

THE THANAGRAM

FALL • 2016

Official Publication of the Tennessee Funeral Directors Association, Inc.

PRESIDENT'S MESSAGE

B. STEVEN SPANN, PRESIDENT • TFDA BOARD OF DIRECTORS



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Greeting and Salutations,

It is hard to believe the summer is almost over and we are headed into a beautiful Tennessee autumn. It is time for my periodic report and I am excited to be able to share some positive news with our valued membership.

However before I get into the substance of what I would like to share with everyone I would like to say a warm and sincere thank you to every member, every committee member, and every funeral profession in our great state of Tennessee. I am always proud to be a funeral professional, but to be serving as President of TFDA is indeed a humbling honor so I always need to remember to say thank you.

The activities of the Tennessee Funeral Directors are very busy. We are working on future endorsements for our valued members, we are planning our fall seminars and district meetings, and we held a very productive TFDA Committee Chairperson meeting a couple of weeks ago where a good exchange of ideas, and plans were mutually shared.

As always TFDA leadership is diligent in monitoring the legislative issues that face funeral service and we will be updating everyone concerning this critically important areas as events unfold.

The big news for right now is the upcoming district meetings which are scheduled for the second week in September. As I understand this the sessions are limited concerning seats and are filling up quickly, and in fact a couple locations are now full. If you have not registered let me sincerely encourage you to do so, as the subject if centered on Tennessee Donor Services and particularly on the art and science of embalming in conjunction with Tennessee Donor Services.

We will be honored to have one of the preeminent embalming specialists in the world, Mr. Jack Adams from Dodge to present a technical seminar on preservation and restoration techniques and procedures for Donor Service decedents. I know you will not want to miss seeing Jack in action – there are few out there that is his equal.

This is a golden opportunity to enhance communications and understanding between our organization and the important work that Donor Services accomplishes. I am excited about this opportunity as I hope everyone in the organization is. Hats off to Bob Arrington and Dennis Hamilton for leading this project. This is terribly important.

Mark your calendars now: Monday, September 12th in Knoxville, Tuesday, September 13th in Jackson, and Thursday, September 15th at John A. Gupton College in Nashville.

I have been traveling on your behalf to our district funeral director meetings, and on August 22nd I was in Knoxville and was so happy to participate in honoring two funeral service leaders in Tennessee, Mr. Art Pickle, and Mr. Jerry Griffey. Both these gentlemen deserve a great amount of credit for their combined years of dedication to our great profession in Knoxville. I feel confident that both Art and Jerry are classic examples of what funeral service excellence is all about.

As any of you who know Art and Jerry, well trust me my friends they both had some really interesting stories to tell!

Past week I traveled to the Upper Cumberland meeting in Cookeville, and the guest speaker was the world renowned and greatly admired and beloved Dr. Bass of the Body Farm at UT. What a tremendous contribution Dr. Bass has made to humanity across the globe with his pioneering work. Makes me feel that Dr. Bass has been responsible for getting a bunch of “bad guys” behind bars, and also that he is a true friend of funeral service. If you have never heard Dr. Bass, well you need to correct that situation. He is a gem!

That is it for now my friends and colleagues. Please remember that I am always at your service. I serve at your will and I always am open to suggestions on improving funeral service and also in improving how I do my job for you.

Thank you.

B. Steven Spann, President TFDA – 2016 - 2017

Our Mission:

To be the Tennessee Funeral Professionals leadership advocate, through communication, education and legislation; thereby empowering the licensed funeral professional the ability to serve at the highest level.

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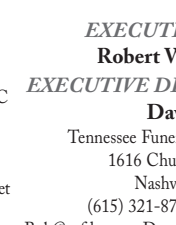
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NATIONAL FUNERAL DIRECTORS ASSOCIATION NEWS

NFDA NEWS RELEASES

2016 NFDA CREMATION AND BURIAL
REPORT RELEASED: RATE OF CREMATION
SURPASSES THAT OF BURIAL IN 2015

For Immediate Release: June 30, 2016

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

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

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

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

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

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

- There are many reasons why consumers choose cremation, including cost considerations, environmental concerns, fewer religious prohibitions and changing consumer preferences.

- Many families who choose cremation also commemorate their loved one’s life. More than one-third (36.6 percent) associate cremation with a memorial service and 10.4 percent associate cremation with a viewing and funeral. Only 7.4 percent do not associate cremation with any kind of service at all.

- New in the report this year is cremation and burial data for Canada. For 2015, the rate of cremation is 65.5 percent and that of burial is 33.2 percent. The rate of cremation is expected to grow to 89.4 percent by 2035.

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

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

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

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

Contact: Jessica Koth, 262-814-1536, jkoth@nfda.org

Media Note: Members of the media who wish to review a copy of the *2016 NFDA Cremation and Burial Report* should email their request to NFDA Public Relations Manager Jessica Koth, jkoth@nfda.org.

THE FUNERAL DIRECTOR AND THEIR OWN FUNERAL (WHEN THEY DON'T HAVE ONE) BY TODD W. VAN BECK

I remember when I was in Mortuary College in Boston we took a field trip and visited a vault manufacturing plant in a town a little north of Boston. I was quite excited about the adventure mostly because I had never seen a vault made before, and I was terribly interested in literally anything to do with funeral service. I am still terribly interested in anything to do with funeral service but honestly my fascination with vault manufacturing left me some years past.

When the bus arrived at the vault plant an extremely distinguished looking gentleman greeted us. I was immediately struck by his grand style of appearance, impeccable dress, gray hair, black horn rimmed glasses, tall, stately, dignified – everything that the prototype funeral director possessed (back then) and all the attributes which I dearly wanted to acquire in my own person. However I was just tall, that was it, and other than being tall I in no way resembled this extremely dignified and professional looking man.

He graciously gave us the grand tour of the vault plant. He spoke in flowing eloquent inspirational terms about his great love of the funeral service profession. He told story after story about his great career, about this family and that family he had served and how much of an honor and privilege it was to serve the bereaved. He spoke in glowing terms about the importance of ethical care of the dead, the value of embalming, the benefits of the funeral rituals to the bereaved and how he himself had been so blessed and fortunate to be a member of the funeral service profession. All I could think was “Hot damn, I want to be just like him when I grow up!”

I remember getting on the bus for the trip back to Boston and I felt like I was floating on a cloud. I needed a lift in spirit! Even as a baby undertaker in those early years I had contended with the naysayers concerning funeral service. I mean after reading Mitford’s “American Way of Death” (which literally brought me to tears), after reading all the negative press about the alleged graft and corruption in funeral service, after confronting all the “negatives” about this

profession which I loved so much, at last, at long last here was a man who had conviction, focus, belief and most important here was a man who had a mission in life and that was his career in funeral service. He loved funeral service and by God he stood up and expressed his beliefs and convictions seemingly, I thought, to anybody who would listen. I was tremendously impressed and awed to say the very least – he was a great role model, or so I thought at the time.

It was not three months later after the great inspirational tour that we received the news at the College that this funeral director had died suddenly without warning. He collapsed in his office and was dead when he hit the floor. I was stunned and thought to myself what a grievous loss his death was to the entire funeral service profession. All the students who had been on the field trip were visibly affected, shocked and grieving. We as a class decided that when the arrangements for this funeral director’s visitation, funeral and disposition services were announced we would make arrangements to attend as a class representing the Mortuary College. We asked the secretary of the College to let us know as soon as she received any news concerning the arrangements.

The final class for the day was just finishing when the secretary came into the classroom and asked Dr. Jackson if she could make an announcement concerning the arrangements for this deceased funeral director. Here is what she said: “There will be no calling hours, there will be no funeral services at all, and the remains will be immediately cremated and the cremains will be disposed of privately at a later unknown date.”

We were stunned! Our group shock turned to anger and several students expressed their anger by making some fairly strong comments concerning the glaring hypocrisy of this funeral director. Had he not made mention in glowing and flowing words about the wonderful opportunities which waited for us in professionally helping families “through the valley of the shadow of death”? Had he not gone on and on with inspirational words concerning how important the funeral experience was to the entire community – and did he not emphasize that the funeral was **NOT JUST VALUABLE FOR THE IMMEDIATE FAMILY BUT FOR EVERYBODY?** As baby funeral director’s we were stunned, angered, disappointed, and frankly hurt by the phoniness and contradictions concerning what this funeral director said as compared now to what he did. It then got worse because the story floated around the College that the “no funeral” decision had been preplanned by the deceased funeral director himself! I remember, at the time, feeling guilty in speaking of the dead in such harsh terms but honestly even back then I knew that something was not right here – this was not fair – something was missing – something was terribly wrong. It was not a good

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experience, it left an empty feeling in my gut and a sour taste in my mouth, and I have never forgotten it.

Fast forward 40 plus years – Dateline 2015.

Recently I was traveling out of the country doing a series of seminars for Hospice, Victims Assistance Program, and some funeral home management staff training. On the last evening of my visit I had a wonderful dinner with the funeral director who had been my gracious host and a gentleman who has been a good cherished friend of mine for many years in funeral service. When three or four funeral directors get together at a dinner and cocktails what is the conversation going to be about? Funerals of course! I have at times looked at the poor people who are not involved in funeral service and who attend one of these funeral director dinners and just set there in basic silence for hour upon hour while we, funeral insiders piddle the night away with funeral and/or ambulance stories one after another. I have sometimes thought that the polite thing to do would be to change the conversation in order to kindly include the funeral outsiders – but then I think to myself “Nay” and I dive right back into the deep end of the pool telling one funeral/ambulance story after another. It is great fun and I never ever get bored!

At this dinner however one of the funeral directors relayed an incidence where a funeral director in the area had recently died and there was no funeral, no calling hours, and the remains were immediately disposed of. We then all proceeded to remember another, and another, and yet another funeral director who upon their own deaths had no funeral, no calling hours, and the remains were immediately disposed of. My memory flew back to Boston way these many years ago, and I shared that experience, and then we all started remembering the death of this colleague or that one which also fell into the category of “nothing” concerning the use of the rites and ritual of the funeral. Finally one of the directors at the dinner poised these simple questions, “How could that happen?” “How can a funeral director when they die have no funeral?” Finally the biggest question of all was put on the table, “Where is the conviction?”

At this dinner the suggestion was made that I tackle this sensitive subject and write an article. I accepted the suggestion and so here goes. However before I get into the DNA of the thoughts I would like to share I want to say straight away that I firmly believe in freedom of choice; however I also firmly believe that when it comes to the issue of a deceased funeral director having no funeral the ideal of freedom of choice must come under scrutiny by other funeral professionals, so let’s scrutinize; it’s only fair.

In a time in funeral service where honored rites, rituals and ceremonies seem fragile and teetering here and there this is not the time for funeral directors to “move in” with the impersonal, sterile, tide of events and adopt and accept rejection of death rituals, or concur with funeral critics, or worse abandon the time honored beliefs, convictions, and professional heritage that set the basic foundations for the funeral service profession and our cherished careers in the first place.

As I have aged, as life has kicked and picked at me, as I left innocence behind and faced the rigors of adulthood I have learned a hard and difficult lesson. **ACTIONS SPEAK LOUDER THAN**

WORDS. I have also learned that in funeral service if the funeral director does not stand up and act on behalf of the values and benefits of the funeral – **WHO WILL?**

In a time when cynicism, criticism, individualism, and a bunch of other “isms” seem to have taken on a life of their own the need for belief in something bigger than ourselves, unselfish service to others, and a firm personal and professional conviction about life, and one’s mission of action in life and vocation is more magnified today than ever before.

So how can it be that a funeral professional who talks about the values and benefits of the funeral experience throughout a lifelong career rejects those same values and benefits when it is their own death that is the focus?

Several years ago I was engaged in debating a well know critic of the funeral profession. The meeting was to take place in a large city on the West coast, and I arrived well prepared for the confrontation and frankly was looking forward in a big way at the opportunity to act upon my professional beliefs and basically “blast” away at this anti-funeral person. Right before the session was to begin this funeral critic leaned over to me and asked me this question: “Do you know what the biggest problem is in funeral service today?” “No” I answered (already provoked.) “I will tell you, funeral directors stop believing in what they are doing and when that happens it opens up the door for people like me.”

During the years of my career I have been blessed to work with and for funeral directors who truly believed in the mission of funeral service and made no bones about sharing their beliefs and convictions, and more importantly upon their own death’s they had these beliefs and convictions exercised through the wise use of rites, rituals and ceremonies. They not only spoke about their convictions they acted on them. All these funeral directors when they died (sounds awfully simple does it not?) **HAD A FUNERAL!** They acted on their convictions.

Can it be that certain funeral directors choose not to have a funeral for themselves because they are burned out, frustrated and really in their heart of hearts disliked the funeral profession in their lifetime? Could this no funeral decision on the part of some funeral directors really be a protest as if to say “See I finally get to express my true honest feelings about funerals having been stuck in this career for X amount of years – and I hated it – hated every minute of it!” This is a harsh rough thought but could this be a possibility?

Common sense really reduces the issue we are exploring to some simple observations. Funeral directors who choose to have no funeral for themselves when they die is like a dentist who has terrible teeth and refuses treatment, or a physician who refuses to get a physical, or a teacher who hates teaching, or a clergyperson who hates doing worship services. Something unhealthy, disturbing and damaging is present when professional people turn on their own careers, stay in the career, and display their true feelings at the end of their life and career in such a visible and blatant manner.

So what about that big glaring issue of freedom of choice? Certainly in the end freedom of choice must and will prevail, but in the instance of funeral directors rejecting the value of their own

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profession, well this attitude carries a heavy cost.

I truly believe that when a funeral director rejects the values and benefits of the funeral for themselves they have that right, but I also as a longtime member of the funeral profession know that I also have the individual right and obligation to stand up and challenge the correctness of exercising that type of freedom of choice. Why do I have that right? Easy...I love the funeral profession. When a funeral director upon his or her own death rejects the merits of the very ceremony he or she promised to dedicate themselves to when they took the Oath upon graduating from Mortuary College they succeed in this type of funeral rejection to mock, yes mock, the very career which furnished their income, furnished their reputations, and basically furnished a major part of their lives. However the worse offense when the funeral director has no funeral when they die is this: by making the no funeral decision they unwittingly make professional life much more difficult for the rest of us who are still laboring in the vineyard of funeral service and who have the spark and mission devoted to an authentic love of the funeral profession. A dead funeral director who has no funeral is truly an oxymoron.

My entire career I have seen nothing that the public likes more than a professional person with firm beliefs, firm convictions, and the ability to implement those beliefs and convictions in their daily actions. Conversely all my career I have seen nothing that the public dislikes and is more cynical of and suspicious of than a "professional" person with no beliefs, who bends with the wind, has no convictions, and publicly "talks the talk" but privately does not believe what they themselves have said.

Funeral directors should have public funeral ceremonies when they die – there I said it. The content and scope of the ceremony can take on any form meaningful to the survivors, both family and community, however the funeral needs to be given a chance to breathe, is needs to be visible, it needs to be inclusive not exclusive.

Winston Churchill summed up a profession this way:

"A profession is where a group has taken its stock and trade of all their activities to the direction of helping the human need to solve problems.

The solution to these problems comes from the mentor, apprentice experience, from the careful, scholarly, objective, truthful and passionate systems of ethics and philosophy which says

'What we do is good!'

Is it possible when a deceased funeral director chooses to have no funeral the message to the world is "What we do is NOT good," or "What we do is good for the rest of you, but not for me or my family?"

Think for a moment about a career in this great and wonderful profession. We all should have the same sense of identity because most in funeral service have had a life-long identity and involvements in many of the most traumatic and dramatic events of the entire community. Funeral service has had a well recognizable, well annunciated set of values as to how we conduct our professional affairs, and one of the recognizable and annunciated values is this: FUNERALS ARE GOOD – for funeral directors too!. Examine for a moment the time and energy that it took all of us in funeral service to learn the language, the arts and sciences of mortuary activities, look at the system of licensure, certification and discipline which we must adhere. Take a long look at the future of funeral service and the values and benefits which you and I are required to pass on to the future funeral professions and what is the central core value of funeral service that we are all morally responsible to communicate far and wide? FUNERALS ARE GOOD!

For the young funeral director and the veteran funeral director, for the clergy, the community, and anybody who will listen to the gentle persistent communication and action of all funeral professionals concerning an authentic belief, conviction, and dedication to our beloved profession centers ultimately on this one core value: FUNERALS ARE GOOD – FOR EVERYBODY.

FROM THE TFDA OFFICE

Advertisements and Facebook Pages

Recently, we have receive calls regarding funeral homes and their Facebook page. Many of you are using the tool of Facebook for advertising your firm. It is very important that you list your firm name as it is listed on your establishment license.

TENNESSEE FUNERAL LAWS

2010 EDITION

0660-1-.003 CHANGES

(2) A licensee shall not permit any advertisement, price list, brochure, business card, signage, internet web site, or other written medium that is likely to be viewed by the public, to refer to the funeral establishment by any name other than the exact name listed on the establishment application approved by the Board.

Continuing Education Credits

If you need continuing education credits to renew your funeral directors and/or embalming license, it so important that you sign in to the seminar, district meeting, convention event, etc. It is important that you print all information. If the TN State Board of Funeral Directors and Embalmers cannot read the information, you will not receive the credit.

We Apologize

We would like to apologize for a mistake in the 2016 Summer issue of The Thanagram. Mr. Roger Balentine, Shackelford Funeral Homes, Waynesboro, TN., is on the TFDA Convention Committee. He puts in many hours working the registration desk and does an excellent job! When thanking him for a job well done, we misspelled his name. We are very sorry for that mistake.



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EAST DISTRICT MEETINGS

PRESENTED BY TN DONOR SERVICES AND JACK ADAMS

MONDAY, SEPTEMBER 12, 2016

11:30 am – 12:00 Noon REGISTRATION

TN State Board approved for 6 CEU's

UT Center for Advanced Medical Simulations

1924 Alcoa Highway, Knoxville, TN 37920 - 865-305-9000

12:00 noon – 5:00 pm Tissue Recovery performed

TFDA MEMBERSHIP

TN State Board Approved for 2 CEU

Registration fee: \$30 (dinner included)

6:00 pm – 7:00 pm DINNER AND DISTRICT MEETING at SMITH LIFE EVENT CENTER, MARYVILLE, TN

7:00 pm – 8:30 pm DISTRICT MEETING at SMITH LIFE EVENT CENTER

WEST DISTRICT MEETINGS

PRESENTED BY TN DONOR SERVICES AND JACK ADAMS

TUESDAY, SEPTEMBER 13, 2016

11:30 am – 12:00 noon REGISTRATION

UNION UNIVERSITY, JACKSON, TN

1050 Union University Dr, Jackson, TN 38305 - 731-668-1818

TN State Board approved for 6 CEU's

12:00 noon – 5:00 pm Tissue Recover performed

TFDA MEMBERSHIP

TN State Board Approved for 2 CEU

Registration fee: \$30 (dinner included)

Because of the new location, please BYOB.

6:00 pm – 7:00 pm DINNER AT CAJUN COOKER, 18 Three Way Lane, Humboldt, TN 731-668-1571

7:00 pm – 8:30 pm TFDA DISTRICT MEETING

MIDDLE DISTRICT MEETINGS

PRESENTED BY TN DONOR SERVICES AND JACK ADAMS

THURSDAY, SEPTEMBER 15, 2016

11:30 am – 12:00 noon REGISTRATION

JOHN A. GUPTON COLLEGE

1616 Church Street, Nashville, TN 37203 (parking in the rear of building)

(615) 327-3927

TN State Board approved for 6 CEU's

12:00 noon – 5:00 pm Tissue Recovery performed

TFDA MEMBERSHIP

TN State Board Approved for 2 CEU

Registration fee: \$30 (dinner included)

6:00 pm – 7:00 pm DINNER AT CLYDE'S on CHURCH STREET (walking distance from John A. Gupton)

7:00 pm – 8:30 pm TFDA DISTRICT MEETING at JOHN A. GUPTON COLLEGE

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2016 LEGISLATIVE UPDATE FOR THE TENNESSEE BOARD OF FUNERAL DIRECTORS AND EMBALMERS

The Tennessee General Assembly has recently made changes to statutes which may impact you as a holder of a license with the Tennessee Board of Funeral Directors and Embalmers. Pursuant to Tenn. Code. Ann. § 4-3-1306(d), you are receiving this notice because you have elected to receive notification by e-mail of certain changes or potential changes to the law applicable to your profession. These new changes set out in the following Public Chapters specifically amend the Tennessee Code Annotated as follows:

Public Chapter 838 permits applicants for a funeral director's license to substitute an associate's degree from a college accredited by the American Board of Funeral Service Education for one (1) year of apprenticeship. This Act took effect on July 1, 2016. A copy of the new law is available for review on the website of the Tennessee Secretary of State here: <http://share.tn.gov/sos/acts/109/pub/pc0838.pdf>.

Public Chapter 915 amends what fees may be charged for the interment of a veteran by the Tennessee Department of Veterans' Affairs. Specifically, the law prohibits any fee to be charged for the interment of an eligible veteran in a state veteran's cemetery and limits the fee to \$300 for the interment of an eligible veteran's spouse. This Act took effect on April 2, 2016. A copy of the new law is available for review on the website of the Tennessee Secretary of State here: <http://share.tn.gov/sos/acts/109/pub/pc0915.pdf>.

Public Chapter 911 defines funeral merchandise for pre-paid funeral merchandise, allows the Commissioner to issue a contract that must be used for funeral and cemetery pre-need contracts that include funeral merchandise, replaces the definition of "merchandise" with a definition for "cemetery merchandise" in the Cemetery Act, and requires a seller providing both cemetery and funeral merchandise on a single contract to pay only one consumer protection fee. This Act took effect on April 27, 2016 for the purpose of promulgating rules and will take effect on January 1, 2017 for all other purposes. A copy of the new law is available for review on the website of the Tennessee Secretary of State here: <http://share.tn.gov/sos/acts/109/pub/pc0911.pdf>.

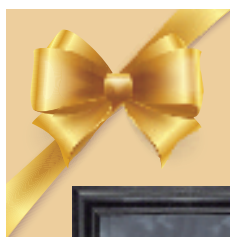
Public Chapter No. 1053, known as the "Right to Earn a Living Act", requires that on or before December 31, 2016,

each state licensing authority (state board, commission, council or committee) submit all existing or pending regulations to the chairs of the Government Operations Committees and that the committees perform a study of all submitted regulations and, at their discretion, conduct a hearing regarding any such regulation. During the review of the entry regulations, the committees shall consider whether an entry regulation is not required by state or federal law, is unnecessary to protect the public health, safety or welfare, has the purpose or effect of unnecessarily inhibiting competition or arbitrarily denying entry into the profession, if such regulation could be accomplished by less restrictive means or if the regulation is outside the scope of the licensing authority's statutory authority. If a regulation meets one of those factors, the committees may disapprove of the regulation and request that the authority amend or repeal it. If the licensing agency does not initiate compliance with the committees' request within ninety (90) days or does not comply within a reasonable amount of time, the committees may then vote to request that the General Assembly suspend all or part of the agency's rulemaking authority. Beginning January 1, 2018, each licensing authority must submit all new entry regulations to the committees prior to a "Sunset" hearing being held. This Act took effect on April 28, 2016. A copy of the new law is available for review on the website of the Tennessee Secretary of State here:

<http://share.tn.gov/sos/acts/109/pub/pc1053.pdf>.

If you have any questions or concerns about these new laws, please contact us by email at reg.boards@tn.gov.

Dept. of Commerce & Insurance
500 James Robertson Pkwy
Nashville, TN 37243-0565
(615) 741-2241



Obituaries



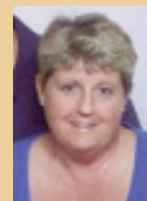
David Hardison

Mrs. Kendra Jo "Jody" Hill, age 56 and **Mr. David Dwayne Hill**, age 46 of Lebanon, TN died Friday afternoon, May 27, 2016 in a motorcycle accident. They were the mother and step father of Taylor Badger who is an employee at Anthony Funeral Home in Hartsville, TN. *These obituaries were published in the 2016 Summer issue of The Thanagram without Mrs. Kendra Jo "Jody" Hill's picture.*

Mr. David G. Hardison, age 65, of Lewisburg, TN died May 14, 2016, at Maury Regional Hospital. He was the father of Greg Hardison, co-owner of London Funeral Home in Lewisburg, TN. We apologized, this obituary was published in the 2016 Summer issue of The Thanagram with the incorrect picture.

Dylan Keith Kennedy, age 22, died July 26, 2016. Dylan is the son of Billy Glen Kennedy, owner of Schubert Funeral Home in Wartburg and Sunbright, TN. Dylan was also the brother of Drew Kennedy, a student at John A. Gupton College in Nashville, TN.

Marvin Lee Mills, age 77, died August 30, 2016 at Ft. Sanders Medical Center in Knoxville, TN. Mr. Mills was the husband of Claretta Mills, licensed funeral director and manager for Kyker Sweetwater Memory Chapel in Sweetwater, TN.



Jody Hill



David Hill

TFDA Memorial Scholarship donations can be made to:
TFDA Memorial Scholarship Fund
1616 Church Street, Nashville, TN

CARE VS. COLLECTIONS

As you know the funeral home industry is not one that anyone wants to have to use, but it is a part of life. One of the major challenges that any funeral home faces is getting paid on time or in some cases, even paid at all. Due to the sensitive nature of this industry it can be hard to broach the subject of payment with the families that use your services. That is why it is important to approach this subject with diplomacy.

Knowing when it is time to seek help as well as the benefits of a highly regarded third-party debt collection agency will not only improve your cash flow, it will enable you to stay focused on those using your services.

Proper internal procedures are a must when it comes to handling late and non-paying families such as regular billing, notification of billing policies, and prompt follow ups on non-payments. Here are a few important tips to keep those who use your service paying on time.

Establish a Policy for Payments

Always inform the client about your billing process and follow up procedures. An itemized list should be signed before services are performed to show you are both on the same page. This method manages client's expectations and lets them know how and when they will be billed and the time frame in which they are expected to pay. By communicating your payment policies, you eliminate uncertainty and surprise when a bill is received and reduce the number of unpaid accounts.

Obtain the Proper Information

In this industry it is important that you obtain the proper information from the family to ensure there is no confusion or costly mistakes. Get as much information from the client as

you possibly can. That includes all contact information such as all telephone numbers, cell/home and work, email address, and postal address.

Care in Collection

It is important that the same care used during the funeral process remains during the collections process. When bills remain unpaid for 30-days, a friendly customer service call is an effective way to reach out to the family. A call to make sure all went well and how everyone is doing is an open opportunity to also find out why a client is delaying payment. This soft approach is sincere and can expedite recovering monies owed to your business.

Plan for Accounts That Remain Unpaid

After insurance and/or the estate has been settled, have a set process in place for your unpaid invoices. Maybe it is an initial invoice, a courtesy call at day thirty and a second letter at day 60. There will be times when regardless of the approach, a client will not respond to requests for payment. After 90-days, it is wise to seek outside help from a collection agency on accounts that are long overdue. Using an agency should be part of your process. Look for a reputable team that is a good match for your home and who has your values in mind. Because of the nature of this business, diplomacy should be a top priority of any agency that you choose.

A few factors to consider when hiring a third-party collection agency are: diplomatic and tactful communications with your families, freeing up staff time; affordability through a flat-fee system; access to your accounts on-line and industry experience that will assure higher recovery rates. And while

working with a local agency used to be viewed as a plus, with today's technology having a collection agency that knows your industry is far more important.

If you choose the right collection agency, they will represent you properly even in the most sensitive of businesses.

Matt Helz

Has been working in the collection industry for over 24 years. Has extensive experience working as a collector, operations manager and now lead sales consultant. *APR specializes in the collection of third-party debt in industries such as medical/dental, banking, trades, heating oil delivery, lawn care and other professional services. The firm serves approximately 3,500 clients. 1-800-711-0023 The firm's web address is <http://www.americanprofit.net/>*

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Dear Colleagues,

I'm Dennis Hamilton, with Tennessee Donor Services. I've joined the the team here to work with funeral homes across the state to help mitigate any Funeral Director/Embalmer issues regarding organ/tissue donations of the funeral homes' client families.

Examples of issues, as you well know, can be many things, from delayed timing of the release of the remains, physical problems of the tissue recovery process, transportation issues, to communication concerns between Tennessee Donor Services, the donor family, and the servicing funeral home.

ALL are critical to your mission to serve your families in the most professional manner possible.

I've served as a Funeral director/Embalmer for many years and I've sat where you sit, and I get it.

We promise to do everything we can to continue to improve issues and concerns going forward, because we know the families we both serve deserve our best.

Dennis Hamilton
Funeral Home/Medical Examiner Liaison

Hotline: 866.757.6481
Cell number 615-308-9363
Email: dennis.hamilton@dcids.org



TERRI SCHLICHENMEYER – BOOK REVIEW COLUMNIST

Terri Schlichenmeyer, Book Review Columnist, has been reading since she was 3 years old and she never goes anywhere without a book. She has worked with more than 200 newspapers and nearly 50 magazines scattered in 46 states, the Virgin Islands and six provinces of Canada. Terri lives on a hill in Wisconsin with two dogs and 12,000 books.

“Playing Dead” by Elizabeth Greenwood

c.2016, Simon & Schuster

\$26.00 / \$35.00 Canada

247 pages

Your wallet is genuine, original faux-leather from faux-Venezuela.

It matches the pleather jacket you love so much and your favorite fake-silk shirt, which you like to wear when you drive the car you bought and can barely afford, but that looks great for appearances. Life is sometimes all about pretending but, in **“Playing Dead” by Elizabeth Greenwood**, faking your demise isn’t quite as easy. Loaded down with student loans in the six-figures, former teacher Elizabeth Greenwood was desperate: that kind of debt terrified her, and she began to toy with an idea that many consider. Rather than let the owed-money scare her half to death, maybe she could just fake her death instead.

But faking a death is so drastic, an expert told her, and it leads to more problems. Instead, just disappear, which is “a very different act...” Faking is fraud; disappearing is easier, often legal, and you can still keep in contact with loved ones (though it won’t erase the debt). Disappearing doesn’t even have to be expensive, the expert said; in fact, the poorer you are, the better. Money, he believes, is one of the main reasons people disappear; the other is violence. Love is an “outlier.”

“Faking your death almost never works,” said another expert. That man’s job is to track down fraudsters, and he’s only been stumped once – which is to say that death-fakers are almost always caught. Some turn themselves in after being “dead” a short time; others are nabbed because they trusted someone who couldn’t keep a secret. Many “dead” people are found because they do something dumb to blow their cover.

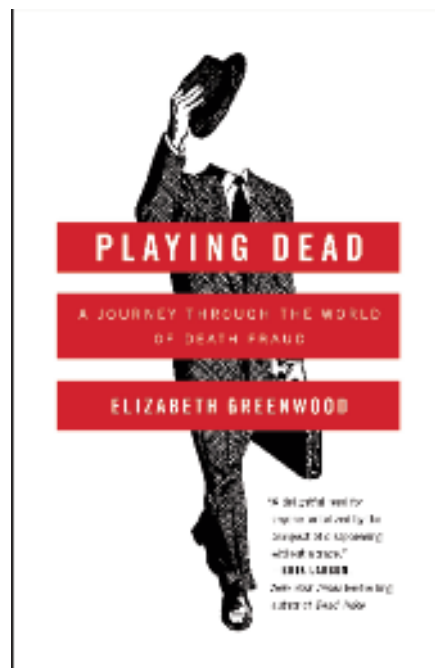
Men attempt “pseudocide” more than do women.

The bottom line, Greenwood discovered, is that being dead before you actually take your last breath is hard work. You’d have to leave everything behind: family, pets, hobbies, and career; change your appearance and “disconnect” completely. You can never be “you” again, in any form. That takes “serious planning” and serious commitment – not to mention the “heartbreaking” effects it has on those you’ve left behind...

All fun aside – and a lot of what’s inside “Playing Dead” is fun – how many times have you thought of chucking it all, grabbing a plane, and lying on an anonymous beach for the rest of your life? It sounds perfect, doesn’t it? – and who knew an entire industry existed to help you do it?

But before you pack, heed the info that author Elizabeth Greenwood found. Her research goes from someone who helps people vamoose, to someone who helps find them. Elvis, Michael Jackson, and Andy Kaufman make appearances here, while Greenwood goes to prison, to Filipino morgues, and the surface of WITSEC. Through it all, she lends humor and eager lightheartedness to her findings, but with a giggling vein of semi-seriousness and the question: could you?

See if that thought doesn’t tickle your brain while you’re reading this book; the answer might surprise you. In the meantime, dream, and know that “Playing Dead” isn’t one of those books you’ll just pretend to like.





1616 Church Street
Nashville, Tennessee 37203