

THE THANA GRAM

Winter 2023

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IN THIS ISSUE

12 Tips for
Loving the
Grieving During
the Christmas
Season

Obituaries

Mark Your
Calendars

Greetings fellow funeral directors, I hope everyone had a great Thanksgiving. The TFDA Convention Committee met this past month and had a very productive meeting. We are all looking forward to the upcoming convention this June here in Franklin. Part of my slogan this year is "keeping up with the change". Change is all around us. It's in our personal lives, our work life, our communities, our country and sometimes it's hard to "keep up with the change."

As the Holiday's approach us, I can't help but personally think about some of those changes. I can vividly remember Christmas mornings at Memaw & Papaw's house. Papaw and my uncles frying bacon, sausage and Greer's country ham in the basement on the gas cooker in this huge lodge cast iron skillet. I remember my Memaw making homemade biscuits, my mom and aunt making eggs. Mom making sure every gift had one of her handmade bows on it. Me, my brother and my cousins running around the house asking 1000 times when can we open gifts. While I reflect on those cherished memories, I'm brought to a realization that those times have changed. DEATH changes everything. That's when I start to focus on the now and how I'm going to "keep up with the change". While change is scary, it can also be a beautiful thing. The now is children of my own who are becoming young adults. The now is having a partner to do this amazing life with. The now is still watching my mom make her homemade bows and seeing her and Pops spoil their grandchildren.

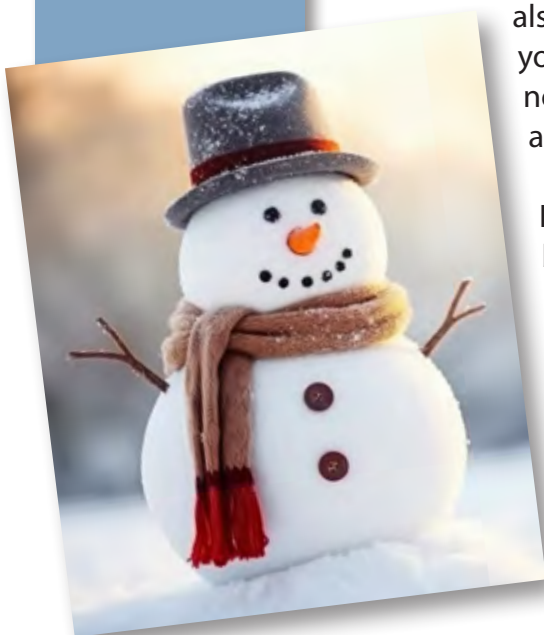
I say this all to remind us to embrace the change in life. Reflect on the past but focus on the now. As funeral directors, we sometimes forget that the person in front of us at the arrangement table is experiencing their first "change" and they aren't sure how they are going to "keep up". This my friends, is why we all should love what we do. We get to help people navigate the process of experiencing a death, that inevitably will cause change. May we all learn to embrace the change, reflect on the past and focus on the now.

From my family to yours, Merry Christmas and prayers for a very Happy New Year.

Mandi Goodrich

President's Message

Mandi Goodrich





Our Mission:

To be the Tennessee Funeral Professional 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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Email: spann@guptoncollege.edu

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1616 Church Street, Nashville, TN 37203
Phone: (615) 321-8792
Bob@tnfda.org
Office@tnfda.org

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12 Tips for Loving the Grieving During the Christmas Season



It's Christmas time. Twinkling lights are going up, parties are being planned, and cookies and treats galore are baking in ovens across the nation. But even as happy tidings are shared between neighbors, we can't forget that many of our neighbors, friends, and family members are grieving and hurting deeply. Grief is not relegated to certain parts of the year. But how can we be sensitive to the emotional needs of those around us who are hurting during this festive time?

As nationally renowned grief expert, author, and counselor, Dr. Alan Wolfelt, puts it, "...it is important to recognize that helping a grieving friend will not be an easy task. You may have to give more concern, time and love than you ever knew you had. But this effort will be more than worth it. By 'walking with' your friend in grief, you are giving one of life's most precious gifts – yourself."

Consider these 12 tips for how to interact with your grieving friends or loved ones this Christmas.

1. Recognize and accept that they are hurting.

We may want our grieving loved one to "enjoy" the holiday season, but we need to make sure that we aren't pushing too hard. What you consider enjoyment and what your grieving friend considers enjoyment will look completely different. They are going to experience a myriad of emotions throughout the holidays. Let them experience these emotions, and be a safe person to talk to about them. Above all, don't try to avoid people who are grieving. They are already hurting; let's not add our own discomfort to the load they are carrying.

2. Encourage them to set healthy boundaries.

The grieving person will have limited energy, so it's important that they figure out what will work for them during this busy season. No, they shouldn't entirely shut out all things Christmas, but they should limit what they do, depending on their needs. If you are close to someone who is grieving, encourage them to set boundaries. Then, be prepared to support those boundaries, abide by them, and if necessary, help your grieving loved one fight to keep them.

3. Give them plenty of notice about an event or gathering.

More often than not, someone who is grieving needs time to work up the energy to go out to an event or gathering. Make sure you give them plenty of notice so they can mentally and emotionally prepare. Also, don't forget that you are encouraging them to put down healthy boundaries for the holidays. Don't be offended or hurt if they decide not to come to your party.

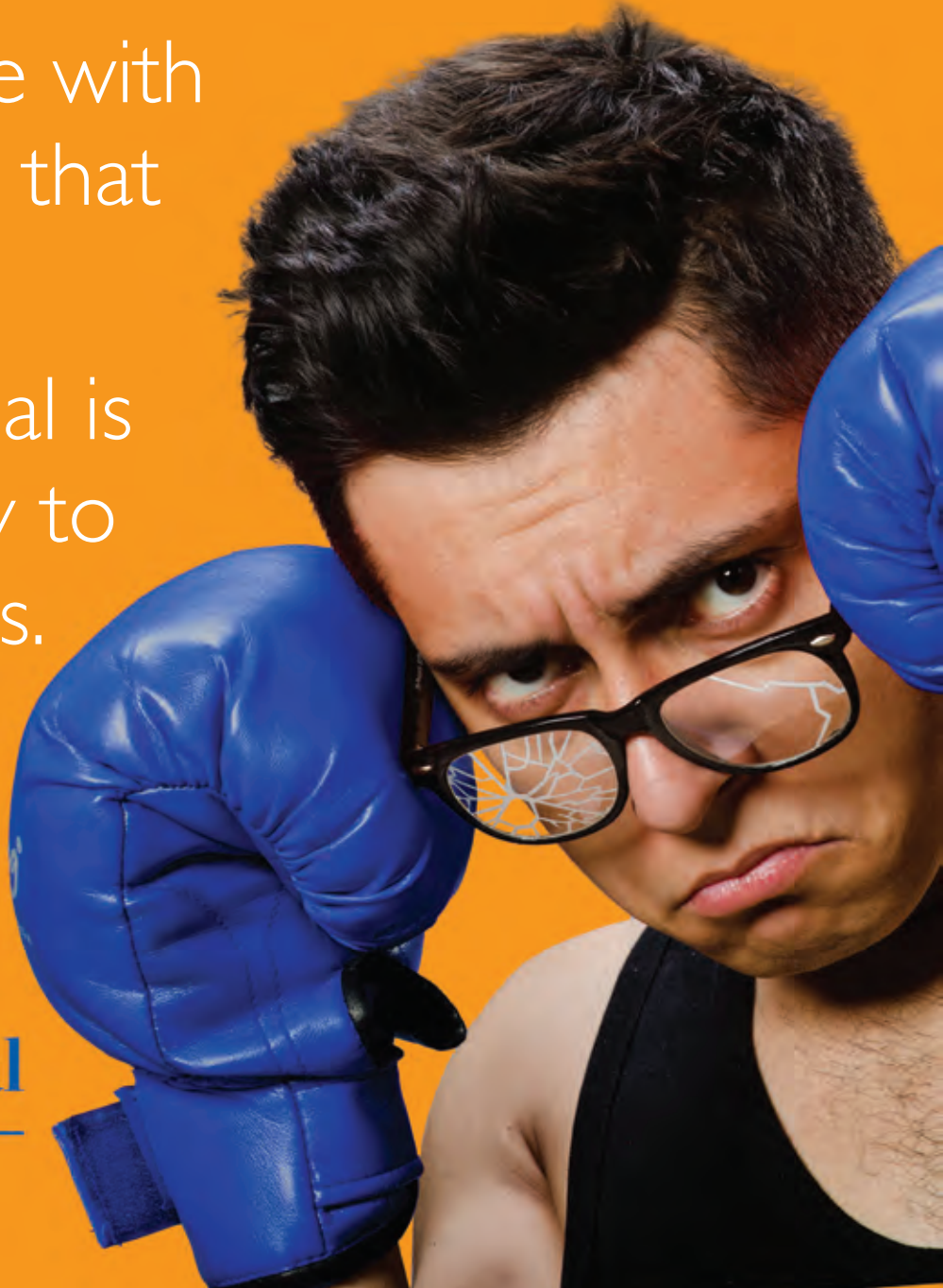
4. Look for ways to honor the memory of the lost loved one.

You can do any number of truly special and unique things to honor a lost loved one. Buy or make a special gift. Sit down with your grieving friend and share memories or stories of the lost loved one. Join your grieving friend for a special trip to the gravesite. Donate to the lost loved one's favorite charity. Find out if a local funeral home or church is facilitating a remembrance service and invite your grieving loved one.

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5. Don't force old traditions; come up with a new tradition together.

Depending on who has died, the old traditions may be too painful. If it's appropriate, sit down with your grieving loved one and talk about which traditions to keep this year and which ones to put aside. You might consider coming up with a brand-new tradition that will breathe some fresh air into the season.

6. Invite them to take part in a Christmas service project.

When we grieve, we can sometimes become so focused on the strong emotions we are feeling that we forget to come up for air. It's a good practice to focus on others so that we can let our minds rest from the grief for a while. Invite your grieving friend to volunteer at a soup kitchen, to make blankets for the homeless, or to participate in another opportunity available through the church or community.

7. Make room for them and be ready to help.

When someone is grieving, they often want to be alone and not be an inconvenience to those around them. Make sure that your grieving loved one knows that you have time for them and want them to be a part of your Christmas season. Practically speaking, be available, be inclusive, and be ready to offer help and support.

8. Encourage them to take care of themselves.

In times of grief, people often feel overwhelmed, tired, and emotionally spent, and because of this, it's important to take care of ourselves even while we grieve. Invite your grieving friend for a walk. Ask your grieving mother if she'd like a cup of hot cocoa or tea. If you have a grieving friend or family member visiting you for the holidays, turn down the covers of the guest bed, and let them know it's ready if they'd like to take a nap. If you know their favorite foods, prepare something just for them and take it to their home, staying for a short visit. Show them that it's okay to enjoy the simple pleasures even if their loved one is gone.

9. Don't offer advice. Listen.

It's important that we allow people to grieve at their own pace and to be mindful of the words we say. Make sure that you don't make assumptions about their grief. Try not to make comparisons to how you have mourned a loss in the past. Make sure to give them choices – if you force them into something, it likely won't end well. More than anything, they need you to listen, to be present, and in many cases, to be silent.

10. Look for practical ways to offer help.

The holidays often mean lots of planning and preparation. For someone who is grieving, the things that once brought great joy may now feel pointless or like they are too much work. So, look for ways that you can help. Offer to help put up the Christmas tree or wrap presents. Ask them if they'd like to come to your home for a baking extravaganza (or perhaps they'd rather you come to theirs). If they need to shop for gifts, offer to go with them, or if they have a list, to pick up what they need. You may have some other great ideas for personal and meaningful ways to practically help your grieving loved one.

11. Send a thoughtful holiday card.

For many, Christmas time means sending cards with holiday cheer to friends and family. Though the practice has dwindled somewhat in recent years, it's a valuable way to tangibly show that you care about someone and are thinking of them. Consider putting some extra time and thought into what you might say in a meaningful card, words that will comfort and bring hope.

12. Follow up after the holidays to see how they are doing.

We aren't always the best about following through on things, but in this case, let's try to put extra effort in. It's important for a grieving person to know that your love and concern aren't just temporary but are true and sincere. Make sure to reach out and offer your support all through the year.



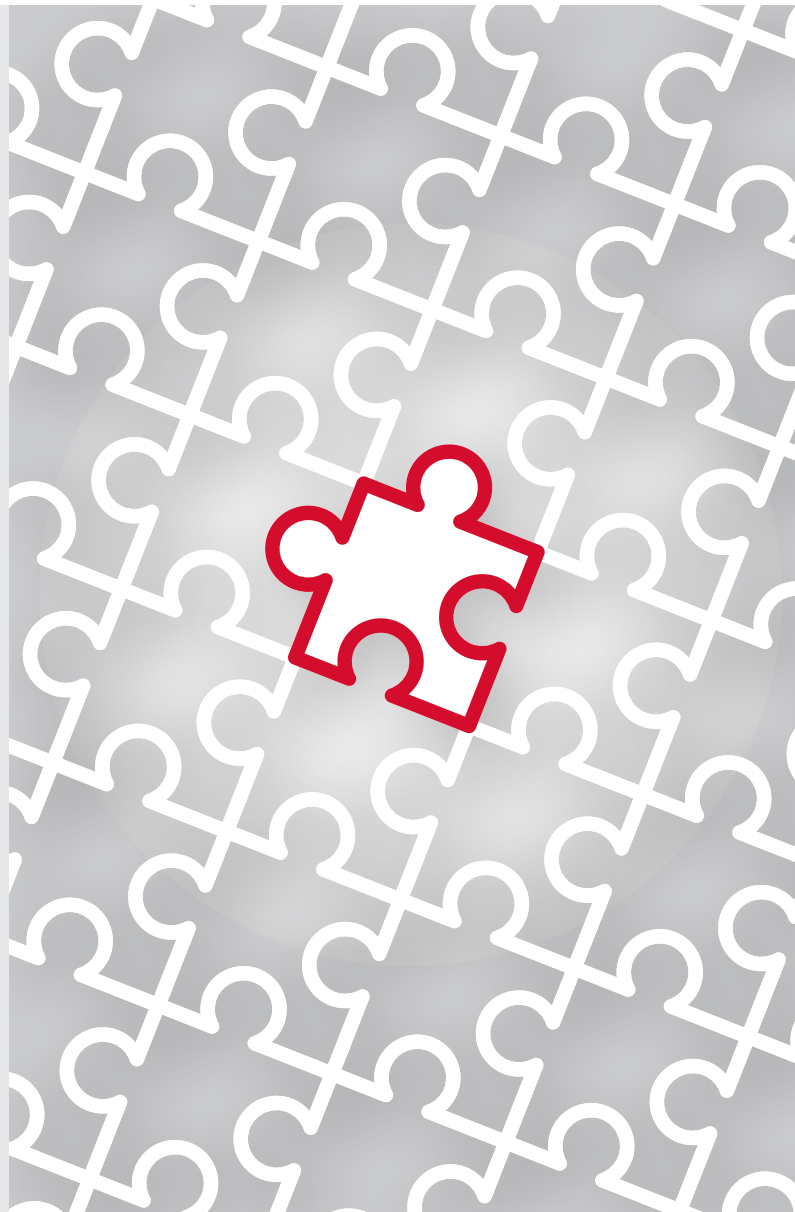


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Obituaries

Son of Matt Kreidenweis, TFSSC (Sales Club) President, Independent Funeral Planning Alliance (IFPA)



Nathan Norris Kreidenweis, age 23 of Winchester, passed away unexpectedly on Saturday, September 30, 2023. He was born in Nashville on December 16, 1999, to Matt and Pam Kreidenweis. A 2018 graduate of Franklin County High School, Nathan then went on to earn a degree in Industrial Maintenance from Tennessee College of Applied Technology in Shelbyville. He currently was self-employed as a car detailer and had earned many loyal customers with his car detailing skills. An avid outdoorsman, Nathan enjoyed fishing and hunting, as well as shooting, and snow-skiing. He had a kind soul and would go out of his way to fix things or help others in need. He loved the Lord and cherished the time spent with his church youth on mission trips. Nathan was currently attending First United Methodist Church of Winchester. He was preceded in death by his grandparents, H.B. Norris, and Paul George and Mary Lou Kreidenweis; and uncle, Mark Kreidenweis. In addition to his loving parents, Nathan is survived by his brothers, Kyle Kreidenweis and Matthew Kreidenweis of Winchester; grandmother, Mary Sue Norris of Winchester; aunts and uncles, Susie (Trent) Loman, Ronnie (April) Norris, Diane (Bill) Albright, Jeff (Beth) Kreidenweis, Paula (David) Barrial, and Tony (Peggy) Kreidenweis; many first cousins; and extended family and friends. The family requests memorial

donations be made to the Nathan Kreidenweis Youth Memorial Fund established at Citizens Tri-County Bank to carry on his love of helping others and supporting the youth of this community. Moore-Cortner Funeral Home, 300 First Ave NW, Winchester, TN 37398, (931)-967-2222, www.moorecortner.com.



James Lee Fox, Sr. - Higgins Funeral Home, Fayetteville, TN

James Lee was born on October 15, 1954, in Lincoln County, Tennessee to the late J.D. Fox, Sr., and Kathleen Landers Fox. Mr. Fox proudly served Lincoln County families through Higgins Funeral Home for 52 years. In his spare time, James Lee enjoyed treasure hunting at Goodwill and spending time with his family. Mr. Fox passed away on October 9, 2023, at Maury Regional Medical Center in Columbia, TN.

James Lee married the love of his life on June 25, 1973, Veronica Clark Fox. Additional survivors include his children, James Lee (Amy) Fox, Jr., Ann Marie Fox (Carlos) Sawdey, and Cathryn Franklin Fox; grandchildren, Amanda, Tori, Namisha, Shashanie, and Remeisha; 6 great-grandchildren; siblings, Lewis (Jean) Owen, Thomas (Bridget) Fox, Larry Fox, Gary Fox, JD Fox, Jr., Linda Bailey, and Brenda Dance; a devoted and loving niece, Sonya Fox; long-time friend, Wayne Holman; as well as numerous nieces, nephews, extended family members, and his Higgins Funeral Home family. In addition to his parents, James Lee was preceded in death by his son, John Lewis Fox; grandson, James Lewis Fox; brothers, John Fox, and Ricky Fox; and sisters, Kathy Jones, and Jean Willingham.

Higgins Funeral Home is honored to be serving the family of James Lee Fox, Sr.



Brother of Jeff Friedman, General Manager for Williamson Memorial, Franklin, TN, Mark William

Mark William Friedman, beloved radio personality and creator of the Friedo Nation podcast studio, has passed away at the age of 55. Mark was known for his wit, charm, and larger-than-life personality that brought joy to countless listeners throughout his career.

Born on September 22, 1968, in Baltimore, Maryland, Mark's passion for radio began at a young age. He honed his skills through dedication and hard work, eventually becoming a prominent figure on the airwaves. Mark started his journey as a radio personality, producer, program director in 1994 at 570 KLIF and went on the 1310 The Ticket Radio Station in 2000 and later made a remarkable impact while working at ESPN Radio. His voice resonated with listeners nationwide as he shared his unique perspectives on sports and everyday life.

Mark's creativity knew no bounds, and he channeled it into creating the Friedo Nation podcast studio. Through this platform, he connected with his audience on a deeper level, engaging them with captivating stories and thought-provoking discussions. His ability to transform ordinary situations into extraordinary tales made him a beloved figure in the world of podcasts.

Known affectionately as "Friedo," Mark was cherished by friends and fans alike. He had a knack for brightening any room he entered and possessed an uncanny ability to make others feel important. Behind his tough and opinionated exterior was a man with an enormous heart that he demonstrated through countless acts of kindness.

Sarcasm was Mark's love language, and he possessed a quick wit that left people laughing until their sides hurt. His sharp sense of humor made even the most mundane moments memorable. Mark had an exceptional gift for accepting people for who they were, regardless of their quirks or differences. He treated everyone with respect and kindness, making them feel welcomed and loved.

When it came to hobbies, Mark's interests were limitless. He had an insatiable passion for sports, golfing, coaching, producing content that inspired others, forging connections with people from all walks of life, and embracing the joy of living to the fullest. His zest for life was infectious, and those around him couldn't help but be inspired by his enthusiasm.

While Mark achieved numerous accolades throughout his career, none brought him more pride than his involvement with the Special Olympics. He poured his heart and soul into supporting and advocating for the Olympians, whom he held dear to his heart. Mark's dedication left an indelible mark on the lives of these athletes, forever uplifting their spirits.

On October 1, 2023, Mark William Friedman passed away in Allen, Texas, leaving behind a legacy that will be cherished by family, friends, and fans alike. He is survived by his loving parents Stan and Marsha Friedman; his brothers Joel Friedman and wife Kellyn, and Jeff Friedman and wife Tammy; his niece Brooke Friedman; his nephew Brett Friedman; his nephew Blake Friedman and wife Kelly; and his niece Sarah Friedman.

Mark William Friedman has left an indelible mark on this world through his radio career, podcasting endeavors, infectious personality, and unwavering kindness towards others. As we bid farewell to a true legend in the world of broadcasting, let us remember him as someone who brought joy to our lives every day. May his spirit live on in our hearts forever.

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Mother of Glen S. King, Sr, (TFDA Member) and Joseph King



Shirley Ruth Freels King, 87, of Nashville, TN, was born on March 29, 1936, in St. Charles, Virginia to Clarence Freels and Ethel Rosenbalm Freels. She stepped from this earthly life into her eternal life on October 26, 2023, four days short of the 26th home going anniversary of her husband Robert.

Shirley, who was known by most people as Sister King, had a personal relationship with Jesus for 75 years. She loved God more than anything and her utmost desire was to live a life pleasing to Him. She was a dedicated Prayer Intercessor, who spent countless hours before God on behalf of family, friends, the church, and the world. It was not unusual for her to get multiple calls each day from people asking her to pray for them.

She was also a loving wife to her husband Robert D. King, Sr., and worked beside him in ministry as they pastored for many years. They were beloved by many and esteemed by their congregations and fellow ministers. She always liked working with the youth in the church and became a second mother to many. She volunteered as the girl's head counselor at the Kentucky Church of God youth camps for several years. Only eternity will tell the number

of people who were brought to Christ by their tireless ministry.

Not only did she work in ministry, but also held several positions in secular work. She was a telephone operator, a pre-school teacher and administrator, a house parent for the Smokey Mountain Children's Home, a licensed Funeral Director in Kentucky and Tennessee and insurance agent in both states.

Shirley was preceded in death by her husband - Robert, parents - Clarence and Ethel Freels, sisters - Helen and Doris, brothers: James, Willard, and Kermit, and their spouses as well as two infant brothers Charles and William.

Shirley leaves behind sons Robert and his wife Helen, Joseph, and Glen and his wife Rhonda, her stepdaughter Barbara Click and husband Gary. Her grandchildren William, Ruth, Aubrey and her husband Aaron, Domenic, Maggie, Cassie, Stephen and his wife Lacy, Alexis and her husband Kris, Jodi and Tracy and his wife Lindsay, great-grandchildren Cooper, Beau, Ryker, Dawson, Holden, Salem, Marlie, Kyler, Max, and Hallie, nieces and nephews, many brothers and sisters in Christ, and numerous friends and family who will miss her dearly. Her sons would like to give a special thanks to our cousins Shirley, Melba, and Karen for their support of mom over the past few years. We also would like to thank Rev. Ronnie Mounts, Rev. Norman Stacy, Rev. Daniel Walker, Rev. Chris Goff, and Life Church Nashville for their efforts to make this a time of celebration and hope. No words could ever express how much we love and appreciate you.

In lieu of flowers donations may be made to the Smokey Mountain Childrens Home 449 McCarn Cir. Sevierville, TN 37862 or to the Tennessee Funeral Directors Association scholarship fund 1616 Church St. Nashville, TN 37203.



Sister in-law of Read Ronk (owner of Lawrence-Sorensen Funeral Home in Jackson, TN)

Susan Tippitt Ronk, born on December 31, 1960, in Brownsville, Tennessee, entered her heavenly home on November 1, 2023. Susan resided in Alamo, Tennessee, for 34 years, where she left an indelible mark on everyone she met. For many years, Susan worked full time as a Dental Assistant where she made lifelong friends and had countless laughs with coworkers and patients. Her patients often requested her for her unique ability to put them at ease even while sitting in a dentist's chair. She loved her job and enjoyed going to work, but that love paled in comparison to the love she had for our God. She was a faithful Christian woman who loved to read the bible and shared her love of the gospel to everyone around her. Susan has been battling illness for several years, but because of God's promise and the sacrifice of Jesus on the cross, she has been made new and will never know sickness, or pain, or loss ever again.

Susan was a devoted wife to Lee Ronk for 41 cherished years. A loving mother to Samuel (Leah) Ronk, III, Joseph Ronk, and Stokely (Drake) Jenkins, Susan was also a doting grandmother to Asher Ronk, Wade Ronk,



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Lakynn Jenkins, and Sadie Jenkins. Her brother, Larry Tippitt, also survives her. She is preceded in death by her parents, Ralph and Mary Tippitt, and her brother, Ralph Jr.

Her love for her family was deeply intertwined with her love for cooking, often preparing large southern home-cooked meals complete with casseroles and homemade desserts. Her grandkids loved helping her with her famous chocolate chip cookies, and she often cooked for families in her community who were going through an illness or loss.



Mr. Hoyt Maberry, a beloved community member of Cookeville, TN, passed away peacefully at his residence on November 6, 2023. Born on June 17, 1938, in Jackson County, TN, Hoyt lived a life characterized by faith, humor, and a deep commitment to his family and community.

Hoyt was a graduate of Jackson County High School, class of 1957, and later attended Tennessee Tech University. Hoyt spent over 30 years in the funeral service industry, working at various establishments, including Hooper & Huddleston, and the former Pettus, Owen and Woods Funeral Home in Nashville. In 1988, he returned to Cookeville and became the owner of Dyer Funeral Home. Hoyt saw his profession not merely as a job, but as a sacred trust, committed to serving every family, regardless of their social standing or financial means, or time of day or day of the year. He was a member of the Tennessee Funeral Directors Association.

Hoyt was a man of strong faith and served his church and community with devotion. He was an active member of the First Baptist Church Cookeville for over 40 years, where he served as a deacon, personnel committee chairman, and Sunday School college department. He was also a member of the Rotary Club of Cookeville Breakfast, including as a chairman of the club's fund raising committee, where his wit and humor were appreciated by all. In his spare time, Hoyt enjoyed being a cattle farmer and was a member of the American Angus Association. He was also an avid golfer.

Hoyt was preceded in death by his parents, Birdle Dallas Maberry and Elizabeth "Lizzie" Swearengin Maberry; his brothers and sister-in-law Charles Maberry and James and Emogene Maberry; and by his brothers-in-law Donald Woolbright and David Mayberry. He is survived by his wife, Shirley Riddle Maberry to whom he would have been married to for 64 years on November 26th of this year; his brother and sister-in-law Joe and Debbie Maberry; his sister, Ruth Woolbright; his sisters-in-law, Ruth Maberry and Retha Mayberry; and his brother-in-law and sister in law, Bruce and Penny Riddle. Hoyt loved his numerous nieces and nephews and cherished his role of "Bubba" to Mark and Amy Maberry and their children Alibeth, Cal, and Ellie; and Elizabeth and Daniel Witt and their children Parker, Ethan, and Barrett.

Memorial contributions are suggested to be made to First Baptist Church Cookeville, 18 S Walnut Ave., Cookeville, TN 38501.

Dyer chapel of Hooper-Huddleston & Horner Funeral Home is in charge of arrangements. (931)526-7158. Share memories and condolences at www.dyerfh.com.

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2023 Chrysler Voyager



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Mark Your Calendars

2024 TFDA SPRING SEMINAR AND DISTRICT MEETINGS

(Pending approval of 5 in person CEUS, 3 CEUS Seminar – 2 CEUS District Meeting)
Dinner Included

MONDAY, MARCH 11, 2024: East District Meeting, Chop House, Kodak, TN

TUESDAY, MARCH 12, 2024: West District Meeting, Jackson Country Club, Jackson, TN

THURSDAY, MARCH 14, 2024: Middle District Meeting, Marriott Cool Springs, Franklin, TN

The District Meeting Seminar will begin at 3:00 pm – 6:00pm
(at each location) Seminar (3CEUs)



Dinner is served at 6:30pm and the TFDA District Meeting will begin at the end of dinner.



Security National Life Insurance Company Endorsed by the Tennessee Funeral Directors Association (TFDA) as Preferred Preneed Provider.

Security National Life Insurance Company is pleased to announce its new relationship with the Tennessee Funeral Directors Association. This endorsement aims to provide funeral professionals across Tennessee with access to Security National's preferred preneed insurance products and services.

"I'm excited about our endorsement opportunity with the great funeral professionals in Tennessee! We are equally as excited about the ability to partner with the TFDA to continue to provide unparalleled insurance funded prepaid funeral products and marketing support solutions to fit each potential funeral home's wants and needs."

- Guy V. Winstead, VP of Sales, Security National Life Insurance Company.

The benefits of this new partnership include.

- Preneed products and services tailored for TFDA Membership
- Customized marketing solutions for partner funeral homes
- Exclusive C&J Financial funding rate

"C&J Financial is thrilled to partner with the TFDA as the endorsed supplier for insurance assignment funding. With Security National's pre-paid funeral products, with C&J's Quick Claim™ assignment funding and TFDA exclusive discount rates, this partnership provides the ultimate funding solutions for its members."

- Jamie Meredith, Executive Vice President, C&J Financial

Security National Life Insurance Company is a market leader in preneed insurance products and services. We are a publicly traded company (NASDAQ: SNFCA) that provides strength and security for more profitable prepaid funerals. Our company has enjoyed impressive growth over the past few years and is ahead of last year's record-breaking sales. Let's share our success together. More information available at www.snlprenneed.com.

Jay Slatton is the Area Sales Manager for Tennessee. Jay lives in Gordonsville, Tennessee with his wife, Leann, and two daughters, Ally Beth, and Ava Grace. Jay is a funeral director, embalmer, and licensed insurance producer. He has been very active in the Tennessee Funeral Directors Association and a Past President of the Upper Cumberland Funeral Directors Association. He currently serves on the Board of Directors for Tennessee Funeral Sales and Supply Club. Jay is active in his community through youth sports with his daughters and has served on the City Council for 6 years. He is a member of the Carthage Masonic Lodge #14 and attends Grant Missionary Baptist Church. Jay and his family are avid Vanderbilt Commodore fans and enjoy camping in their free time.

The Tennessee Funeral Directors Association is a nonprofit organization that seeks to provide Funeral Professionals advocacy through communication, education, and legislation; thereby empowering the licensed funeral professional the ability to serve at the highest level.

For more information, please contact Jay Slatton by email JayS@snlprenneed.com or by calling (615) 418-6276

Membership Development

Why??

Why do I want to be a member of an association of funeral directors?

Government Affairs

The Tennessee Funeral Directors Association is Tennessee's largest funeral organization for legislation that is introduced for the success of funeral service and to protect the consumer. It is also a watchdog for legislation that is introduced to protect.

Professional Website

TFDA now offers vital information for members all at the touch of a button. A TFDA membership entitles you to everything from government compliance forms to dues structures when you want it. This website is also designed to update you on the latest information concerning funeral services. Our website also offers members state approved forms for all your preneed requirements. Please visit us at www.tnfda.org.

Educational Opportunities

Continuing education credits are available throughout the year with various opportunities to achieve the credits required. In addition to CEU's, it is a time to learn from your colleagues.

Professional and Ethical Practices

Identifying that you are affiliated with an association that has a common goal for best practices of professionalism and ethical practices for families that we serve.

Professional Communication

Anytime events unfold in the funeral profession TFDA members are instantly informed. Information on breaking news, updates on coming events, or even the death of TFDA members through the TFDA obituary Eblast system are all immediately conveyed via broadcast email or fax from the TFDA office.

The Thanagram

The 5 issues a year TFDA magazine. The Thanagram is designed to keep you updated on the most current information in funeral service.

TFDA Annual Convention

The TFDA Annual Convention with exhibits is held in June of each year to advance the funeral profession through educational opportunities and recognizing both funeral and funeral supply providers. The exhibits are designed with state of the art information regarding funeral service. Tennessee's convention has been recognized nationally as one of the nations best.

District Meetings

Held twice annually in West, Middle, and East districts for the advancement of Association business. Each District Meeting also offers CEU approved educational seminars as well as networking opportunities.

Legal Advice

TFDA annually retains the law firm of Farrar and Bates, LLC, for any funeral related issue requiring legal consultation.

What has TFDA Done for Me?

TFDA has been in existence as an association of professionals for over 100 years. You don't stay in business that long without accomplishments beneficial to the survival of the profession. Most of these accomplishments, although subtle, make a huge impact on allowing funeral professionals the freedom to care for giving families with the least amount of outside interference.

There are too many achievements to list in such a short space; listed below are just a few of the most recent actions. TFDA sponsored legislation:

Reduction of legal liability — Funeral directors cannot be sued, criminally or civilly, when following instructions from someone acting as next of kin, with no reason to believe otherwise.

Majority of legal next of kin — Now cremation can be performed with the majority of next of kin, i.e., siblings, as opposed to every next of kin, with no legal backlash.

Disposition of unclaimed cremains — Funeral establishments are responsible for 180 days, and a standardized procedure of disposal, for unclaimed human cremains where before there was no time limit on possession.

Increase of Available Funds for Funeral Expenses — increased the amount from \$10,000 to \$15,000 that a bank may pay for funeral expenses when no executor or administrator qualifies, and from \$7500.00 to \$15000.00 for insurance claims with a copy of death certificate and funeral director statement.

Reinstatement Insurance Assignment to Funeral Establishment

At one time TN law prohibited the assignment of proceeds from a life insurance policy to any funeral establishment; TFDA was responsible for removing this prohibition.

Professional Educational Seminars

TFDA Education Committee annually provides TFDA members the opportunity of learning from nationally and internationally funeral professionals and providing additional continuing educational opportunities in more technical areas.

Leadership Opportunities

As a member of the Tennessee Funeral Directors Association, you are presented several opportunities to enhance your leadership abilities.

- * Committee Involvement
- * Leadership Training Seminars through the National Funeral Directors Association
- * Advocacy Summit in Washington
- * NFDA Leadership Summit
- * Board of Director Opportunities
- * President's Retreats
- * Speaker Opportunities



PRENEED FUNERAL TRUST FUND

TFDA is pleased to announce the Tennessee Preneed Funeral Trust Fund is now operational. TFDA members now have a funding option when preneed opportunities arise, Investors Life for insurance funding, and TFDA Preneed Trust to fulfill trusting needs.

The Tennessee Preneed Funeral Trust Fund is a secure pooled trust comprised from TFDA member funeral establishments. Any TFDA member firm may participate in the Trust. Participation in the trust allows TFDA members the ability to deposit funds for an intended funeral beneficiary's preneed arrangement ensuring compliance with all preneed laws and regulations. Those funds earn competitive rates of interest and can be accessed quickly when a funeral becomes at-need.

The Tennessee Preneed Funeral Trust a service available to all TFDA members in good standing, and:

Meets all state and federal requirements.

2% Minimum Crediting Rate or market value whichever is greater.

No Minimum Deposit Requirements, Age Restrictions or Chargebacks

Online Quarterly Reports and Account Balances through Administrative Systems Inc. provides monthly preneed reports,

Affords access to online account balance information, summary statements and monthly activity reports.

Tennessee Preneed Funeral Trust funds are pooled with many other accounts in secure investments earning the highest possible rate of return. The return earned over time will assist offsetting rising costs should the price of the future funeral increase. One hundred percent of the principal and interest accrues to the benefit of the intended funeral recipient.

All Tennessee Preneed Funeral Trust accounts are fully portable, meaning you may transfer your account to another funeral home at any time. Some traditional saving accounts may close or become inaccessible at your time of death. Tennessee Preneed Funeral Trust accounts will be available immediately to apply toward or pay for final funeral expenses.

Please do not hesitate to contact us if you have any questions.
Looking forward to hearing from you!

Merry Christmas and Happy New Year
from the
Tennessee Funeral Directors Association
Officers, Directors and Staff

