

THE THANA GRAM

CHRISTMAS • 2017

Official Publication of the Tennessee Funeral Directors Association, Inc.

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PRESIDENT'S MESSAGE

BRAD RIDGEWAY, PRESIDENT • TFDA BOARD OF DIRECTORS

TFDA Family,

Merry Christmas and Happy New Year to each of you from the Ridgeway Family. May you all be richly blessed this Holiday Season. One of my favorite parts of this season is seeing all the Christmas cards with pictures and family updates from the past year. Like you, my family has had a busy year. Eli turned 16 and started driving. He finished his high school junior golf season finishing 2nd individually in the district and only missing the state tournament by a couple of strokes. Ali turned 10 in October and hardly ever slows down. She keeps us busy with gymnastics, heritage girl scouts, art, violin and growing up too quick. We made a family trip to Wisconsin in June for the US Open and a venture to Idaho in July for me to go to the NFDA Leadership Conference. Then in October Angie and I went to the NFDA convention in Boston with several other Tennesseans. All were great experiences.

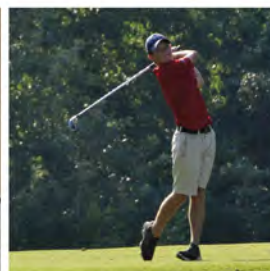
Be sure and mark June 3-5, 2018 on your calendar for our 115th annual convention in Murfreesboro, TN. You won't want to miss it. Plans are already underway to educate, exhibit, inform and have a great time.

Thanks are in order to our very own Bob Batson and Todd Van Beck. They have provided many hours of face to face seminars across our state this fall to help many of you get your CEUs and they will continue to do more seminars in the spring.

I hope your electronic death certificates are continuing to improve as much as mine are. The department of health is now making a big push on physicians to get them all online. Just continue to be patient. This is a big undertaking but it is continuing to improve. Do all you can to encourage the doctors in your area to sign up.

Merry Christmas and Happy New Year to you all !!!

Serving with you,
Brad



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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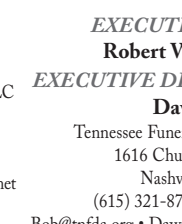
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Avoiding Slippery Surfaces



Rain, snow, ice and sleet don't just make driving to work dangerous. They can also make walking dangerous. Once the car is parked, you still have to take the two-foot express into the office. And all of those wonderful elements are just as unforgiving to your control when walking as when you're driving.

Over the past few years, more than half of our some work-place injuries were caused by slips and falls. State Auto urges you to be cautious and follow these tips to avoid making quick friends with the ground:

- Plan ahead to take the safest route to your destination, even if it might take a little longer than the shortest route.
- Where possible, avoid slippery surfaces. Take a route around obvious slippery hazards, such as wet leaves, icy areas and snow banks.
- Concentrate on the path ahead – take your time and proceed slowly.
- Wear appropriate footwear – shoes or boots with rough (waffled, ridged or textured) soles. You can always change into dressier shoes when you arrive at your destination.

- Wear gloves instead of putting your hands in your pockets. This will help with your balance and help you break your fall.
- Be aware of changes in walking surfaces which may mean changes in traction.
- Taking smaller, more careful steps can help you avoid falling on slippery surfaces.
- Use handrails whenever they are provided.
- Don't carry large or unbalanced loads when walking on surfaces which may be slippery.
- Clean the bottom of your shoes once you arrive inside to avoid slipping on material that is caked on.
- Be extra careful when entering and exiting your vehicle.
- Immediately report any slip and fall hazards.

Not too long ago, we told you what you can do in the event of a snow emergency. Now you know what to do in the event of a gravity emergency. Thanks for doing your part to be safe this winter.



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Distracted Driving: Facts, Stats and Scare Tactics

These mini-computers we call smartphones are changing the game when people get behind the wheel.

Imagine driving down a beautiful stretch of country road with the windows down and the music playing. You are having fun and just enjoying the nice day. So, when your phone starts to buzz alerting you to a text or a call, you don't even think as you lift the phone to answer. A moment later, your heart is beating fast but you are no worse for wear. You were lucky this time. In that momentary



lapse of attention, your car had drifted off the road and you only just managed to put the phone down to swing your wheels back into the lane.

The Facts, Stats, and Scare Tactics

Distracted driving has been a rising menace as cell phones have become more popular among people, and texting has become the new norm for communication. These mini-computers, we call smart-phones, are changing the game when people get behind the wheel.

According to the National Highway Traffic Safety Administration, in both 2014 and 2015 a terrifying 10% of all crash fatalities were tied back to distracted driving. That is more than 6,000 people killed from distracted driving alone in just 2 years. Let's put that in simpler terms. For every ten people who die in a car accident, one of them died because of distracted driving.

What is Distracted Driving?

Simply put, distracted driving is any visual, manual, or cognitive distraction that takes your attention away from the road. A common association is texting while driving because it distracts you via all three methods. When you text, your hands are on the keys, your eyes are on the screen,

and your mind is on the message. However, keep in mind that other common distractions include talking on a phone, eating in the car, talking to another passenger, singing along to music, playing with your GPS, and more.

The Centers for Disease Control and Prevention (CDC) list drivers under the age of 20 as having the highest proportion of distraction-related fatal crashes, but just because you are over the age of

20 doesn't mean you are safe from a distracted driving incident. Being older doesn't magically make your mind more accustomed to distraction.

An article in the Washington Post from 2012 identified that teen drivers are texting just like their parents.[4] Their studies of Pew Research data showed that 15% of young drivers have seen their parents text while driving, and 48% of 12-17 age children have been in a car while the driver was texting. Those figures are not meant to scare readers, so much as open their eyes to the fact that adults are distracted drivers too.

The Effect of Distracted Driving on Insurance

Adults affect the insurance industry just as much as teens do, especially in the commercial industry where teens are still an outlier. In addition to personal auto insurance, adults affect both business auto insurance and workers compensation. When an adult gets into a motor vehicle crash their company's workers compensation might take over some coverage costs when the accident occurs on-the-job. This even includes when the person is using a personal vehicle, but when the vehicle is owned by the company, they also take a hit against their auto liability for repairs to the vehicle. Demonstrating the fact that adult drivers are also to blame for rising rates within the insurance industry.

Now here is something scary, according to the National Safety Council®, car crashes are the number one cause of workplace deaths. To help curb this risk, the Federal Motor Carrier Safety Administration (FMCSA) recorded trends in crashes involving mobile phones and issued new rules in 2012 to fine and penalize Commercial Motor Vehicle (CMV) drivers for distracted driving.[6]

The FMCSA defines distracted driving as reaching, holding, dialing, texting, and/or reading a mobile device. They also have separate rules defining the use of a mobile phone as using at least one hand to hold it while making a call, dialing a number by pressing more than a single button, or reaching for the phone in a manner that causes the driver to move from their seated driving position.

Hands-Free Isn't Distraction Free

These rules make the use of hands-free technology very popular because it may comply with FMSCA regulation. Some of these hands-free devices can include earpiece speakers, hands-free dialing, voice-to-text, or hands-free mode. When using any of these methods, one should keep in mind that the mobile device should be within close proximity to the driver, and the dangers still associated with the use of such technology. Another thing to keep in mind, these forms of communication are

still a distraction. When talking hands-free, drivers can miss seeing up to 50% of what is around them.

Prevent Distracted Driving

Some ways to help prevent distracted driving with the use of cellphones are disabling apps, the simple action of putting it behind your seat, silencing the phone, or even turning it off. For commercial companies, there are a number of disabling apps and telematics devices to assist with controls on cellphone usage.

When it comes to distracted driving, don't put yourself and others at risk for something that can wait. The text can wait, the call can go to voicemail, and nothing is important enough to search on the internet while on the road. Put the devices away and focus on getting to your destination safely. It's not just about insurance, it's about saving lives!



*If integrity is
paramount...*

Don Lucas

Tennessee Regional Director



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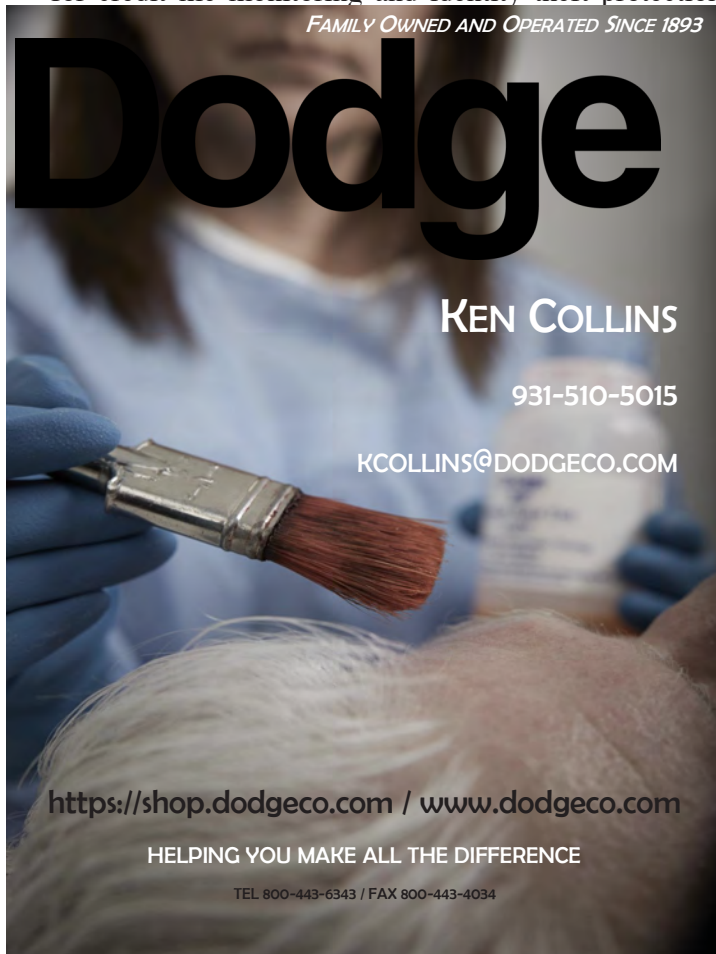
Equifax Security Breach Information

As you may be aware, a huge security breach at the credit-monitoring company, Equifax has exposed the sensitive information of up to 143 million Americans. While Equifax says that it will send notices to the people whose information was compromised, I wanted to reach out to you to make sure you take steps to protect yourself now.

Rest assured that we have put into place extra precautions, and we will not give out any information or act on any instruction regarding your investments unless those instructions include other personal identifiable information. In addition, here are some tips to protect against identity theft:

What steps should you take to protect yourself?

1. First, find out if your information may have been part of the breach. Go to Equifax's website dedicated to assisting customers with this issue, EquifaxSecurity2017.com. They've also established a call center at 1-866-447-7559 (or at the Equifax Customer Service line 1-866-640-2273) open 7 days a week 7:00 am – 1:00 am Eastern Time. The website or call center can help you determine if your information has been potentially impacted and allow you to sign up for credit file monitoring and identity theft protection.



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On the website, click “Potential Impact” then click “Check Potential Impact”. Enter your last name and the last 6 digits of your social security number, then Continue. On the next page, you'll be shown if your information was potentially compromised by the breach or not, and you will be allowed to enroll in the TrustedID Premier credit file monitoring.

2. Enroll in the TrustedID Premier credit file monitoring program. This program includes 3-Bureau credit monitoring of Equifax, Experian and TransUnion credit reports; copies of Equifax credit reports; the ability to lock and unlock Equifax credit reports; identity theft insurance; and Internet scanning for Social Security numbers – all complimentary to U.S. consumers for one year. Whether or not your information was exposed, U.S. consumers can get a year of free credit monitoring and other services.
3. Monitor your existing credit card and bank accounts closely for charges you don't recognize.
4. Check your credit reports from Equifax, Experian, and TransUnion — for free — by visiting AnnualCreditReport.com. Consumers are entitled to one credit report from each of the three reporting agencies each year.

We recommend downloading a report from a different agency every three to four months. For example, download a report from Experian today, TransUnion in January, and Equifax in May to monitor your credit year-round without charge. Accounts or activity that you don't recognize could indicate identity theft. Visit IdentityTheft.gov to find out what to do.

Some additional precautions that can help:

Consider placing a credit freeze on your files. While a credit freeze does not prevent current creditors from accessing your credit report, it does restrict the ability of new creditors to access your credit information. A credit freeze makes it harder for someone to open a new account in your name.

Keep in mind that a credit freeze won't prevent a thief from making charges to your existing accounts. Also be mindful that if you freeze your credit you must remember to unfreeze it temporarily if you file for a credit card, an auto loan or sign up with a new utility company.

Equifax: https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp

Transunion: <https://freeze.transunion.com/sf/securityFreeze/landingPage.jsp>

Innovis: <https://www.innovis.com/securityFreeze/index>

Experian: <https://www.experian.com/freeze/center.html>

Consider placing a fraud alert on your files, if you decide against a credit freeze. A fraud alert warns creditors that you may be an identity theft victim and that they should verify that anyone seeking credit in your name really is you.

Stop pre-screened credit offers to limit future exposure by calling 888-5OPTOUT (888-567-8688). You can also opt out at www.OptOutPrescreen.com.

Be wary of any emails you receive that are purportedly from Equifax and ask you click on any links included in the body. The security breach is a perfect opportunity for fraudsters pretending to be from Equifax to prey upon the chance to steal your identity and/or compromise your computer's security. The best thing to do, when you receive an email from any business who asks you to click on their link is to instead find the company's website and follow any links you find there.

File your taxes early — as soon as you have the tax information you need, before a scammer can. Tax identity theft happens when someone uses your Social Security number to get a tax refund or a job. Respond right away to letters from the IRS.

Visit IdentityTheft.gov/DataBreach to learn more about protecting yourself after a data breach.

Visit the Federal Trade Commission's page covering this topic, *The Equifax Data Breach: What to Do*.

If you discover that you are a victim of identity theft, visit IdentityTheft.gov to report and start your recovery plan immediately.

Your financial security is important to me. If there is anything I can do, or if you have any questions, please contact me.

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Obituaries



MR. JESSE LEE WALLEN

Jesse Lee Wallen, age 67 of Celina, TN and formerly of Monticello, KY died peacefully on Monday, October 30, 2017 at Cookeville Regional Medical Center in Cookeville, TN in the company of his adoring family.

Jesse was born in New Castle, Indiana on June 30, 1950 to the late Willie O. and Mary Hazel (Abner) Wallen. Other than his parents he is preceded in death by his brothers, Billy Wallen, Charles Wallen and Joe Wallen and 1 great-grandchild, Blake McLearran. Throughout his life he was first a Dad and Papa and could always be called upon as a friend. Jesse served in many roles including working for many years with General Telephone in Monticello, KY and later became an independent truck driver. Jesse was baptized into Christ many years ago and became a member of the Faith Baptist Church on February 4, 2015 where he attended until his health prevented him otherwise.

Survivors include 1 daughter, Christie Keen and husband, Chris of Celina, TN; 1 son, Jamie Wallen and wife, Jennifer of Russell Springs, KY; 5 grandchildren, Heather Judd and husband, David, Amanda Gulley and husband, Josh, Dylan Keen and wife, Makali, Aiden Keen and Alexis Wallen; 7 great-grandchildren, Kaylee, Alyssa, Steven, Reagan, Benton, Lola and Jayce; special friend and the mother of his children, Kathy (Sexton) Wallen, many nieces and nephews as well as a host of other family and friends who mourn his passing.

The Upton-Hay Funeral Home is honored to have worked closely to serve the family of Mr. Jesse Lee Wallen.



DOUG FITZ-GERALD

Gerald Douglas Fitz-Gerald, 88, of South Pittsburg, TN, died peacefully on Friday, October 6, 2017, surrounded by his loving family.

Doug was a lifelong employee of Rogers Funeral Home, beginning his career in 1946. He was also a cousin to the Rogers family.

Gerald Douglas Fitz-Gerald, 88, of South Pittsburg, TN, died peacefully on Friday, October 6, 2017, surrounded by his loving family.

The son of the late Gerald Fitz-Gerald and Clara Lane Fitz-Gerald, he was also preceded in death by his wife, Bettye Register Fitz-Gerald, mother, Margaret McCurdy Fitz-Gerald, and brother, Joel Fitz-Gerald.

Doug was a member of the Sewanee-St. Andrews class of

1947, and a 1968 graduate of John A. Gupton Mortuary College. He was a long-time, dedicated member of Holly Avenue United Methodist Church, the Eastern Star, York Rite Bodies, a 33rd degree member of the Chattanooga Scottish Rite and Alhambra Temple. He was a 50 year member, Past Master, and longtime Secretary of Marion Lodge #515 F&AM.

Doug was a lifelong employee of Rogers Funeral Home, beginning his career in 1946, when the Rogers family offered funeral services, furniture sales, floor coverings, appliance sales and repair, and ambulance service.

He served as Marion County Executive from 1980-1988. He had also served as Justice of the Peace and was a longtime Marion County Commissioner. He was an avid rabbit hunter and a loyal South Pittsburg Pirate fan.

Condolences may be sent to the family by visiting www.rogersfuneralhome.com.

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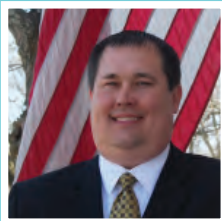
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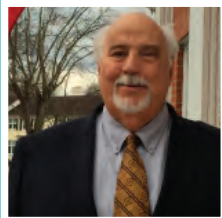


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Ten Steps for Winter Home Prep

These quick fixes will save you time and money this winter.

Leaves are falling and school is starting. Before you know it you'll be watching the snow float down outside from the warm sofa in your living room. You'll admire the children building snowmen. You'll get out your holiday cookie recipes.

This beautiful winter wonderland sounds nice, but first, you have some housekeeping items to take care of this Fall. The last thing you want is a leaky roof or bursting pipes when you're drinking hot cocoa by the fire place.

Clean gutters

Remove leaves, acorns, sticks and other debris from gutters so melting snow and ice can flow freely. This can prevent "ice damming"-a condition where water is unable to properly drain through the gutters and instead seeps into the house causing water to drip from the ceiling and walls.

Trim trees and remove dead branches

Ice, snow and wind can cause weak trees or branches to break, damaging your home, car or injuring someone walking on your property.

Check installation

Add extra insulation to attics, basements and crawl spaces. If too much heat escapes through the attic it can cause snow or ice to melt on the roof, which is another cause of ice damming or roof collapse.

Maintain pipes

Wrap pipes with heating tape and insulate unfinished rooms such as garages that frequently have exposed pipes. Also, check for cracks and leaks.



Keep the house warm

The temperature in your house should be at least 65 degrees. A temperature lower than 65 degrees will not keep the pipes from freezing.

Check heating systems

Have furnaces, boilers and chimneys serviced at least once a year. Make sure that smoke and fire alarms are working properly and consider installing a carbon dioxide detector.

Maintain steps and handrails

Broken stairs and banisters can become lethal when covered with snow and ice. Make repairs now to prevent someone from falling and seriously being injured.

Get to know your plumbing

Learn how to shut the water off and know where your pipes are located. If your pipes freeze, time is of the essence. The quicker you can shut off the water or direct your plumber to the problem, the better chance you have to prevent the pipes from bursting.

Hire a licensed contractor

Have a professional survey your home for any structural damage. If damage is discovered, have it repaired immediately so further damage will not occur during the winter.

Plan for being away

If you are not going to be in your home this winter for an extended period of time, have the water system drained by a professional to keep pipes from freezing or bursting. Also, have someone check on your home on a regular basis. If there is a problem, it can be fixed quickly, thus lessening any damage.

Another way to prepare for the winter weather season is to review your homeowners insurance policy with your independent agent. Discuss your coverage for damage from freezing pipes bursting. Talk about what happens if ice in your gutters causes water to back up under your roof shingles and into your house. Not pleasant topics - but making sure you have the right insurance coverage can save you time, money and stress if something happens this winter.



From the TFDA Office

It is that time once again, the Holiday Season and reflecting on another year gone by.

It has been an action packed year with changes in the funeral profession. One challenge was the **5 face to face required continuing education credits**. TFDA has attempted to meet the needs of many with providing several seminars across the state. We would like to say a special thank you to Mr. Todd Van Beck for his informative but enjoyable presentations. We could not have done it without him! Mr. Van Beck always makes learning an entertaining experience.

The next challenge was **online death certificates**. TFDA has also worked very closely with VRISM Updates from the Tennessee Department of Health. David Murphy, TFDA Government Affairs Committee Chair, has not only kept in communication with the Department of Health but was the person we turned to with questions. Thank you very much David for all the time you have spent answering questions along with valuable information.

We made it through a month with Bob Batson, TFDA Executive Director, in Puerto Rico, to help with the disaster. Thank you to all of the TFDA members/family, that called and checked in! It was wonderful knowing there was back up!

Though we have experienced a lot this year, it seems that once again, all of you, the TFDA membership, we all pulled together to make it a successful year.

We sent out the 2018 Statement of Dues for membership and they are coming in strong. We are excited to say that we have several new members coming this year.

Each and every one of you, make up this association. From the apprentice, the full-time, part-time, managers to the owners, YOU are this association. It takes all of you to make a difference.

We wish you a Very Merry Christmas and Happy New Year!



TFDA Office Reminder

Please remember to include everyone's email address when you send in your 2018 Statement of Dues. Do not assume that we have updated email addresses. We want to be sure you receive all updates from the TFDA office.



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Chris Christian

Tennessee NFDA Policy Board Representative

It was good to see a great presence from Tennessee for the 2017 NFDA International Convention and Expo that was held October 29 through November 1 in Boston. The convention drew 6,207 total attendees. I am certain everyone had a great time, I sure did.

I want to applaud Bob Arrington for being elected to Chair the Board of Directors for the Funeral Service Foundation. Please visit the website at funeralservicefoundation.org to comprehend what all it does and contribute to help progress funeral service.

Scott Gilligan, legal counsel for NFDA informed that the status of the Department of Labor's proposed White Collar Exemption regulation, now moving forward under the

Trump Administration. Vacancies in the FTC Commissioners' positions have delayed the review of the Funeral Rule and fifteen states have now approved alkaline hydrolysis.

To leave you with some interesting statistics the NFDA have collected are; 50.2% of Americans chose cremation in 2016, up from 48.5% in 2015, while 43.5% opted for burial, down from 45.4% in 2015.

Approximately 86% of funeral homes in the United States are privately owned by families or individuals.

The remaining 14% are owned by publicly-traded corporations.

98% of NFDA-member funeral homes are owned by individuals, families, or closely held private corporations.



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