

THE THANAGRAM

NEW YEARS • 2016

Official Publication of the Tennessee Funeral Directors Association, Inc.

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MAKING THE
ROUNDS

OBITUARIES

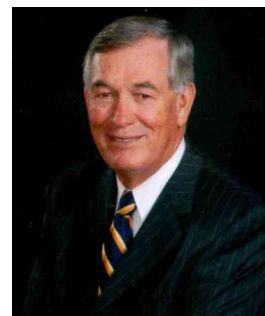
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2016 FUNERAL
LEGISLATION
SUPPORTED BY
TFDA

TFDA
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PRESIDENT'S MESSAGE

JOHN GAMBLE, PRESIDENT • TFDA BOARD OF DIRECTORS



Happy New Year! I hope everyone had a wonderful 2015 and anticipate an even better 2016. The T.F.D.A. Board of Directors and officers began 2016 by meeting on January 6th with all officers and directors present at T.F.D.A office. On January 5th the Convention Committee met also to discuss 2016 T.F.D.A/ T.F.S.S.C Convention set for June 5-7th 2016 in Murfreesboro, TN.

At the board meeting Jay Bucy discussed legislation issues, Chris Christian reported on N.F.D.A. Directors and also discussed membership and board member recruiting for T.F.D.A.

Following dates are set for District meetings:

March 28th Middle Tennessee

March 29th West Tennessee

March 31st East Tennessee

Convention Committee wants everyone to support the silent and live auction and do their best to offer something to sell. Committee also asks if anyone would like to help with silent and live auction, to please contact Dawn at T.F.D.A office. Committee also discussed displaying of old antique funeral cars. T.F.D.A. Gospel Choir will perform during the convention.

I want to thank the officers and directors of T.F.D.A and Convention Committee of T.F.D.A/ T.F.S.S.C for spending their time at these meetings. We all agree with what was discussed in planning for T.F.D.A in 2016. We are meeting what are our Strategic Planning Development Goals.

Sincerely,
John Gamble

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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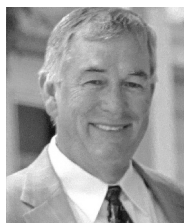
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Happy New Year

The beginning of a new year is always a great time of review, reflection and planning. Please consider some of the following regarding your preneed program for 2016.

Through Capstone and Golden Considerations I am able to offer you the following:

- The ability to work with one of the largest preneed groups in the country
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- Numerous strategies to offset the current low growth environment
- A casket protection or “freeze” program, regardless of the casket companies you work with.
- Some of the strongest commissions in the industry
- The occasion to benefit your TFDA with every policy you write.

Please feel free to contact me in the weeks ahead. I will be glad to sit down and go over your current preneed program and see if there are opportunities where we can help you grow your business and better serve your families.

ROSE GREENE
REGIONAL DIRECTOR

Phone: 540-354-8852
Email: RGreene@goldenconsiderations.com

THE TENNESSEE FUNERAL DIRECTORS WOULD LIKE TO THANK YOU FOR ALL YOUR SUPPORT!

The Funeral and Memorial Information Council (FAMIC) is a membership organization comprising organizations in nearly all areas of the death care profession. FAMIC's mission statement reads they are committed to making available to the public direct and open information regarding death care and memorialization from the leading associations of service providers and businesses. FAMIC is promoting values and traditions of which funeral directors should be proud to support.

TFDA acknowledges and appreciates the effort FAMIC demonstrates and financially supports their endeavors. TFDA would like to thank the following members for their generous donations allowing TFDA the opportunity to continue supporting FAMIC in their efforts to enhance the process of memorialization.

Affordable Cremation Society
and Mortuary Service - Memphis
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Bordwine Funeral Home - Etowah
Christian-Sells - Rogersville
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McDonald - Centerville
Pafford Funeral Home - Lexington
Shackelford Funeral Home of Selmer - Selmer
Smith Mortuary Company, Inc. - Maryville
Spann Funeral Home - Dickson
Williamson Memorial Funeral Home - Franklin
Woodard Funeral Home - Westmoreland

We would also like to acknowledge the following members for providing the monetary support allowing TFDA to remain the leading advocate for funeral professionals in the State of Tennessee.

Anthony Funeral Home - Hartsville
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Carl Barker - Kingston
Christian-Sells Funeral Home - Rogersville
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Cumberland Family Services - Carthage
Evans Mortuary - Rockville
Farrar Funeral Home - Dandridge
Hooper-Huddleston Funeral Home - Cookeville
Jeffers Mortuary - Greeneville
Jerry Griffey - Knoxville
Karnes and Sons - Dyer
Kyker Funeral Home - Sweetwater
Layne Funeral Home - Palmer

Lea & Simmons - Brownsville
Ligon & Bobo Funeral Home - Lebanon
Murphy Funeral Home - Martin
Neal Funeral Home - Lawrenceburg
Oakes & Nichols, Inc. - Columbia
Pafford Funeral Home - Lexington
Rogers Funeral Home - South Pittsburg
Sanderson Funeral Home - Carthage
Sanderson Funeral Home - Hackett Chapel
Shackelfords of Henderson - Casey Chapel - Henderson
Smith Mortuary Company, Inc. - Maryville
Weatherford Mortuary - Knoxville
Woodfin Chapel - Murfreesboro

Thank you!

50 YEARS OF SERVICE AWARDS

We will be awarding the 50 Years of Service Awards plaques at the TFDA Business Meeting, Monday, June 6, 2016. If you have 50 years of service or know someone that does, please contact the TFDA office by phone (615) 321-8792 or by email office@tnfda.org.

2015 TFDA/TFSSC CONVENTION GOLD SPONSORS

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2016 TFDA/TFSSC ANNUAL CONVENTION

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MEMORIAL SERVICE

SUNDAY, JUNE 5, 2016

What a great honor for our association to participate in celebrating the lives
of our deceased loved ones who have left us this past year.

Barbara Jean Manes Burkhart
Luther Davis West
Hazel Hoyle South
Vida E. Chaffin
Rex B. Jeffers
Stephen Roy "Digger" Mize
Jessie Lou Duncan
William "Mike" Smith
Harlon M. Saylor
Karen Jones England
Leon Johnson
James Roosevelt Baldwin
Marke Kevin Fults
Robert Eugene "Bob" Thomas
Joyce Forehand Taylor



Pam Mundy
JL Austin
Mary Sue Thompson Looney
Mabel Greene Jones
Mattie Raybon Butler
Jane Gray "Bunny" Sowell
Paul "Moon" Roberson
William "Bill" Brevard Smith
Willene Agee
Mary Gladys Hudgens Nash
Ernest "Bruce" Frazier
Marjorie "Margie" Nell Parish Myers
James Silas Wilson
William Edward Dickerson
Emily Jo Gamble Lawson

Please contact the TFDA office if there is a loved one not listed
that should be included, (615) 321-8792, or by email office@tnfda.org.

Obituaries

Michael Wayne "Mike" Capps, age 58, of Knoxville, TN, died December 19, 2015. Mike was an employee of Baldwin Cremation & Mortuary Service and served as a transport and removal director.



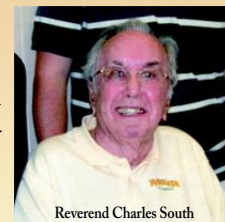
Michael Capps



William Edward Dickerson

William Edward Dickerson, age 87, died January 2, 2016. Mr. Dickerson was the grandfather of Elliott Simmons, co-owner of Lea and Simmons Funeral Home in Brownsville, TN. Mr. Dickerson was also the father of Richard Dickerson who is a student at John A. Gupton College in Nashville, TN.

Reverend Charles Marvel South, age 86 of Fayetteville, AR, died January 4, 2016. Rev. South was the father of Tony South, licensed funeral director for Martin Oak Ridge Funeral Home in Oak Ridge. Tony is also on the TFDA Convention Planning Committee along with the Silent Auction Committee.



Reverend Charles South

Emily Jo Gamble Lawson, age 75, died January 18, 2016 after an extended illness. Emily was the sister of John Gamble, Holley-Gamble Funeral Home in Clinton, TN. John Gamble is also the Tennessee Funeral Directors Association President 2015 – 16.

A memorial donation was made in the memory of Rev. Chester Marvel South by Walters Funeral Home, LLC, LaFollette, TN



MAKING THE ROUNDS

BY JACK ADAMS, CFSP, MBIE

Working my territory for the Dodge Company in Northern Illinois, I visit a good number of funeral homes a week depending on the weather conditions and what I might run into on the visit. I'm able to get a good feel for the difficulty of embalming the cases of today. Even cases in rural areas are exposed to drugs and medication and need to be put in the "more difficult to embalm" column. I'm lucky enough to get input on problems and solutions and to also share the same. Embalmers are sometimes overwhelmed with new difficulties and experiences that eventually build up inside, and it's a good feeling to be able to share these problems or to seek second opinions. Embalmer networking can be a form of therapy and produce the courage and knowledge that is needed to perform this difficult job successfully.

Not so long ago, on a Friday afternoon, I was visiting a funeral home and was told to go to the prep room to see the embalmer and funeral director. They greeted me by saying that I was just in time to give an opinion on the case they were preparing. The remains was that of a female who had undergone some emergency procedures at the hospital days before her death. She was edematous and still swollen even though the waterless embalming was beginning to dry and shrink the swollen, distorted facial tissue. They needed to finish the case and have it ready for a 6 p.m. visitation and it was 3 p.m. The embalmer was being pressured and was losing confidence that he'd make the deadline with his usual good results for a pleasant viewing experience. This funeral home consistently puts out good results for viewing. I told the embalmer that I had an appointment in a few hours but that I could give him an hour or so of help if he wanted it. He had a mess on his hands without enough time to fix it.

Ideally, for a body of this difficulty, we could have used another 12 hours. I figured if the two of us could do a tag team for an hour or so it might put him over the hump for his visitation deadline. He didn't hesitate, he got me some protective gear and I started evaluating the condition of the remains and getting a game plan together to try to meet the deadline. The hairdresser was due in a little over an hour. While I was garbing up we made a mental list of all the work that remained undone and discussed a plan.

- Fluid remained in the head. The width of the head was at least three inches too wide and when digital pressure was applied, pitting edema was present.
- The lips were swollen and distorted as well as the cheeks.
- The eyes were larger than golf ball size with blister-like sacks beneath the lids.
- The hands were filled with fluid even though signs of shrinking were present.

- The neck was swollen and didn't have a chin line. When pressure was applied below the neck as it would appear in a casket, the neck flared out an additional two to three inches on each side.

The plan was to turn one hour of action into the equivalent of twelve hours of reduction time with positioning and digital pressure as helpers. We knew we had to multitask and kick it up a notch. This meant that we needed to quickly remove the fluid by channeling, wicking, and manipulating or forcing the fluid out of the swollen tissue.

The neck was too wide and we decided to treat that first and let time help us out. They didn't have a water collar to reduce the neck so we cut out a piece of cotton sheet about a foot wide and six feet long. It was folded until it was about five inches wide and then it was wrapped around the neck. If you tie the sheet and pull it tight, the pressure will reduce the size of the neck. This works best with about 25 minutes of pressure on the neck. This reduction time would allow us to make progress on other needed treatments. The device or sheet in this case was placed just below the chin line.

The idea was to get rid of the "no neck" effect and form a jaw line or chin line. We weren't looking for miracles, just trying to form a jaw line or chin line on this distorted neck. Once this was achieved we could make sure that it didn't flare out or get wider when casketed. The eyes were swollen, as well as the face and especially the lips. The lips were about as big as thumbs even though they had been reduced some.

Edemaco was used with the waterless solution and the body was beginning to show signs of its shrinking magic. The additional 12 hours, that we didn't have, would have allowed the chemical to give us far better reduction results. We needed the reduction now. I've found that if you have little time and if you've used Edemaco in your strong solution, you can dramatically increase the shrinking results by channeling and applying digital pressure. Channeling is simply removing excess fluid by forcing it or massaging it out through the openings in the skin with digital pressure. I like to seal all channel openings with Aron Alpha or ThanoSeal.

I opened the mouth and began removing the dentures. The swollen cheeks and facial tissue already distorted the mouth and size of face. I took an 18 gauge needle and inserted it into the corners of the lips. If you use one entry point, you can insert the needle into the upper and lower lip and reach to the center of each lip. This is channeling of the lips. The waterless embalming made the tissue substantial and not at all fragile. Once the channels were made, I began to put pressure on the lips to squeeze and remove the excess fluid. In a matter of minutes, the lips were reduced but they

were wrinkled. At this point, wrinkles are a good thing, it's not difficult to remove the wrinkles with the use of a tissue reducer.

My friend and embalming partner was busy separating the connective tissue inside the eyelids (Fig. 1). This tissue was easy to see because of the excess fluid causing blister-like bulging inside the eye. Once these inner eye blisters were broken by utilizing a small dissecting forceps, pressure was applied on the eyes and reduction was immediate.

Cotton was placed in both eyes which acted like a wick and drew the moisture out quickly. Then a cotton ball soaked with Basic Dryene was placed in each of the reduced eyes. It wouldn't take long to dry the delicate inner eye tissue.

Channeling was done inside the cheeks using a 15 gauge needle. Cotton was placed in the mouth to establish a wick to draw fluid rapidly, especially as pressure was applied to the cheeks. Both carotid arteries were utilized for the injection. We made a U incision, connecting the carotid incisions and began channeling the neck using an infant trocar. Once the channels were made, long strips of cotton were placed in the neck for wicking.

Channels were started, using a 13 gauge needle, following the hairline at the temples and at the ears. Channels were made in the eyebrows to begin reducing fluid that was trapped in the eyelids and around the eyes. Cotton wicks were now being used in the eyes, the mouth, and the neck. A large amount of excess fluid was removed,

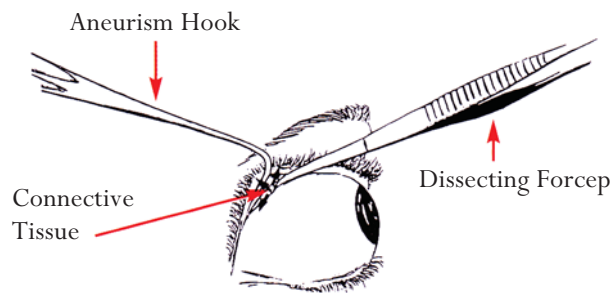


Fig. 1 – Separating the connective tissue of the eyelids

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while the waterless embalming with equal amounts of Introfiant, Metaflow, and Rectifant with additional two bottles of Edemaco, was beginning to show inner drying, reduction, and firming.

One thing about using this kind of solution and Edemaco: if you don't have time, you can apply pressure and hold it for a few minutes and witness amazing reduction very quickly. In circumstances like this, this type of solution can deliver results. Pressure was applied to both temple areas for a minute or so at a time and the width of the head was reduced to normal in minutes. The constant pressure and channeling removed fluid and reduced tissue in real time. This procedure is one that I like to do while teaching embalming when you have a swollen case and only three to four hours for the class. If you inject the head first, you can begin reducing the head while injecting downward. Real improvement can be seen in 20 minutes using these concurrent embalming or multitasking methods.

The cheeks now appeared to be normal size. Again the inward pressure on both cheeks and simultaneous wicking worked fast. A final cotton application was placed into the mouth and saturated with Basic Dryene to cauterize and to prevent inner channels from leaking. I began removing wrinkles from the lips using a tissue reducer and plenty of Kalon Massage Cream. Massage cream should be applied liberally on any tissue that is being treated with the heated tissue reducer to prevent any burning of the tissue. I forgot to mention that Kalon Massage Cream was also applied to the face before all the pressure was applied and manipulation was used to remove the fluid. The massage cream also protects the skin from bleaching when using the Basic Dryene for cauterizing.

The tissue reducer was now hot enough to make bigger strides in removing wrinkles from the eyelids. The eyes were now normal in size and the cotton balls saturated with Basic Dryene were removed. Cotton balls covered with Kalip Stay Cream were placed in the eyes to give them normal contour and shape as well as to avoid dehydration. Some Kalip got on the eyelashes and was easily removed using a Q-tip and some Dry Wash II.

Because the eyes and lids were so swollen, a slight overlap got rid of some imperfections and one benefit of using Kalip Stay Cream is that you can easily camouflage the ridge of the upper lid so the eye doesn't give an overlap appearance.

We placed strips of Webril cotton saturated with water over the eyelashes to protect the lashes from the hot tissue reducer. Then, we did some fine tuning on the eyelids with the tissue reducer, removing any unnatural lines. A delicate touch is necessary to remove unnatural swollen lines and keep the natural lines of the eyelid. A rule of tissue reducing is to remove shrink lines or unnatural lines while retaining the natural identity lines.

The hands were both channeled using the 13 gauge needle, with two entry points just above both wrists. These needle entry points now became exits for fluid. The high entry points would allow for sealing and would be hidden above a shirt or blouse cuff.

As the features began to look close to normal, a quick check of all the swollen areas told the story of the headway being made and where to concentrate more intensely. The temples were responding well to the intermittent pressure and it was now time for the last application of pressure which was held for a few minutes. It worked well and the head was now the normal width. My embalmer friend was familiar with using chemicals and time for reduction but this was the first time he witnessed the immediate reduction through removing the fluid and applying pressure to allow the chemical to reduce and hold the shape quicker.

About a half hour had passed since the sheet had been placed firmly around the swollen neck. He removed the sheet and the neck reduction was a huge success. I placed a neck lock stitch (fig. 2) to gather the excess tissue to keep it to the back of the neck so it wouldn't flare out to the sides when casketing. One can apply pressure or lift the head under the neck to check how a remains will look in the casket. While on the prep table, the pressure of the head is on the head and head block. When placed in the casket, the pressure switches to the neck and pillow and this causes the neck to look swollen or flare out too wide. This neck lock stitch, following the reduction, can solve the common problem of the swollen neck. It is a good, practical restorative technique that is easy to do and it works. Once the stitch is secure and the neck reduced, the practitioner can seal the needle openings by drying the tissue and applying Aron Alpha.

Once the stitch was finished, I removed some of the wrinkles on the left side of the neck using the massage cream and tissue reducer. These wrinkles are very easy to remove if you do so directly following the removal of the pressure device from the neck. Conversely, if the device is left on overnight, it would be extremely difficult to remove the unnatural wrinkles.

Since the reducer was good and hot, we did a check for any unnatural reduction wrinkles on the entire face and hands. This fine tuning didn't take long because the process was ongoing as wrinkles appeared. Again, the main concern is to apply plenty of massage cream to prevent any damage to the skin. Well-embalmed tissue is ideal for tissue reducing, as with any form of

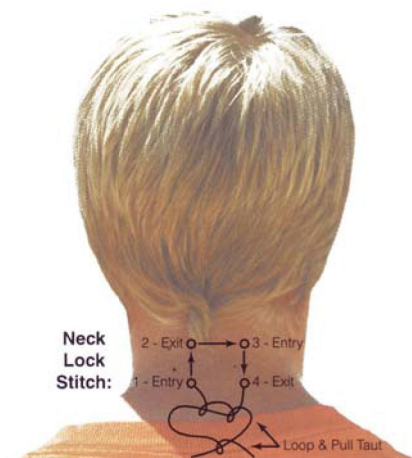


Fig. 2 – Neck-lock Stitch

restoration. If a waterless embalming with Edemaco added was not used, the results would not have been this good in this short time frame. A good embalming foundation is the key to good restorative results.

I removed the cauterant packs from the mouth and it was now dry and ready for closure. I placed some Inr-Seel into the mouth to form the nasolabial folds and shape the mouth. Using Inr-Seel makes it easy to capture a pleasant appearance from a photo. The lips were now normal size after the reduction from pressure and channeling. We used some Aron Alpha to secure the lips and insure we kept this pleasant appearance during the visitation. We were done and she looked like the picture we had used to restore her. I look at swelling as a distortion usually caused by medical procedures. We can reduce the distortion or remove it. This time we hit a home run and removed it. We were cleaning up and still needed to cosmetize when the hairdresser arrived. I had to be on my way, I was already pushing the clock. I washed up and packed my grip. When I left, the embalmer was starting to cosmetize and the hairdresser was beginning her work.

He had gloves on so we couldn't shake but I clicked elbows with him, this is something we do when it's a job well done. It's an embalmer's way of spiking a football. He called me when the family came in and told me they were very happy and amazed that Mom looked like Mom. For my part, I was happy to put in the hour and accomplish so much in that time. It made me feel good and it gave my friend more confidence and courage to be able to try new things for these types of cases.

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Standard property insurance covers physical damage and losses—furniture destroyed in a fire, a storm-damaged office building or stolen equipment. This coverage can help you pay the costs of rebuilding or replacing damaged property. But what about losses resulting from your business's inability to operate because of property damage? For this type of loss, you'll need business interruption insurance, also known as business income insurance.

Coverage to Keep Your Business Afloat

When your business is shut down due to a damaging event — a fire or windstorm, for instance — you lose revenue. In addition, your business is still obligated to pay its bills and may incur additional expenses as a result of the disruption. Fortunately, if you have business interruption coverage, many of these costs and losses can be reimbursed. Generally, business interruption insurance will cover:

- Revenue lost due to the closure.
- Fixed expenses, such as rent and utility costs.
- Expenses of operating from a temporary location.

Your policy may cover additional extra expenses associated with the disruption—for instance, advertising to announce your new temporary location.

To receive appropriate reimbursement from your business interruption coverage, there must be direct physical damage to the property resulting from an insured event.

Determining a business interruption loss involves establishing what the business would have earned had the loss not occurred. Insurance companies take into account past tax returns, profit and loss statements, projected sales and non-continuing expenses. It is crucial to keep very accurate records so that your business interruption losses can be properly projected.

Obtaining Business Interruption Coverage

Business interruption coverage is not sold as a stand-alone

policy. It can be obtained as part of the following types of policies:

Commercial Property Insurance—You can add an endorsement or rider to commercial property insurance that will extend the policy's coverage to business interruption losses.

Business Owners Policy (BOP)—Intended for small businesses, this type of insurance package policy includes property, liability and business interruption coverage.

Commercial Package Policy (CPP)—CPPs are flexible policies that can be customized with a range of options, including business interruption coverage.

Other types of policies may include business interruption coverage for certain circumstances. For instance, some kidnap and ransom policies will cover business interruption losses resulting from a covered event.

Understanding the Limitations of Business Interruption Coverage

While business interruption insurance can help your business survive a disaster, there are limitations and exceptions to this type of coverage. If you obtain business interruption coverage as part of a commercial property policy, the coverage will only extend to events delineated in the core coverage. If your property insurance does not cover wind damage, you cannot receive business interruption insurance if your company is displaced because of a windstorm.

There are also time limits on business interruption coverage, so be sure to discuss limitations and exceptions with your insurer or insurance professional, and whether purchasing extended business income coverage is a good option for your business.

Courtesy of the State Auto Insurance Group (www.StateAuto.com).



TFDA MEMBERSHIP ANNOUNCEMENTS

Cindi Milam Takes a New Position

Austin & Bell Funeral Homes are pleased to announce that Cindi Milam is now serving as Office Manager/Funeral Director of their White House location. She is a 2001 graduate of John A. Gupton College, TFDA member since 2000, a member of the Madison-Goodlettsville Rotary Club, pianist of Holiday Heights Baptist Church and serves as chairman of the Hillcrest Cemetery Board. She looks forward to serving families in the White House community.



LOCAL FUNERAL PROFESSIONAL EARNS CERTIFICATION

(Springfield, TN) The National Funeral Directors Association (NFDA) has awarded the nationally recognized Certified Preplanning Consultant (CPC) designation to Ms. Sean Patterson, Licensed Funeral Director and Prearrangement Specialist with Austin & Bell Funeral Home. The CPC certification program is considered the standard of excellence in funeral service for individuals who help families plan funerals in advance. In order to become a Certified Preplanning Consultant, candidates must meet specific program requirements and pass an examination based on a standards manual. CPCs must demonstrate their ongoing professional commitment by fulfilling specific requirements as they renew their certification every four years.

Patterson, a 25-year funeral service veteran, has spent the majority of her career focusing on families and individuals who wish to spare their loved ones the burdens and expense of making arrangements at the time of a death. Fifth generation owner, Robert H. (Bob) Bell, of Austin & Bell Funeral Home stated, "Sean brings a wealth of experience to our staff in multiple areas of our business. Her primary responsibility is to educate, inform and assist those wishing to handle these matters in advance. The number of people in this area asking to preplan their funerals and cremations has increased tremendously over the years and her background and experience have proven invaluable to our families." Bell added that Sean wrote a record \$1.3 million in preneed sales for Austin & Bell for the 2015 year.

According to Patterson, she believes the increase in demand for pre-planning services is due to a more educated population who want to reduce stress both financially and emotionally on their families by pre-funding and locking in the prices at today's cost. She added that the difference between a pre-

planned funeral versus funerals made with no advance planning is night and day.

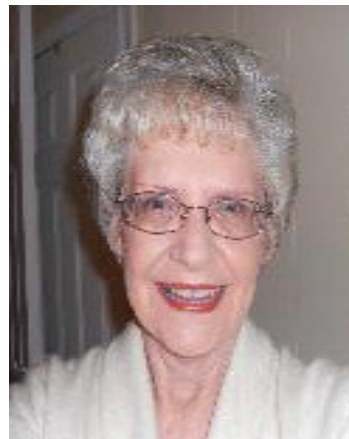
NFDA's Certified Preplanning Consultant program, established in 1997, recognizes qualified, knowledgeable individuals who are committed to provide ethical and caring advance planning services for all families. "Those who have earned the CPC designation have achieved a unique career distinction that is highly valued by families that want to plan meaningful funerals in advance," according to Colleen Murphy Klein, who manages the program.

NFDA is the world's leading and largest funeral service association, serving 19,700 individual members who represent nearly 10,000 funeral homes in the United States and 39 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. For additional information or to learn about the benefits of planning ahead, call 615-384-1000 or visit www.austinandbell.com

Mrs. Judy Hicks Retires

Judy retired November 24, 2015 from Anderson & Garrett Funeral Home, Joelton going to work there May 1999 as the Office Manager. Before going there she worked at Cole & Garrett Funeral Home, Goodlettsville as Office Manager. She started with Cole & Garrett as the hairdresser 1982, going from back room to the "front" office. Her first 3 years she worked at Cole & Garrett Funeral Home, Hendersonville.

Judy was asked about why she decided to retire, "my reason for retiring, it was time, and I was ready to have fun times. My husband retired his CPA business Sept. 2015. We have plans to travel to the Rockies this year. Note: 21 days after I retired



my husband, Wayne, had unexpected quadruple by-pass surgery. (He is doing very well). I miss all my funeral home friends. I have met some wonderful people in the funeral business."

Judy would like to stay in touch with her "funeral home friends" and ask us to let you know she is on Facebook listed as Judith Williams-Hicks.

2016 FUNERAL LEGISLATION SUPPORTED BY TFDA

HB0199/SB0621 – If passed will define "funeral merchandise" for purposes of the Tennessee Prepaid Funeral Benefits Act.

Under present law, the Tennessee Prepaid Funeral Benefits Act (the Act) governs the sale of pre-need funeral contracts. A pre-need funeral contract is any agreement, contract, or plan requiring the payment of money in advance that is entered into with the purchaser for the final disposition of a dead body, for funeral or burial services, or for furnishing funeral or burial merchandise that is not immediately required. Under the Act, it is unlawful for any person, firm or corporation to enter into any contract, conditioned to take effect on the death of any person, wherein the person is promised any rebate, discount, or reduction in price for funeral merchandise, expenses or services by virtue of the person being issued the policy or certificate, or being designated as beneficiary in the policy, or by virtue of the person entering into the contract or being designated in the policy as the recipient of any such

rebate, discount, or reduction in price. "Funeral merchandise" is not defined under present law.

This bill defines "funeral merchandise," for purposes of the Act, as merchandise intended for use in the final disposition of a dead body, including caskets and containers designed to be used in the grave around the casket. The bill excludes lawn crypts from the definition of funeral merchandise.

HB1894/SB1972 – If passed will increase the maximum amount of a life insurance policy from \$7,500 to \$15,000 in order that a photocopy of a certificate of death, along with certain statements, may constitute proof of death; authorizes certain financial institutions and associations to pay out all accounts of certain deceased, and checks payable to certain deceased, to certain creditors, relatives, and representatives as long as the sums do not exceed \$15,000 in the aggregate. - Amends TCA Title 45 and Title 56.



Department of
**Commerce &
Insurance**

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

Board of Funeral Directors and Embalmers Announces Its “Pre-Approved” Cremation Authorization Form for Crematories

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.

Tenn. Code Ann. § 62-5-107 and Tenn. Comp. R. & Regs. 0660-09-.01(8) requires crematories to submit their cremation authorization form to the Board Office for review and approval before use. In order to reduce the time crematories must wait for review and approval, the Board has created its own cremation authorization form. This form is located on the Board's website here: <http://www.tn.gov/assets/entities/commerce/attachments/Funeral-September2015-CremationAuthorizationFormPre-Approved.pdf>

In order to be approved for use of this form, a crematory must inform the Board Office of its intent to use the form and the crematory must receive written approval from the Board Office. Using this form should significantly reduce the time a crematory must wait for form approval.

Funeral homes are reminded that they must use the cremation authorization form of the crematory conducting the services according to Tenn. Comp. R. & Reg. 0660-09-.01(8); funeral homes cannot have their own supplemental form(s).

If you have any questions or concerns, please contact Ellery Richardson, Assistant General Counsel, at (615) 741-3072 or electronically at Ellery.Richardson@tn.gov.

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MARK YOUR CALENDARS

- February 9, 2016** TN State Board of Funeral Directors and Embalmers Meeting, 10:00 am
500 James Robertson Pkwy. Nashville, TN 37243
- March 8, 2016** TN State Board of Funeral Directors and Embalmers Meeting, 10:00 am
500 James Robertson Pkwy. Nashville, TN 37243
- March 28, 2016** TFDA Middle District Meeting
- March 29, 2016** TFDA West District Meeting
- March 31, 2016** TFDA East District Meeting
- April 12, 2016** TN State Board of Funeral Directors and Embalmers Meeting, 10:00 am
500 James Robertson Pkwy. Nashville, TN 37243
- May 10, 2016** TN State Board of Funeral Directors and Embalmers Meeting, 10:00 am
500 James Robertson Pkwy. Nashville, TN 37243
- June 5 – 7, 2016** TFDA/TFSSC 113th Annual Convention, Embassy Suites Hotel, Murfreesboro, TN
- June 14, 2016** TN State Board of Funeral Directors and Embalmers Meeting, 10:00 am
500 James Robertson Pkwy. Nashville, TN 37243





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.

“A Widow’s Guide to Healing”

by Kristin Meekhof, LMSW and James Windell, MA

c.2015, Sourcebooks \$14.99 / \$19.99 Canada 256 pages

You’ve already passed so many milestones.

The first night without your husband. The first meal without him, the first day, a week, a month, you mark each one and try to move on. Somebody said grief gets easier, but you’d like to know when; the new book, *“A Widow’s Guide to Healing”* by Kristin Meekhof, LMSW and James Windell, MA might help.

Kristin Meekhof was just thirty-three when her husband, Roy, died of cancer.

She remembers going to the bookstore in the days afterward, searching for something that would offer direction, but no one had what she needed. Because of that, this book was born to offer widows what Meekhof couldn’t find: a “blueprint” for getting through the next day and the first five years.

First of all, the authors say, nobody “thinks clearly after a tremendous loss,” so if you’re feeling foggy, “it’s normal.” Don’t try making decisions you don’t have to make (“For right now, your needs are simple.”) but understand that there are things that will need doing “ASAP.”

You may’ve always been independent, but don’t be stoic: ask for and accept help when friends and family offer it. You know they will, so don’t be afraid to take them up on their offer. You’ll need it.

In the weeks after your loss, having a “basic understanding of the legal process” could protect you. Hire a lawyer if you feel as though you can’t deal with probate, wills, and legalities of death. You may also need a list of assets and financial information; again, ask for help or find a financial consultant – but take your time, if you can.

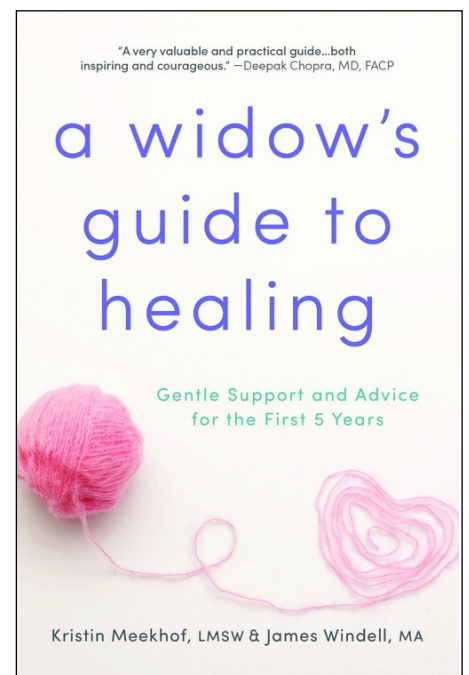
If you’re now a single parent, know how to talk to your children about what’s happened. Your relationships with family may also change, especially those which you’ve had with in-laws and stepchildren. Remember that your loss is theirs, too.

And finally, don’t let anyone pressure you into anything; everyone grieves differently, and there is no timeline. “Grieving is going to be a long process,” say the authors, and you must learn to release regrets and forgive. You will get through this.

Another day, another milestone. Another found object that leads to tears. Another reason to have “A Widow’s Guide to Healing.”

While no one can know how you feel, authors Kristin Meekhof and James Windell offer advice from Meekhof’s experiences and from widows who’ve walked the walk. Those in-the-trenches, no-nonsense words of wisdom, I think, are the best of what’s here, which is not to minimize the rest of this helpful book; indeed, there’s no subject untouched and no topic ignored, all in readable chapters that needn’t be finished in order. Meekhof and Windell even include discussions that many books of this type often don’t: old hurts, new relationships, and caregiver’s concerns.

I couldn’t think of one neglected question after reading this book, which may make it the most useful thing a new widow will need. Have it, in fact, before you need it because “A Widow’s Guide to Healing” could carry you for miles.





1616 Church Street
Nashville, Tennessee 37203