communities.

I urge you to plan on attending your **REGIONAL MEETINGS** in the spring as the subject matter will be pertinent to your individual well-being and business. I also ask that you consider getting involved in your local and state associations to help make a difference for funeral service. ■

Sincerely,

Douglas R. Brueggemann

BUREAU OF FUNERAL DIRECTING NEWS

| 2015 LAW EXAM RESULTS | Feb. 6, 2015 | May 14, 2015 | Sept. 24, 2015 |
|-----------------------|--------------|--------------|----------------|
| Candidates | 33 | 42 | 30 |
| Pass | 26 | 31 | 22 |
| Fail | 7 | 11 | 8 |
| Range | 64 % - 94% | 52% - 92% | 54% - 94% |
| Mean | 79.58% | 78.65% | 77.60% |
| Median | 80% | 72% | 78% |



| NYS STATISTICS | |
|----------------------------|--------------|
| Open Firms | 1,811 |
| Active Funeral Directors | 3,934 |
| Inactive Funeral Directors | 331 |



Bonnie L. McCullough, CAE

DEAR MEMBERS:

In just a few weeks, you'll be receiving your 2016 dues notice from NYSFDA. Although the organization enjoys a renewal rate of 98%, please be assured that your continuing membership is never taken for granted. The leadership and staff are engaged as partners in providing the kind of services and values that will make your membership well worth the expense, both now and well into the future. These will be outlined in the letter that accompanies the notice.

But I believe our members join for other, less measurable reasons as well. Some of these reasons go beyond dollars and cents and enter the realm of personal values and characteristics that are quite unique to those who maintain involvement in the professional organization that represents them. Some of these are:

- A search to improve oneself and ones' business constantly.
- A desire to be absolutely excellent, not just "get by." To be the best of the best.
- A deep appreciation that a unified front is the only way to win legislative battles, and that they must make a contribution to that, both monetarily and with action.
- Knowledge that being part of the organization is a major contribution to the future of their business and to the next generation, and that this matters greatly.
- Love of what they do, it is not just a living but a life.

There are certainly some nonmembers that possess one or two of these characteristics, but none possess them all.

So I thank you in advance for your membership renewal, but most of all I thank you for all the things you are. You are the builders and the visionaries. You see beyond your own back door to a broader view. Indeed, members of this great association that is now in its 136th year are the very past, present and future of funeral service.

My very best to all of you for a wonderful Thanksgiving. I will certainly count you as one of the blessings I will remember on that day. ■

Sincerely,

A handwritten signature in black ink that reads "Bonnie L. McCullough".

Bonnie L. McCullough, CAE

IN THEIR Honor

Residents stepped cautiously on the grass at SARATOGA NATIONAL CEMETERY this summer as service members, wearing white gloves and perfected military-dress uniforms, prepared to honor "forgotten" veterans.

VFW members were unfurling flags, school teachers corralled their students and guests were conversing quietly until suddenly, all went silent.

The crowd's attention focused on the road leading to the site – a funeral director was arriving in a hearse with remains destined for ceremonial honors and interment.

Funeral directors play a central role in these events filled with salutes, carefully-placed steps and a traditional flag-folding that represents Americans' love for their veterans.

Reverent flag-folding took place as many as 10,000 times in New York as part of **MILITARY FUNERAL HONORS**, but Command Sergeant Major **PETER J. MORAN** isn't convinced all of the Empire State's veterans received the solemn ceremony they deserve.

So Moran, the state's Coordinator of Military Funeral Honors at the **NEW YORK ARMY NATIONAL GUARD**, developed a workshop for central figures in these occasions - funeral directors.

Once the class is approved, Moran intends to travel throughout the state to share details of the process and encourage all funeral directors to consider helping to ensure veterans get the honors they earned.

"It's something I believe in . . . I think all veterans should be honored," said Moran, who has been deployed twice to Iraq and once to Africa during 23 years in the Army Reserves.

Service members undergo five days of detailed training to learn the precise steps involved in Military Honors Funerals. They endeavor to perfect every detail involved in the service: the three-man flag fold, the firing party routine and carrying the flag-draped casket of a fellow service member.

Military Honors funerals also include presenting



the flag to veterans' family members and a rendition of Taps, the traditional military funeral composition that's typically performed by a single bugler.

Both federal and New York State law require military honors for veterans – but Moran said he realizes the request can add an additional layer to the work funeral directors do arranging memorial services for grieving family members.

When family members tell a funeral director their loved one was a veteran, the funeral director gathers verification information showing the veteran's military service and honorable discharge – such as a DD form 214.

Moran maintains application forms – a one-page sheet – that provides all the information the **NEW YORK STATE MILITARY FUNERAL PROGRAM** needs to participate in a service. Funeral directors are asked to fill it out with the family and fax it to the Military Honors office as soon as possible.

There's two forms – one for the western part of New York State with contact information for offices in Horseheads, Buffalo, Rochester and Syracuse. The form for the eastern portion of the state includes contact information for offices in Latham, Kingston, The Bronx, Long Island and Jamaica.

HEROES *Continued from page 5*

Moran said his office and the service members who perform Military Honors strive to accomplish this meaningful task even where the veteran has special, religious funeral needs like a member of the Jewish faith who is to be buried, when possible, within 24 hours of death.

Moran said they've been able to conduct Military Honors the day after a request.

"We'll jump through any hoop to make it happen," Moran said.

Not long after the office receives the request, Moran said the funeral is placed on the schedule and the funeral

home is called back with confirmation.

In the event the request can't be fulfilled, Moran said he and others at the office can find military personnel at bases who can step in to make sure veterans are buried with honor.

Moran said the leader of the Military Honors unit will coordinate the ceremony with the **PATRIOT GUARD RIDERS, VETERANS OF FOREIGN WARS** and other service member organizations on the scene.

"We want to make sure that every veteran that's entitled to honors gets it," he said. ■

MAKING A DIFFERENCE

*NYSFDA recently had the opportunity to connect with **BILL SCHAAF** (pictured center), **PATRIOT GUARD RIDERS OF NEW YORK**'s Assistant State Captain. Schaaf, a PGR member since 2007, shared details about his most memorable mission.*

One I remember most was our participation in the repatriation of a New York Civil War soldier found in a shallow grave on the **ANTIETAM BATTLEFIELD**. The **PATRIOT GUARD RIDERS** (PGR) played an instrumental part in bringing him home – escorting his remains from the Antietam Battlefield – up to laying in repose at the **NEW YORK STATE MILITARY MUSEUM** in Saratoga Springs and then escorting him to his military honors funeral at **SARATOGA NATIONAL CEMETERY**," said Schaaf.

THEIR MISSION STATEMENT

The mission of the PGR – at the specific request of the family – is to participate in the military funerals of our active duty men and women and the military funerals of our veteran men and women who have served their country so honorably. Our motorcycle escorts and flag lines reflect our desire to show Honor, Dignity and Respect for the lives and the service of our military men and women – past and present. We do it because it's the right thing to do.

The PGR has offered many rewarding experiences to Schaaf, especially the **VETERAN RECOVERY PROGRAM** (VRP). Under the VRP protocols, PGR works with funeral directors to locate and identify those who have, in their custodial care, the unclaimed cremated remains of veterans.

"Together we come together to schedule and participate in the military honors funerals for these forgotten veterans. To date, we have honorably interred the unclaimed cremated remains of over **160 VETERANS**. To be forgotten no longer," said Schaaf.



A HUMBLING EXPERIENCE

"Just by the response of grieving family members that we meet we know we make a difference. Many write wonderful letters of thanks and have donated generously to the PGR," said Schaaf.

All donations received by the PGR are placed into their **HELP ON THE HOMEFRONT** account where these funds are eventually distributed to needy families of veterans.

HOW CAN FUNERAL DIRECTORS HELP?

"Just by knowing who we are and what we do and that the experience our funeral directors have had has always been extremely positive," said Schaaf.

HOW CAN SOMEONE VOLUNTEER WITH PGR?

Schaaf stresses you do not have to ride a motorcycle or be a veteran to join the PGR. You just have to understand what the PGR mission is and be willing to participate. Schaaf joked, "there are no meeting requirements, no dues, no secret handshakes."

Once one decides to join, their e-mail address will be used to inform them of PGR activity in their geographic location. ■

HAVE QUESTIONS? Contact: BillSchaaf@aol.com or call him at 518-542-0608, or visit www.PGRNY.org.

Business News

**49 percent of small business owners
unaware of new credit card
anti-fraud rules.**



Credit card transactions have recently changed. As of October 1, 2015, businesses without a Europay, MasterCard and Visa (EMV) processing device, or chip card payment processing, could face an unexpected financial burden.

Did you know that your funeral home may be liable for fraud if you don't make the change to EMV chip terminals?

BETTER BUSINESS BUREAU OF UPSTATE NEW YORK (BBB) urges all businesses that accept credit cards as a form of payment to act quickly if they haven't done so already.

With the recent change, American Express, Discover, MasterCard and Visa will no longer accept liability for fraudulent credit card charges. Instead, that responsibility will fall with either banks or businesses — whichever party is the least compliant.

Many big retailers switched credit card terminals to reduce the risk of fraud and credit card companies and many banks have been issuing the chip credit cards for the past several months. BBB and experts confirm that many small and independent businesses remain exposed, which could result in thousands of dollars in penalties.

A recent survey conducted by **WELLS FARGO** and **GALLUP** found that 49 percent of small business owners in the U.S. were unaware of the pending liability shift.

"The investment a business needs to make for new EMV processing will be relatively small compared to the shock of now being responsible for fraudulent charges," said **WARREN CLARK**, president of BBB of Upstate New York.

EMV readers run from under \$25 for a basic device to about \$300. The devices are available from major electronics retailers and online.

In addition to the card reader, the point of sale (POS) system needs to be compatible as well. Experts say newer POS systems should be fine, but older systems may not work with the chip card reader. Credit card processing companies may be able to provide a business with additional information or recommendations.

When the card is used, a code is generated to identify that specific transaction. Even if the card data and the one-time code are stolen, the card would be declined because the code was already used. Instead of swiping their card, people will now insert the card (chip first) in a slot or tap it on a reader. It may take a few moments longer than the old swipe card, but the transaction will be more secure.

The chip cards will eventually replace magnetic stripe cards completely. Worldwide, there are 2.37 billion chip credit and debit cards in use. Eighty countries are now using this technology. The United States is catching up; by the end of 2015, 70 percent of credit cards and 40 percent of debit cards in the U.S. will have chips. (Source: BBB of Upstate New York) ■

2014 FRAUD FACTS*

- \$32 billion - annual cost of fraudulent purchases in the U.S.
- 38 percent - increase in annual fraud costs from 2013 to 2014

*Sources: LexisNexis "True Cost of Fraud" 2014 study; Wells Fargo/Gallup Small Business Index; Barclays "Security in Payments: A Look into Fraud, Fraud Prevention & the Future"

Do you have a photo, story, or event you would like to share with the readers of DIRECTIONS? Email your news item, including contact information to rana@nysfda.org.



NEW LEADERSHIP ACADEMY BEGINS

In September, NYSFDA welcomed new faces to the next class of the 10-month **LEADERSHIP ACADEMY**. The Academy was designed to identify NYS licensed funeral directors of excellence who have the potential to become leaders in local, state, and national funeral director associations. Pictured L-R: **KENDRA HARRIS**; **MARTY HUGHES**; **NICOLE LaRUE**; **TYLER KENT**; **JULIA O'BRIEN**; and **ERICH SCHEPP**. ■

ANOTHER KEEPER!

NYSFDA Continuing Past President **FRANCIS "JOE" MARTIN, JR.** welcomed his second grandchild on October 15, 2015! **RHETT RICHARD MARTIN** weighed in at a healthy 8 pounds, 4 oz. ■



CONGRATULATIONS

PREFERRED FUNERAL DIRECTORS INTERNATIONAL has appointed **MATTHEW FIORILLO** of **BALLARD-DURAND FUNERAL & CREMATION SERVICES**, Westchester County, as Secretary/Treasurer. "I am honored to be selected as Secretary/Treasurer of this organization. I take great pride in the funeral profession, and am proud to represent such a progressive association in funeral service," said Fiorillo. ■

STUDENTS EXPLORE CAREER OPTIONS

Students attending **ULSTER BOCES HEALTH OCCUPATIONS EXPLORATIONS PROGRAM** at the **CAREER & TECHNICAL CENTER** had a unique experience exploring the career responsibilities of a funeral director at the **GILPATRIC-VANVLIET FUNERAL HOME**, which recently moved from Kingston into a newly renovated facility located next to the Ulster BOCES Port Ewen campus. Students had the opportunity to hear first hand accounts about the day-to-day operations of a funeral home from funeral director **HARRY VANVLIET** (pictured center). Topics covered included what steps are taken to prepare the deceased for a vigil and ways to care for the mourning family. As for why mortuary science was added to the curriculum, the teacher Ms. Navara said death is a natural part of life. "It is the responsibility of health care providers to care for individuals throughout the continuum of life, and this continues into the experience of death." Mr. VanVliet agreed, stating the role of a funeral director is to contribute to the honoring of loved ones in a meaningful and respectful way. **READ MORE** at www.sympathynotes.org. ■



MEET NICOLE M. LaRUE



NICOLE'S EMPLOYER:

LUNDY FUNERAL HOME &
CREMATION SERVICE,
Carthage, NY

NORTHRIDGE CREMATION
CHAPEL, Philadelphia, NY -
Manager

- Licensed Funeral Director since 2006
- Past-Secretary of local JLFDA, 2009-2012
- Carthage Area Hospital Foundation Board of Directors, 2014-2015

We recently had the opportunity to sit down with NYSFDA Leadership Academy participant NICOLE M. LaRUE and asked her a few questions:

What inspired you to become a FD?

Everyone has a dream of something they would like to be or do when they grow up. I remember in elementary school, when my first grade teacher asked me what I wanted to do when I grew up, I told her I wanted to help people. Ever since I was young, people have always fascinated me, why do they do the things they do? I would always try to find the best in everyone and try to understand what motivates a person. I chose my career in the funeral industry because I have always wanted to do something that really meant something, make a difference, change the world, or at least help people. My father always told me do something you love and you won't ever work. As crazy as my life gets I love what I do and I'm good at it, added bonus it pays the bills.

How do you consider yourself successful?

Success is an everyday thing for me; I find happiness in everyday little things, as we all know we must take life one day at a time. I don't compare myself to others, I don't judge others, and I try to do something new whenever I can, and I don't let others dictate my life. I would say the fact that I'm happy in life, I'm truly blessed with a big family, two beautiful children, and a job that I absolutely LOVE!

What do you feel are the biggest issues facing NYS funeral service?

1. Staffing -- finding good, reliable, positive trained funeral directors.
2. Funeral Directors working against each other instead of together.
3. The public doesn't value a funeral anymore, which leads to higher cremation rates; funeral homes still have the same "high" overhead because the state specifies the size of our facility, families are no-longer utilizing our buildings.

Favorite Leadership Quote

The person who figures out how to harness the collective genius of the people in his or her organization is going to blow the competition away.

~Walter Wriston, Former CEO, Citibank

What do you hope to learn throughout the NYSFDA Leadership Academy?

I'm hoping the Leadership Academy works hard to make every funeral director better. I want to be encouraged to grow continuously and improve. I want to be held accountable for my actions and be reprimanded when necessary, if someone does not agree on my viewpoints I want to understand why and learn from it. I want to think outside the box, be challenged by having to work with others, create goals, and provide ongoing support for each other, gain insight from others and viewpoints that I may not see right now. Create meaningful professional relationships, friendships while developing and training for other situations. I hope to encourage others to be positive, fun, and spontaneous. I love to motivate others and inspire people. I take great pride in providing this service, and I am extremely devoted to accommodating those who are dealing with the passing of a loved one. ■

U.S. CREMATION RATE NEARLY DOUBLES OVER PAST 15 YEARS

The cremation rate in the U.S. has almost doubled in the past 15 years, according to a report released last month by the **CREMATION ASSOCIATION OF NORTH AMERICA** (CANA). Today, states with high cremation rates, typically in the west and northeast, bear a striking resemblance to states, also in the west and northeast, that report having a large number of people who do not identify with any organized religion.

THE FIVE STATES WITH THE HIGHEST PERCENTAGE OF CREMATIONS IN 2014 WERE:

1. Nevada (75.9 percent)
2. Washington (75.2 percent)
3. Oregon (73.9 percent)
4. Hawaii (72.6 percent), and
5. Maine (71.2 percent)

The majority of residents in these states don't identify with organized religion and are open to more personal ways to remember their loved ones.

THE FIVE STATES WITH THE LOWEST PERCENTAGE OF CREMATIONS IN 2014 WERE:

1. Mississippi (19.7 percent)
2. Alabama (22.9 percent)
3. Kentucky (24.6 percent)
4. Louisiana (27.6 percent), and
5. Utah (29.7 percent)

The majority of residents in these states are affiliated with a religion, which typically leads to a more traditional view of memorialization.

In 2014, nearly one in two Americans (46.7 percent) selected cremation as an alternative to burial. This compares to only about one in four people (24.8 percent) who chose cremation in 1999. These findings come from the Cremation Statistics Annual Report produced by CANA, the preeminent source on cremation data for the United States and Canada.

There was a similar increase in the percentage of Americans who are unaffiliated with any organized religion and who said they would "definitely" or are "somewhat likely" to select cremation for friends and family – from 60 percent in 2004 to 91 percent in 2015 – according to a recent Funeral and Memorialization Information Council study. A May 2015 Pew Research Study showing a dramatic shift over the past seven years in the number of Americans who do not identify with any organized religion supports this trend.

Meanwhile, the CANA report also projects that Canada's cremation rate is expected to rise to nearly 73 percent by 2019.

How Americans view cremation as a way to remember loved ones is changing. For example, as more faith traditions become more accepting of cremation, members of those faith communities report they are "as likely" or up to 10 percent "more likely" to choose cremation than respondents in the "as likely" and "more likely" categories five years ago.

OTHER REPORT HIGHLIGHTS:



UNITED STATES OF AMERICA

- The U.S. cremation rate is expected to rise to 52.9 percent by 2019.
- Connecticut, Michigan, Minnesota and Wisconsin are the newest states to reach cremation rates above 50 percent in 2014.

CANADA



- 2014 annual growth rate – five year average – is 66.8 percent.
- Saskatchewan is the newest province in 2014 to cross the 60 percent threshold for its cremation rate. ■

NATIONAL News

NEW FACE AT NFDA

LACY ROBINSON, CFSP, has accepted the newly-created position of **DIRECTOR OF MEMBER DEVELOPMENT** at the **NATIONAL FUNERAL DIRECTORS**

ASSOCIATION (NFDA). Robinson will be responsible for conducting training seminars, webinars, teleconferences and other business-enhancing services that will help NFDA-member funeral directors grow their businesses. Previously she was director of professional development at **AURORA CASKET COMPANY**. Prior to joining Aurora, she was a funeral director/embalmer at **JOHNSON'S FUNERAL HOME** in Georgetown, Kentucky. She serves on the Board of Trustees for the **ACADEMY OF PROFESSIONAL FUNERAL SERVICE PRACTICE** and is vice-chairman of the **MID-AMERICA COLLEGE OF FUNERAL SERVICE ADVISORY BOARD**. ■



LEADERSHIP APPOINTMENTS

HILLENBRAND, INC. President and CEO **JOE RAVER** announced in September that senior executive and former **BATESVILLE** President, **KIM RYAN**, has been named President of **COPERION** (a Hillenbrand subsidiary). Senior executive and former Batesville Chief Financial Officer (CFO), **CHRIS TRAINOR**, will succeed Ryan as the President of Batesville. Both business leaders will report directly to Raver as members of the Hillenbrand senior executive team. Ryan and Trainor have been serving as interim leaders in these roles since April. Ryan has been with Hillenbrand for more than 25 years, serving in both functional and business leadership roles in numerous divisions at Hillenbrand. Trainor has been with Batesville since 2010 serving as the CFO and was later named Chief Administrative Officer. ■

BUSINESS ALERT: ONLINE CREMATION PROVIDERS

We first ran this article in November 2014, however it is timely to provide this information again now as a handful of members have recently experienced this issue.

NYSFDA has learned that New York State funeral homes - including a handful of member firms - have been contacted by an online cremation provider from the Mountain West who has agreed to provide the funeral services for a local family.

The online company tells the family that they would meet with a local funeral home to finalize the arrangements, but most everything would be handled electronically. The company often states they provide funeral cremation services nationwide and work with providers in all fifty (50) states.

This has understandably created uncertainty for some NYS funeral homes. It's been reported that area families have searched for cremation services online and have chosen this or another such out-of-state business that, it appears, is NOT licensed as a funeral home in New York or any other state.

Please be aware that NYS funeral homes that have agreed to do "trade calls" on behalf of these online companies are potentially opening themselves up to financial and other liability should one of these companies fail to perform as promised.

In addition, handling calls with these third-party providers does not relieve funeral firms from complying with FTC and NYS requirements involving itemizing prices and providing a copy of the GPL.

Please remember that, although you are not legally prohibited from working with these companies, you are under no legal or other obligation to take or handle calls from them. The company(ies) we are aware of are located outside of NYS and are likely not subject to the same - if any - level of regulatory oversight as NYS-registered funeral firms.

Because of this potential risk, we would urge you to use extreme caution if you choose to go forward with these companies at all. ■



LEAVING FUNERALS TO THE *Professionals*

Poll shows Funeral Directors help Americans heal after death.

By Ed Munger

Sadness, depression, guilt, emptiness – people endure a lot of feelings after the death of somebody close. That's really not anything new.

If you follow news related to funerals and memorialization, you might be led to believe people are reaching far and wide to find the right way to "do right" by their loved one.

There's been a lot of discussion over the past year about different ways to memorialize the dead.

Cemeteries are developing "green" plots where people's love for nature can remain true even after death. Some groups are promoting funerals at home – a "new" idea that's basically calling for a return of the days of old.

Others are exploring new ways to treat humans after they're dead – composting, a trip into Earth's orbit or to the moon, to name a few. These are all worthwhile options, depending on the individual's values.

But results of a recent poll show that the general population in the U.S. isn't actually that complicated. Most people find that Funeral Directors – not rocket scientists, biologists or do-it-yourself groups – are the ones to go to when somebody dies.

And it's not just because people "don't want to deal with it." It's because they want it done right. Some, according to the study, acknowledge that funerals

play a role in helping them heal after the loss of a loved one.

The **FUNERAL AND MEMORIAL INFORMATION COUNCIL**, or FAMIC, commissioned the poll that revealed the majority of people over age 40 – 72 percent of them – consider funerals an important part of healing after a loved one dies.

And it affirms what Funeral Directors already know – they are the professionals trusted with helping families who are in the most vulnerable state get through one of life's most emotionally-sensitive situations – death.

But ultimately, the folks polled nationwide affirmed what seems to be the case at least in the Northeastern part of the U.S. – people want to hire professionals to organize the details of an occasion as important as memorializing a loved one.

It's not hard to imagine people struggling to arrange details involved in honoring a loved one after death. Everything is more difficult and nerve-wracking when you're weighed down by feelings of sadness.

And most people that work all day don't have a lot of time to explore the ins and outs of ensuring a healthy passage through the ugly road of grief. Most of the time the stronger ones in the family are spending time embracing the more-vulnerable ones having trouble coping with the loss.

Funeral directors help people with this every single day. And the Harris Poll conducted on behalf of FAMIC, shows people recognize this.

This isn't to say people are not interested in expressing their love for nature by feeding their body to baby mushrooms after they die or being placed in a pod to nourish an acorn into a tree. News about "new" ways to approach death always finds its way to people because death, the inevitable, is always the biggest "elephant in the room" for people. But in the end, people are dealing with a multitude of issues every day and the poll suggests, at least to me, that

the majority of folks would just as soon hire a professional to help honor their loved one while helping their friends and family cope with the loss. ■

For more stories like this one, visit NYSFDA's blog, www.SympathyNotes.org.

FAMIC POLL HIGHLIGHTS

FUNERALS AND MEMORIAL SERVICES VALUED BY CONSUMERS

Among adults age 40 and older, 82 percent said a service was helpful in paying tribute to or commemorating the life of a friend or family member. Eighty percent felt services they attended had meaning and value and reflected the life of the deceased. In 2015, 72 percent believed services they attended were an important part of the healing process.

FUNERAL PROFESSIONALS ARE THE EXPERTS CONSUMERS RELY ON

In 2015, 86 percent of adults over the age of 40 said funeral professionals were important in making funeral arrangements. Eighty-five percent said funeral professionals take special care to make the ceremony and arrangements reflect the wishes of the family. Eighty-two percent said people working in funeral services are professional and competent. Overall, 82 percent said funeral professionals provide valuable services.

The majority of consumers would not change anything about their experiences with funeral homes – in fact, 87 percent of adults over the age of 40 who had previously been involved in selecting a funeral provider would choose the same one for a future need, and 92 percent would make similar arrangements in the future.

INTEREST IN DISCUSSING WISHES WITH LOVED ONES AND PREPLANNING REMAINS HIGH

In 2015, 69 percent of adults over the age of 40 indicated they would prefer to pre-arrange their own service; however, only 17 percent had made arrangements. Sixty percent of those who have pre-arranged their services have prepaid for some or all of them. The main reason for doing so (74 percent) was so survivors wouldn't have to worry about them or pay for the services, potentially eliminating stress for their friends/family after they are gone. Of those who felt preplanning was important but had not yet pre-arranged services, 55 percent said they were likely to do so within the next five years.

INTEREST IN CREMATION CONTINUES TO RISE

Only 34 percent of adults age 40 and older own cemetery property, down from 50 percent in 2010. Adults 40+ are highly interested in cremation, both for themselves (68 percent) and as an option they would choose for a friend or family member (65 percent). Saving money (22 percent) is the prime reason for choosing cremation; those who would not choose cremation attribute it to their own personal preference (30 percent).

YOUNG ADULTS HAVE A DIFFERENT APPROACH

Younger adults (ages 20-39) have distinctly different expectations when making funeral arrangements and interacting with funeral professionals than those who are older. They are more likely to:

- Create or attend online/virtual memorialization sites (create a virtual memorial: 5 percent versus 2 percent of those age 40 and older; attend a virtual memorial: 39 percent versus 26 percent of those age 40 and older).
- Hear about funeral service information through social networking, in addition to more traditional sources like obituaries (51 percent versus 23 percent of adults age 40 and older).
- Allow their friends/relatives to pre-arrange funeral/memorial options for them (42 percent versus 31 percent of those over the age of 40).
- Use the internet to "crowdsource" funds for funeral/memorial costs (17 percent versus 4 percent of those age 40 and older). ■



OSHA Consultation Services

According to the U.S. DEPARTMENT OF LABOR, over the last 5 years, the average OSHA fine levied against a funeral home in NYS exceeded \$2,000. Would your funeral home be ready for a surprise inspection? Why take the chance? Get everything in order BEFORE you are inspected!

NYSFDA is pleased to introduce our new OSHA CONSULTATION SERVICE exclusively for members in need of personalized, on-site compliance assistance. DAN HARRISON, CSP (certified safety professional), provides OSHA compliance services for NYSFDA members. Simply select specific services you need to prepare for an OSHA inspection, eliminate potential fines and protect your employees.



MENU OF SERVICES

- On-site audit, covering actual OSHA violations in funeral service in NYS
- A customized written safety program. Select from:
 - a. bloodborne pathogens; or
 - b. personal protective equipment (includes the OSHA-required "Hazard Assessments"); or
 - c. hazard communication (includes the OSHA-required "Globally Harmonized Standard"); or
 - d. formaldehyde
- One, 1-hour employee training session on OSHA-required topics and required documentation
- Free, unlimited technical support, plus free assistance negotiating any OSHA fines
- Additional optional services are available, and include:
 - Extra Employee Training Session (\$195 per session)
 - Formaldehyde Testing and Analysis of Results (\$195)
 - Employee Safety Manual (\$39)



ABOUT DAN HARRISON, CSP

Dan developed an award winning health, safety and environmental program cited as the "most comprehensive program of its kind in the nation" by the American Society of Association Executives. Dan's education includes a M.A. and a fellowship for doctoral studies at Oxford University. He has more than 12 years of direct experience in the field of OSHA and environmental compliance in health care. Dan's credential, the CSP, is recognized by OSHA as the benchmark credential in the safety field.



THE COST?

Flat fees mean no surprises. Only \$995 for up to six-hours of on-site service, plus, if necessary, out-of-pocket travel expenses. Your fee includes UNLIMITED e-mail and telephone access to Dan Harrison, CSP. To enroll in NYSFDA's OSHA Consultation Service and receive a customized safety program that fits your specific needs, simply contact Dan directly at: assetcorp@yahoo.com or call 518-339-0302.



Exclusively for NYSFDA members!

Survivors of Suicide Day

Saturday, November 21, 2015

INTERNATIONAL SURVIVORS OF SUICIDE LOSS DAY can change one's life. It's the one day a year when people affected by suicide loss gather at events around the world and in their local communities to find comfort and share stories of healing and hope.

For many loss survivors, attending a Survivor Day event is the first time they realize they are not alone. Just hearing the stories—from people at all stages of healing—can be helpful. The gathering also provides participants with a chance to share their own stories with those who understand firsthand the challenges of living in the aftermath of a suicide loss.

All gatherings will include a screening of the new Survivor Day documentary produced by the AMERICAN FOUNDATION FOR SUICIDE PREVENTION, entitled FAMILY JOURNEYS: HEALING AND HOPE AFTER A SUICIDE.

In 1999, Senator Harry Reid, a survivor of his own father's suicide in 1972, introduced a new resolution to the US Senate. With its passage, Congress designated the Saturday before Thanksgiving "National Survivors of Suicide Day."

In recognition of the fact that suicide knows no geographic or national boundaries and because Survivor Day events are organized around the world, the American Foundation for Suicide Prevention (AFSP) program is now called "International Survivors of Suicide Loss Day." ■

The 2015 INTERNATIONAL SURVIVORS OF SUICIDE LOSS DAY will be held on Saturday, November 21 at hundreds of locations across the world, including several locations throughout New York State. For more information or to find a site near you, visit www.survivorday.org.

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Updated: Jun 18, 2012
Version: 1.1
Size: 73.4 MB
Languages: English, French, German, Italian, Portuguese, Spanish
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Abigail
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with any questions

Book Review

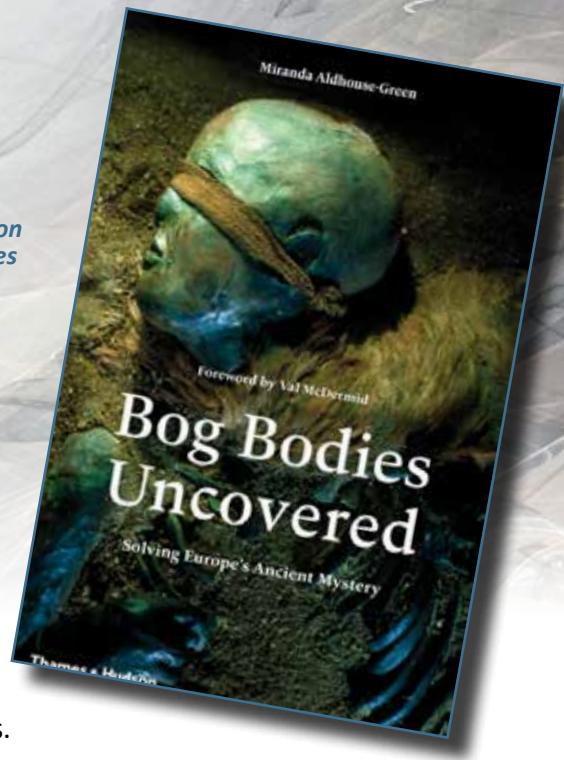
By Terri Schlichenmeyer

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\$29.95 / 224 pages

Your favorite TV detective can solve anything.

Give her a dead body, and she'll find the killer. Show him a faint trail, and the thief will be collared in no time. No clue, no fingerprint, no smoking gun or too-good-to-be-true McGuffin escapes notice. Even so, no crime is perfect and, in "**BOG BODIES UNCOVERED**" by **MIRANDA ALDHOUSE-GREEN**, these corpses are 2,000 years old.

Nearly two centuries ago, Danish peat cutters made a terrible discovery: they found a middle-age woman's body, gruesomely skewered beneath the water of a bog by her elbows and knees.



Authorities quickly surmised that the woman was once a queen - proof that a long-ago legend was true - and they reburied her with highest honors.

Alas, she wasn't a queen, nor was she the first body discovered in the bogs of northern Europe. She wouldn't be the last, either; Aldhouse-Green believes that around a hundred such corpses, complete or partial, have been discovered over the centuries, although there may be more.

To understand the how they got there, one must know how they remain.

Bogs, as Aldhouse-Green explains, are bodies of water that lack oxygen which, with bog acid and Sphagnum (a kind of vegetation), helps ensure that once-living material doesn't decay when immersed. Thus the "bog bodies" are preserved, almost leather-like, sometimes for thousands of years; many of the bodies Aldhouse-Green cites came from the Iron Age and medieval times. The preservation could include facial features, internal organs, and contents of stomachs.

Such "burials," however, weren't the norm; indeed, one only need read a description of some of the bodies to know that they were far from business-as-usual: most had perished from extreme violence, hangings, beheadings, or beatings. Many were naked when they went into the bog, which Aldhouse-Green says could indicate an attempt at humiliation. Based on the fact that many of the victims were trussed, shorn, and had been fed cheap food prior to their deaths, it's possible that they were captives or that their deaths were the result of execution. Some may have been killed because of a disability or handicap. And some, she says, may have been sacrificed . . .

Here's my best advice: "Bog Bodies Uncovered" is definitely not something you'll want to leave on the bedside table.

While science is at the forefront of this fascinating book, there's also no denying that author Miranda Aldhouse-Green sets the tone for creepiness here, with vivid descriptions of violence, torture, and murder with the possibility that ancient folks enjoyed viewing the bodies for awhile after they were killed. Her hypotheses, piled atop of what's already been proven about the bog bodies and the mind-racing what-ifs that this kind of book naturally induces, leave a reader feeling unsettled and squirmly – more so because this is one mystery that may never be solved.

While this, admittedly, isn't a subject everybody wants to know about, I found this book to be riveting. For whodunit fans, historians, science lovers, or anyone who wonders what to read next, "Bog Bodies Uncovered" pretty much solves that question. ■

CLASSIFIEDS

If you have a listing, please e-mail rana@nysfda.org, or call 800-291-2629 and an ad will be placed in *DIRECTIONS* and on www.nysfda.org. Please contact the office immediately when the posting is no longer needed. Ads will be listed as space permits or for a maximum of three months unless otherwise notified. We cannot guarantee the accuracy of any listing; it is the responsibility of the candidate, potential buyer or seller to verify authenticity of the other party. We reserve the right to censor, revise, edit or reject any advertisement.

• STAFF WANTED

Resident OR newly-licensed Funeral Director wanted in Oswego, NY. Full or part-time. 1-bedroom living arrangements available. Please e-mail us at nelsonfuneralhome@me.com.

Binghamton-area funeral home seeks funeral director to fill in. Firm looking for fill-in and coverage for a week to 10 days at a time, could be an ongoing cover opportunity. Please respond with options and rates. Location is in Broome County, Binghamton. Contact us at deleastend@gmail.com.

Funeral home on the Brooklyn / Queens border is seeking a full time director with a valid NYS driver license. Must be knowledgeable in all aspects of the funeral industry. Spanish and French / Creole is A+. Please e-mail resumes to: alarkin@gracefunerals.com.

Spanish-speaking funeral director sought. Moloney Funeral Homes is currently seeking a bilingual (Spanish) licensed funeral director. We offer an extensive benefit package with an outstanding team work environment. NYS License required. Please contact Dan Moloney via e-mail only at: dan@moloneyfh.com.

Funeral director wanted in Catskills. Looking for a NYS licensed funeral director to work in a small tight-knit Catskill Mountain community with future ownership a strong possibility. Successful candidate should be service oriented, mature and capable of learning to manage a 100/call year business in the not too distant future. Please send letter of interest to snalls@frontiernet.net.

Resident wanted in CNY. Seeking a highly motivated NYS qualified resident to work at our CNY area funeral business. Please send resume to ahtraub@gmail.com.

Resident sought in NYC's Upper East Side. Resident position available for a fast-paced, Upper East Side NYC funeral home. 300 call volume with lots of extras and possible full-time position at the end of residency. Candidate needs clean driving record. All inquiries can be sent to krtlfh@aol.com.

Area Manager – Rochester. New Comer Funeral Home is a family owned, multi-location funeral home organization looking for an experienced and motivated Area Manager to lead our Rochester team! This position will direct and control operational activities for two funeral homes in the Rochester area ensuring family satisfaction, directing staff and managing the funeral homes financial performance. Candidates must be a licensed funeral director in the State of New York and have 5 years of management experience. Newcomer offers an attractive benefits package and life balance! Join our team today. EOE. To learn more about this position and to apply online, visit: www.nfsg.com.

Experienced funeral director wanted. We are a family owned funeral home looking for an experienced, licensed funeral director on Long Island. The candidate must be hard working, honest, able to perform all aspects of a funeral director, be computer literate and a team player. You must have a clean drivers license and be able to pass a background check. Please e-mail resumes to sal@manganofh.com. All e-mails will be kept confidential.

Resident or full-time funeral director wanted. We are a family owned funeral home located in Central New York. We are looking for a resident or full-time licensed funeral director that is qualified to work in New York. Please send resume to wrightbeardfh@gmail.com or call 607-756-2885.

Resident or newly licensed funeral director. Progressive, fast-paced, single-location, independently owned, Manhattan funeral home seeks a highly ambitious, hard-working, technologically knowledgeable resident or newly licensed funeral director. Potential candidate must have completed mortuary school (holding a bachelor's degree will be an advantage). We are seeking an individual willing to learn and develop their knowledge of funeral service to the highest level. A strong candidate will earn a commensurate salary, receive two days off each week, hold set hours and serve alongside the best assembled team of funeral directors. Salary, paid vacation, medical and dental benefits, profit-sharing and bonuses will be considered based on work ethic and performance. Serious inquiries, send resume to Greenwich Village Funeral Home by email: grvfh@aol.com.

• FOR SALE / RENT

Funeral home equipment for sale. Used stretcher, reeves and body lift for sale. Lift needs new straps. Equipment in good shape. Three small room directory boards with letter kits available. Contact Jeff at kcfh1855@gmail.com for more information.

• SEEKING EMPLOYMENT

Residency sought in or near Westchester County. Recent Funeral Services graduate eager to begin serving families seeks Residency in or near Westchester County. Contact Diane at 914-255-6681 or via e-mail at bruno.diane@ymail.com.

Licensed director seeking manager position. NYS Licensed Funeral Director seeks manager position. I'm currently a location manager for a multi-location firm. I have vast experience and am willing to relocate. I can be reached via e-mail at: nysfuneraldirector@aol.com.

Licensed director seeks career in Capital Region. Licensed Funeral Director for 5 years looking for a full-time position in the Capital District or surrounding areas. I have had experience in all aspects of Funeral Service. Please contact KICHECK@yahoo.com. Thank you!

Funeral director available in Bay Ridge. NYS funeral director with 25 years of experience seeks part-time work in Bay Ridge, Brooklyn. Available for directing and, if needed, arrangements. Contact Gerard at 347-497-4997 or via e-mail at bn15247@gmail.com.

Licensed funeral director in the State of New York looking for a funeral home in New York to hang registration up. Please e-mail anto15llanos@yahoo.com.

Seeking P/T in the 5 Boroughs. Looking for a funeral home in the 5 boroughs who needs a part-time funeral director. Fluent in Spanish and have a valid NYS drivers license. Please contact: Antoinette Pelle at 845-662-3279 or anto15llanos@yahoo.com.

Licensed director seeks funeral home in NY Capital Region. I am a NYS licensed funeral director looking for a position that offers housing and other incentives in exchange for my expertise and assistance in the funeral home. I am interested in the Upstate-New York Capital Region, but am open to any opportunities. You can contact me at 518-354-7444 or via e-mail at: r.812@yahoo.com.

Seeking F/T in Syracuse Area. Licensed funeral director with experience with all aspects of the job. Strong embalming skills and I work very well with families. Looking for a full time opportunity in the Syracuse area. Please e-mail me at svbell1101@gmail.com.

Seeking P/T in Long Island area. Licensed 13 years, looking for a part-time Funeral Director position on Long Island. Available for sign-ins at Calverton and other cemeteries. References furnished upon request. Contact Steve via e-mail at: mr21373@aol.com or by phone at 516-637-0549.

NYS licensed funeral director seeking employment. I'm a licensed funeral director who has experience in the funeral industry. I'm looking for any part-time, fill-ins, full-time position in the Nassau/Suffolk area and even in the metro area of NYC. I am a hardworking and enthusiastic individual who wants to succeed in this field and would be a great asset to any firm. Please contact me at pbsjohnson@aol.com or 631-572-7751 (cell) or 631-983-8302 (home).



BEING WITH OTHERS WHO *Understand*

**Summer camp helps youngsters
cope with death in their family.**

The death of a loved one leaves children confused, angry and afraid – and there are few places for youngsters facing such loss to learn how to cope with it.

After receiving increasing requests for support from families, the **VISITING NURSE SERVICE HOSPICE OF ROCHESTER** and its partners developed **CAMP HEARTSTRINGS / CAMP DREAMS** - a three-day summer day camp for bereaved youths aged 7 - 14.

The program, established in 2014, won the support of a \$3,000 grant from the NYS TRIBUTE FOUNDATION – a charitable nonprofit organization created by the New York Funeral Directors Association to support the understanding of death, dying and bereavement.

Camp Heartstrings brings together the care and expertise of social workers, a family and marriage counselor and a child life specialist. All trained in grief, they bring children together with others their age who are facing a similar plight.

“Many times children do not know anyone else who has experienced the death of a close loved one,” said camp director **MICHELE ALLMAN**, a Licensed Master’s Social Worker.

“The camp provides an opportunity to meet and talk with others who understand how they feel. Children report the best part of camp is being with others who understand,” Allman said.

In July 2015, the camp welcomed about 40 children over the course of three days, many of whom hadn’t



yet talked about their loved ones or how they died. Allman said the first day entails youths getting to know each other, introducing their loved ones, and establishing friendships with other children and with the counselors.

“We provide a safe environment for them to learn to trust others,” Allman said.

Camp Heartstrings was initially developed using *The Invisible String*, a children’s book about connections people have with others they are unable to be with.

“We are connected with others based on relationships, experiences and love whether or not we can see the person we love,” Allman said.

The three-day experience is filled with activities. The children go on a scavenger hunt to find rocks containing words that express grief-related feelings. They discuss those feelings with others.

They spend time exploring these emotions, they memorialize their loved ones, and they learn to express and confront their feelings with activities including art therapy – a nonthreatening way to express difficult feelings.

Yoga is seen as way to improve self-esteem, concentration and balance. Fun, Allman said, is an important part of the process too.

“It’s important to balance grief and fun to ensure healing,” Allman said.

On their third day, the children focus on maintaining a common bond, supporting each other and looking towards a future without their loved one.

CONTINUED ON PAGE 21

NEW YORK STATE TRIBUTE FOUNDATION

2015 Donations and Tributes Recap

The contributors listed below are those who have made donations to the Tribute Foundation in 2015. The levels at which they are listed are the “cumulative levels” they have attained since the Foundation began. Gifts of Remembrance and Gifts in Honor and Celebration are also cumulative and count toward the levels of giving.

TRIBUTE LEGACY SOCIETY

\$10,000 OR MORE

- **Wayne and Sally Baxter** (Fox Funeral Home, Forest Hills)
- **Douglas and Lillian Brueggemann** (Brueggemann Funeral Home of E. Northport, Inc., East Northport)
- **Timothy P. Doyle, CFSP** (Timothy P. Doyle Funeral Home, Poughkeepsie)
- **Peter J. Nolan and James P. Nolan, Jr.** (Nolan & Taylor-Howe Funeral Home, Inc., Northport)
- **Ontario-Wayne-Yates County Funeral Directors Association**

CORNERSTONE BENEFACTOR

\$5,000 - \$9,999

- **Scott B. Anthony, CFSP** (Anthony Funeral & Cremation Chapels, Webster)
- **James P. Dean** (Campbell-Dean Funeral Home, Inc., Oneida)
- **Dutchess Putnam Ulster Funeral Directors Association**
- **William F. Flooks, Jr.** (Beecher Flooks Funeral Home, Inc., Pleasantville)
- **Leatherstocking Funeral Directors Association**
- **Bonnie McCullough** (NYSFDA)
- **Scott and Eben Miller** (Miller Printing & Litho, Inc., Amsterdam)
- **Joseph B. Papavero** (Papavero Funeral Home, Maspeth)
- **Richard J. and JoAnne Sullivan** (Smith, Seaman & Quackenbush, Inc., Highland Mills)
- **Sal Stratis** (Abigail Press)

MEDALLION CIRCLE

\$2,500 - \$4,999

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- **Robert C. and Mimi Enos** (Hoy Funeral Home, Inc., West Seneca)
- **Erie-Niagara Funeral Directors Association**
- **Rev. John Fraser** (Holy Rosary Church, Hawthorne)
- **Anthony and Lynne Martino** (Hess-Miller Funeral Home, Middle Village)
- **S. Scott Mason, CFSP** (Mason Funeral Home, Westfield)
- **Leslie Morris** (Otis, MA)
- **Curtis D. Rostad** (Indianapolis, IN)
- **John Sommese** (Simonsen Funeral Home, Forest Hills)
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- **Doug and Sharon Wilson** (Wilson Funeral Home, Inc., Norwich)

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- **Fred Bryant** (Bryant Funeral Home, Inc., East Setauket)
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- **Peter DeLuca** (Greenwich Village Funeral Home, New York)
- **Tracy and Bernard Dowd** (Flower Hill)
- **Peggy and Jeff Gaines** (Ozone Park)
- **Eugene Guarino** (Graham Funeral Home, Rye)
- **Richard and Donna Hazzard** (Patterson)
- **Robert and Rita Hogan** (Quinn-Fogarty Funeral Home, Flushing)
- **John and Susan Kelly** (Edward L. Kelly Funeral Home, Schroon Lake)
- **Bruce K. Mason** (Mason Funeral Home, Fort Ann)
- **Wesley A. and Wesley C. Powell** (Powell Funeral Home, Inc., Amityville)
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\$500 - \$999

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- **Francis “Joe” Martin, Jr.** (Miller Funeral and Cremation Services, Inc., Rochester)
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- **Brian Roberts** (Dolgeville)
- **Bruce and Eleanor Troy** (Burnett & White Funeral Homes, Red Hook)



The holidays are F-A-S-T approaching! What do you get for the person who has it all? Or for the person who says they don't need anything, but you'd still like to give them something anyway?

Consider making a contribution in their honor to the **NYS TRIBUTE FOUNDATION**. The Foundation is your opportunity to build a legacy and to share the good work accomplished daily by those in the funeral service profession.

Why stand in line at a big box store? Mail your tax-deductible contribution and honoree's name to:

NYS Tribute Foundation
1 S. Family Drive
Albany, NY 12205

*For more information about charitable giving,
contact Kelly at 800-291-2629.*

Tributes In Honor/Memory Of:

Please consider a contribution to the Tribute Foundation.

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- Wayne Baxter
- Peter C. DeLuca
- Timothy P. Doyle, CFSP
- S. Scott Mason, CFSP

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In Honor of Thomas E. Burger

- Norman L. Waterman

In Honor of Colleen Connelly's Service to NYSFDA

- Joe and Cindy Martin

In Honor of Past President Timothy P. Doyle

- Martha and Doug Brueggemann

In Honor of John J. Kaczor

- Erie-Niagara Funeral Directors Association

In Honor of President-Elect Walter Kent

- Martha and Doug Brueggemann

In Honor of Continuing Past President Joe Martin

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In Honor of NYSFDA Board of Directors

- Martha and Doug Brueggemann

In Honor of NYSFDA Staff

- Doug and Martha Brueggemann

In Honor of Secretary Treasurer Wesley "Andy" Powell

- Martha and Doug Brueggemann

In Honor of Mel Thompson's 80th Birthday Celebration

- John C. Sommese

IN MEMORY

In Memory of Leonard "Len" Audette

- Curtis A. Cunningham and Scott M. Zielonko
- Dutchess Putnam Ulster Funeral Directors Association
- Doug and Sharon Wilson

In Memory of John Betz

- Carl W. Trainor

In Memory of Christine Biggins

- James P. Nolan, Jr.

In Memory of Priscilla Bruce

- Tricia and Craig Duke

In Memory of Lillian Brueggemann

- The Estate of Lillian Brueggemann
- Robert and Rita Hogan
- S. Scott Mason, CFSP

In Memory of Bill and Dottie Bush

- Brian A. Bush

In Memory of Frank D. Cieri

- Peter C. DeLuca
- Robert and Mimi Enos
- Dick and Donna Hazzard
- James, Mark and Peter Nolan

In Memory of Rose Cusimano

- Peter C. DeLuca
- Anthony and Lynne Martino

In Memory of Anthony and Eleanor D'Angelo

- Robert and Anthony D'Angelo
- Peter C. DeLuca
- Robert and Rita Hogan
- Anthony and Lynn Martino

In Memory of Andy Fier

- Peter C. DeLuca

In Memory of Warren Fitzgerald, Sr.

- Donna DeMarse

In Memory of Andy Fier

- Peter C. DeLuca

In Memory of Warren Fitzgerald, Sr.

- Donna DeMarse

In Memory of Friends and Family

- Jeffrey and Peggy Gaines

In Memory of Courtland Fowler

- Thomas E. Burger

In Memory of Frank Heller

- Curtis A. Cunningham and Scott M. Zielonko
- Leatherstocking FDA
- S. Scott Mason, CFSP
- Douglas and Sharon Wilson

In Memory of MaryAnn Hogan

- Scott Anthony
- Martha and Doug Brueggemann
- Peter DeLuca and family
- Tracy and Bernard Dowd
- Timothy P. Doyle, CFSP
- Dick and Donna Hazzard
- Joe and Cindy Martin
- S. Scott Mason, CFSP
- Patricia Knight Scholl
- Richard and JoAnne Sullivan
- Gordon and Joan Terry
- Doug and Sharon Wilson

In Memory of Grant M. Kennedy

- Ontario-Wayne-Yates County FDA

In Memory of Leo Krolak

- Ontario-Wayne-Yates County FDA

In Memory of Russell B. Lawrence, Sr.

- Carl W. Trainor

In Memory of Ivan Mack

- Peter C. DeLuca
- Robert and Rita Hogan

In Memory of Steve Mack

- Peter C. DeLuca
- Michael Heredia
- Anthony and Lynne Martino

In Memory of Jean F. McCullough

- Wayne and Sally Baxter
- Peter C. DeLuca
- Timothy P. Doyle, CFSP
- Robert and Mimi Enos
- Richard and Donna Hazzard
- Robert and Rita Hogan
- Francis "Joe" Martin, Jr.
- S. Scott Mason, CFSP
- Metropolitan FDA
- Nassau-Suffolk FDA
- Rochester Genesee Valley FDA
- Richard and JoAnne Sullivan
- Gordon and Joan Terry
- Tri-County FDA

In Memory of Peter Milano

- Christopher Milano

In Memory of Joel F. Morris

- Robert and Rita Hogan
- Tom and Mary Kearns
- Leslie Morris
- James P. Nolan, Jr.
- Richard and JoAnne Sullivan

In Memory of Al Orsi

- Peter C. DeLuca
- Michael Heredia
- James, Mark, and Peter Nolan

In Memory of Lois Oxley

- Craig and Tricia Duke

In Memory of Jane Pannell

- Peter and Lisette DeLuca

In Memory of Thomas Pavlot

- Carl W. Trainor

In Memory of Relatives and Friends

- Peggy and Jeff Gaines

In Memory of Elizabeth "Betty" Schmidt

- Martha and Doug Brueggemann

In Memory of Rose Iocovozzi Sepi

- Doug and Martha Brueggemann
- Timothy P. Doyle, CFSP

In Memory of Herman "Hy" Sprung

- Peter C. DeLuca

In Memory of Joseph Sorce

- Timothy P. Doyle, CFSP

In Memory of Raymond Sullivan

- Richard and JoAnne Sullivan

In Memory of Helen Syso

- Martha and Doug Brueggemann
- Timothy P. Doyle, CFSP
- Robert C. Enos
- Gordon and Joan Terry

In Memory of Dean Talcott

- Timothy P. Doyle, CFSP
- Carl W. Trainor

In Memory of Mary D. Terry

- Tricia and Craig Duke

In Memory of Wesley A. Trainor

- Carl W. Trainor

In Memory of Dorothy Wilson

- Martha and Doug Brueggemann
- Timothy P. Doyle
- Robert C. Enos
- Richard and Donna Hazzard
- Gordon and Joan Terry

In Memory of Shirley VanValkenburgh

- Martha and Doug Brueggemann
- Donald L. Calarco
- Timothy P. Doyle
- Richard and Donna Hazzard
- Brian A. Roberts

Understand

CONTINUED FROM PAGE 19

They conclude the final day with a family dinner followed by a balloon release symbolizing hope and new beginnings.

Visiting Nurse Service Hospice of Rochester partnered with **PITTSFORD YOUTH SERVICES** and **NAZARETH COLLEGE** to develop the bereavement camp. **DREAMS FROM DRAKE**, a support group for grieving children, joined the

team in 2015, providing Camp Heartstrings attendees with the option of joining monthly get-togethers if they want.

Organizations involved in bereavement and grief are encouraged to apply for a grant from the NYS Tribute Foundation, contact Kelly@nysfda.org to learn more. ■

BUSINESS SERVICES

PREPLAN® CORNER, ADAM SCHROM



www.preplan.org

WHERE DID 2015 GO?

It is hard to believe that the holidays are just around the corner! While everyone is thinking about turkey, gifts, and family gatherings, PrePlan is preparing for tax season!

This January, PrePlan will mail more than 108,000 tax statements! From past experience, we expect approximately 2,500 of them will be returned to our office for incorrect or insufficient addresses. This will create obvious delays that will prevent those consumers from receiving their tax information in a timely manner. And - PrePlan staff will then be tasked with researching and determining the accurate addresses for those accountholders.

We would greatly appreciate your help. Please take a few moments to review your monthly statement available on our website. Are any of your accounts flagged as "invalid address"? If so, these flagged accounts are not receiving correspondence from our office, and therefore will not receive their 2015 tax statement.



PREPLAN
a service you can trust

PREPLAN RATE WATCH

- Current Consumer Net Yield: **1.22%**
- Annual Net Consumer Yield: **1.18%**

*PrePlan flags these accounts when the **U.S. POSTAL SERVICE** has returned mail to our office for missing or incorrect information and when we have been unable to obtain a valid address. We need your help to correct as many of these as possible before the tax statements are mailed in January.*

Have any consumers reached out to your funeral home to update their address? Or perhaps they reside in another state during the winter months? Is there an apartment number that should be added? Please double check your records to be sure that such changes and updates have been relayed to PrePlan.

It's easy to modify or change the address on a PrePlan account. Simply visit www.preplan.org, mail or fax a **GENERAL ADMINISTRATION FORM**, or email us (preplan@preplan.org) with the consumer's account number, accountholder's name and current mailing address.

Steps to modify an address on **PrePlan.org**:

- ✓ Click **CONTRACT** tab
- ✓ Click **UPDATE EXISTING CONTRACT** (from navigation menu on left)
- ✓ Search for contract
- ✓ Select/click contract number under search results grid
- ✓ Make necessary changes
- ✓ Scroll to the bottom and click **NEXT [Forms]**
- ✓ Scroll to the bottom and click **SUBMIT**

We greatly appreciate your help!

Welcome New PrePlan Members!

Hawkins & Davis Funeral Home
Smithtown

Lucey-VanVoorhis Funeral Home, Inc.
Victor





DON'T LET THE STATE TAKE *Your money!*

DID YOU EVER . . .

- Move without notifying everyone with whom you do business of your new address?
- Open a school savings account as a child or for your own child and then forget about it?
- Move without getting your utility deposit refund?
- Forget to cash a health insurance check?
- Neglect to cash interest or dividend checks on a security?
- Leave a job and never go back to get your last paycheck?

In cases like these, your money is eventually turned over to New York State. State law requires banks, insurance companies, utilities, and other businesses to turn dormant savings accounts, unclaimed insurance and stock dividends, and other inactive holdings over to the State. If there has been no activity in the account for a set period of time, usually between two and five years, your money is considered unclaimed or abandoned. In New York, that period of time is 36 months.

New York State currently has over \$13 billion in lost money, and has returned \$278,571,675 this year alone.

To prevent your bank accounts from entering dormant status, make a small deposit or withdrawal at least annually. Each time there is an actual transaction (interest postings don't count) the 36 month clock is reset. And don't forget to update your financial institutions with your current address, particularly if you receive e-Statements, when it's easy to



www.DirectorsChoiceCU.com

forget such things. And if you have money that has gone to the state—all is not lost. To track down lost funds, first contact your bank or credit union to see if they have a record of dates and amounts. This information will aid in your search on the States' website. The **OFFICE OF UNCLAIMED FUNDS** has an online search, forms, and a very helpful FAQ section. Nationally, you can visit www.missingmoney.com, which is sponsored by the **NATIONAL ASSOCIATION OF UNCLAIMED PROPERTY ADMINISTRATORS**. ■

FEELING *Lucky?*

As of October 1, New York State is one of the eight states that now can offer prize-based savings. Called the **LUCKY SAVERS PROGRAM**, it is designed to encourage savings on a systematic schedule. The program revolves around a **ONE-YEAR SHARE CERTIFICATE** which can be opened for a minimum balance of **\$25**. And then for every \$25 increase during the month, you receive an entry into the statewide drawing (max 10/month). Those entries carry over into a quarterly drawing as well. The **NEW YORK STATE CREDIT UNION ASSOCIATION** is paying out \$1,000 in prizes monthly; ranging from \$25 - \$100; and another \$6,500 in total quarterly prizes. So the earlier you get in, the better your chances! And DCCU is offering a rate of 0.65% APY on the **LUCKY SAVER ONE-YEAR SHARE CERTIFICATE**. Call **DIRECTORS CHOICE** at **800-593-5920** for details, or visit www.SAVetoWIN.org. ■

UPCOMING CALENDAR



Scan for the most current listings.

Happy Thanksgiving

November 2015

3

NYSFDA OSHA Teleconference, 1 CEU
12:00 p.m. - 1:00 p.m. or 3:00 p.m. - 4:00 p.m.
Presented by Curtis D. Rostad, CAE, CFSP, FACFEI
Members: \$40.00 each; Mortuary Science Students: \$20.00 each; and Non-Members: \$80.00 each

4

NYSFDA OSHA Teleconference, 1 CEU, 1:00 p.m. - 2:00 p.m.
Presented by Curtis D. Rostad, CAE, CFSP, FACFEI
Members: \$40.00 each; Mortuary Science Students: \$20.00 each; and Non-Members: \$80.00 each

5

NYSFDA OSHA Teleconference, 1 CEU, 2:00 p.m. - 3:00 p.m.
Presented by Curtis D. Rostad, CAE, CFSP, FACFEI
Members: \$40.00 each; Mortuary Science Students: \$20.00 each; and Non-Members: \$80.00 each

5

Rochester Genesee Valley FDA, 1 CEU
Location: Ballroom 384/City Grill, 384 East Ave., Rochester, 6:15 p.m. - 7:15 p.m.
"Cremation Fundamentals: The Questions Consumers are Asking and How to Answer Them"
Instructor: Barbara Kemmis, Executive Director, CANA
Free to members, \$25 non-members
For more information, contact: Tiffany_Morley@URMC.rochester.edu

9

Budget & Finance Committee Meeting
NYSFDA Headquarters, 12:00 p.m. - 4:00 p.m.

17

Directors Choice Credit Union Board Meeting
12:30 p.m. - 1:00 p.m.

23

Continuing Vision, 6 CEUs
Location: Gargiulo's Restaurant, 2911 W. 15 Street, Brooklyn, 10:00 a.m. - 5:00 p.m.
Fee: \$150.00 for 6 CEUs, including NYS Law
Contact: Jeff Holcomb at 718-619-1700

NYSFDA offices will be **CLOSED** on November 11th for Veterans' Day, and November 27th - 28th in observance of the Thanksgiving holiday.

Writers Wanted!

We're looking for writers able to pen articles of 500 to 1,000 words to add voices to our Blog at SympathyNotes.org . . . a discussion of death and dying, grief, funerals and ways people memorialize their loved ones.

Funeral directors care about what other people see when they're at funerals, and how they cope with the death of their loved ones. They and other readers are interested in unique memorials to the deceased – like a caravan of tractor trailers in a lifelong truck driver's funeral procession, or a tale about the guy who chooses to be buried next to his cat in the pet cemetery. Funeral directors and others who face death on a regular basis are welcomed writers – as are bloggers looking to delve into statistics and trends to put an interesting story together. YOU would make a fine addition to our list of Guest writers! Don't worry if you're not too confident about your grammar and spelling - we'll fix any issues and send it back for you to review! ■

Interested? Send a note to Edward@nysfda.org.

