The Newsletter of the Arkansas Funeral Directors Association

Director

Spring 2009

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AFDA Mission Statement

Inspiring excellence in service for funeral directors.

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FUNERAL DIRECTOR OF THE YEAR AFDA Honors Barnes With Award

The Arkansas Funeral Directors Association has recognized John Barnes as its Funeral Director of the Year.

Barnes, manager of Roller Funeral Home in Mountain Home, has been serving families for 32 years. In additional to his local responsibilities as manager, he is also the North Regional Manager for Roller.

He received the designation of Certified Funeral Service Practitioner by the Academy of Professional Funeral Service. Under Barnes' leadership, Roller Funeral Home has been awarded the Pursuit of Excellence Award for



Bill Booker (center) presents the award to John Barnes at the Annual Meeting banquet as Bruce Smithson looks on.

the last five years.

Barnes is the organist, choir director and director of music at St. Peter the Fisherman Catholic Church. He is also a member of the Knights of Columbus and Kiwanis Club and served 12 years on the planned giving committee for Baxter Regional Medical Center. John and his wife, Lynda, have two children.

This honor is awarded each year to (See Award on Page 5)

AFDA Elects Sanders President of 2009-2010 Board of Directors

Earl Sanders of Latimer Funeral Homes in Nashville and Murfreesboro was elected president of the 2009-2010 AFDA Board of Directors at the recent state convention. Serving with him are: President-elect **Bobby Thurman** of Nelson Funeral Service in Berryville; vice president **Billy Holifield** of Cobb Funeral Home in Blytheville; secretary **Bobbie Lance** of Roller-McNutt Funeral Home in Con-

way; treasurer **Dick Pace** of Heath Funeral Home in Paragould; policy board representative **Bill Booker** of Roller Funeral Homes in Little Rock; and past president **Bruce Smithson** of Springdale.

FROM THE PRESIDENT Looking Out for the Arkansas Funeral Director



Bruce Smithson Passes the President's Gavel to Earl Sanders

"Reach out to those who did not attend and may not be members." As I return from our AFDA State Convention in Little Rock, I am encouraged by the support and feedback I have already received.

This was the first time in many years that we have had a single state convention. Those that attended were treated to several excellent programs (The Body Farm, Life Gems, Grasp on the Cremation Consumer, Optimizing Profitability and more). The Exhibit Hall and participation of the sponsors and exhibitors were outstanding.

At the banquet, I challenged everyone to reach out to those who did not attend and may not be members to become involved in the Arkansas Funeral Directors Association.

As a member of the AFDA, there are so many benefits and resources that are looking out for the Arkansas funeral director.

Thanks to the hard work put forth by our Policy Board representative, Bill Booker, in conjunction with NFDA Legal Counsel Scott Gilligan, legislation was passed this past year defining a more concise Rights of Disposition Law that will protect all families and funeral professionals in our state. We, as an association, have accomplished a lot in the past year and foresee several beneficial changes that lie in store.

I want to take this opportunity to thank each of you for allowing me this privilege to be your Arkansas Funeral Directors Association president. This is a task I do not take lightly. If there is anything that I can do to serve you or the association, please feel free to contact me with questions or suggestions.



Earl Sanders AFDA President

FROM THE PAST PRESIDENT

Let's Build on Our Success in the Coming Year

I would like to express my appreciation to everyone across the state for allowing me to serve as president of the AFDA this past year. It was a wonderful and rewarding year.

I would like to thank the members of the board, Brent Stevenson and Associates and members of the AFDA for your support and friendship.

Congratulations to our new president, Earl Sanders. Earl will make an excellent leader. Let's support him as he leads us to another level this next year.

Please encourage the non-members that

you know to join the AFDA and let's build our association and make it the best of the best during the next 12 months.

Bruce Smithson

FEEDBACK

What They're Saying About the State Convention ...

Immediately following the recent AFDA State Convention, we asked a number of attendees what they liked and enjoyed most about the convention.

Here are few of their responses.

"In my opinion the convention was the most informative meeting we have had. The speakers were excellent as well as the topics. It was all very relevant and much needed. I was particularly impressed with Dr. Shirley's presentation and Gregory Herro with LifeGem.

"However, all of the presenters were great, Alan Creedy, Michael Krill, Christine Hendershot (wonderful professional). I have not stopped thinking about the presentations and how amazing our work really is. You guys did a great job." – Steve Ballard, Roller Funeral Homes

"The convention

speakers were excellent, and there is no better place to network with my peers than the AFDA convention." - Jeff Smith, North Little Rock Funeral Home

"I believe everyone enjoyed hearing all of the speakers. Very good variety of subject matter. The food was great! I heard a lot of



people commenting on the continental breakfast each day. They were pleasantly surprised with the warm food selection instead of the usual fruit and bagel selection." - Bobbie Lance, Roller-McNutt Funeral Home

"I enjoyed the entire convention. All the presenters were professional and informative. The food was delicious at every meal, and thanks to the vendors for providing it. I only wish more funeral directors throughout the state would attend the conventions.

"They're missing a real wonderful time of fellowship, good food, informative presentations and CEUs.

"Thanks to the state association for all your hard work, too!" – John C. Barnes, Roller Funeral Homes

"I think this was a fantastic convention. I learned a lot of valuable information to help my business grow from the speakers we

had. The expo was great and without our dedicated and greatly supportive vendors it would not have been possible. I was able to meet with them and learn about their products and services in a very visual and handson-product setting. I was also able to meet and network with my peers at several events and kick back and relax in the hospitality room. By doing this I learned several things to better serve my families." - Bobby Thurman, Nel-

son Funeral Service

"I thought our recent Annual Convention in Little Rock was one of the best ever. The educational programs were varied and very interesting. The vendor information was useful as well. The hotel had been recently remodeled and was a nice setting, too. I hope more of our fellow members will be able to experience these meetings in the future. The presentation by the anthropologist from the University of Tennessee ("Body Farm") was the most unique program that I can ever recall from any funeral meeting (state, local or even NFDA's National Convention.) - Bill Booker, Roller Funeral Homes

"My concern was with an outside group such as the NAIC having a mandate to study the preneed aspects of our industry."

POLICY BOARD REPORT Preneed Issues Dominate Meeting

By Bill Booker

Policy Board Representative I attended the March meeting of the NFDA Policy Board, which was held in conjunction with the annual Advocacy Summit in Washington, D.C.

This was the first meeting of the Policy Board for our new NFDA President John Reed from West Virginia.

The bulk of the discussion issues revolved around preneed issues. NFDA Legal Counsel Scott Gilligan had updated a survey of all 50 state preneed laws and shared the survey results with the Policy Board. I was pleasantly surprised to see that 28 states now require 100 percent trusting like we do here in Arkansas. Another eight require 90 percent. This results in more than 70 percent of the states requiring at least a 90 percent trusting rate.

On the other extreme, two states require only 70 percent trusting and three require 75 percent. Scott's survey also reviewed various requirements for disclosures and, in his opinion, 34 states have excellent or good disclosures. (He rated Arkansas as fair and I am not sure what it is that results in this rating). Thirty-seven states do grant the purchaser of their family the right to substitute the funeral provider. Arkansas is one of those 37.

In response to the recent preneed problems involving NPS and its two related insurance companies, a resolution was proposed by the Policy Board representative from New Jersey and supported by four other states that would have mandated NFDA to contact the National Association of Insurance Commissioners (NAIC) and request that organization to create a group to study the insurance industry practices as it relates to insurance policies funding preneed funerals.

Among other things, this group would be charged with establishing minimum standards for preneedfunding insurance products.

I spoke against this resolution and it failed to be accepted by the Policy Board by a wide margin. My concern was with an outside group such as the NAIC having a mandate to study the preneed aspects of our industry. I am somewhat familiar with the NAIC and while they have accomplished much good within the insurance industry, I am not comfortable with them trying to mandate certain procedures or investment returns within a preneed insurance policy.

In addition to this resolution, we had a lengthy breakout discussion within smaller groups concerning preneed practices around the country and various concerns that we are all having.

It is interesting to note that only 14 states have the prepaid funeral guaranty fund like we have here in Arkansas.

Several new members of the Policy Board were introduced at this meeting. (Approximately one third of the board is replaced every year.)

The next meeting will be close to us in Arkansas as it is scheduled for Branson, Mo., in late July as part of the NFDA Leadership Program.

As always, if any of you would like to visit with me in more detail about any issue that may involve the Policy Board or NFDA, please do not hesitate to call me. You can reach me at 800-467-8140, ext. 146.

NEWS BRIEFS

Roller Funeral Homes Acquires Christeson

Roller Funeral Homes of Little Rock has acquired Christeson Funeral Home of Harrison. The acquisition augments Roller's presence to 27 locations in Arkansas.

The funeral home will be renamed Roller-Christeson Funeral Home. As part of the deal, Roller will honor all pre-paid funeral contracts issued by Christeson.

"We are excited to welcome the Christeson organization into the Roller family," said Sue Roller Jenkins. chairman of Roller Funeral Homes. "We have been friends with the Andrews family for many years and our companies have a lot in common, especially the commitment to provide high-quality services at a reasonable cost. The two companies fit together very well."

Award

(From Page 1) one Arkansas funeral director and is based on a distinguished career, professional and community service, and responsible care for the families of Arkansas. A nominating committee of AFDA past presidents and current board members chose Barnes for this distinction. Roller Funeral Homes was founded by Denver and Christine Roller in 1941 in Mountain Home.

'Known Shipper' Seminar Available

More than 370 funeral directors tuned into a Web seminar hosted by the National Funeral Directors Association (NFDA) on May 19 about the Transportation Security Administration (TSA) "known shipper" regulations. Funeral professionals who were unable to take part in NFDA's "Navigating the New TSA Requirements" Web seminar, and would like to ensure their firm is in compliance with the strict enforcement of the "known shipper" policy, can visit the NFDA Web site at www.nfda.org/tsainfo

to download a recording of the audio portion of the Web seminar at no cost (no continuing education credit will be provided).

According to a Transportation Security Administration (TSA) policy, beginning July 1, 2009, all human remains shipments originating in the U.S. or its territories must be tendered by a "known shipper." This policy will apply to all airlines accepting human remains for transport and requires funeral homes to register as a "known shipper" for each airline they use to ship bodies. That process might require an application, inspection and payment of an inspection fee.

CDC Releases Care Guidelines for H1N1

On May 28, the Centers for Disease Control and Prevention (CDC) released "Postmortem Care and Safe Autopsy Procedures for Novel H1N1 Influenza" guidelines.

While the guidelines specifically refer to precautions that should be taken during autopsies, funeral directors should review the recommendations and adopt the procedures and processes that are appropriate for their funeral home.

As of June 1, there were 10,053 confirmed and possible cases of H1N1 ("swine") flu in the United States and 17 deaths.

While experts have characterized H1N1 flu as similar in severity to seasonal flu, officials remain concerned and encourage people to take steps - frequent hand washing; cover your mouth and nose when coughing or sneezing – to mitigate the spread of H1N1 flu. More information is available on the NFDA Web site www.nfda.org.

Funeral directors should review the recommendations and adopt the procedures and processes that are appropriate for their funeral home.

SEEN AT THE CONVENTION





Our issues involved supporting a bill introduced by our own Sen. Blanche Lincoln to place into the law the current rule that exempts money in irrevocable prepaid funeral contracts from the SSI asset limitation test.

Talking Issues With Arkansas' Delegation

By Bill Booker

Bruce Smithson and I were privileged to represent all of you on Capitol Hill recently as part of the NFDA Advocacy Summit. This annual event has been sponsored by NFDA since the early '90s and provides a chance for funeral directors from all 50 states to go to their respective federal legislators at the same time and express any interests or concerns that we may have involving our profession.

We made stops at the offices of all six members of our congressional delegation and personally visited with every Arkansas member of Congress except Congressman Vic Snyder.

Our issues involved supporting a bill introduced by our own Sen. Blanche Lincoln to place into the law the current rule that exempts money in irrevocable prepaid funeral contracts from the SSI asset limitation test. While the current rule does exempt this money, we feel it would be much clearer if the actual law contained this exemption instead of just a simple rule (See Issues on Page 10)

2009-2010 AFDA Executive Board & Staff

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BACK TALK

"LET'S GET OUR MAP OUT BEFORE WE GET BIITO THE CAR."

— Arkansas Senator **Blanche Lincoln**, encouraging full consideration of issues under Congress' normal operating procedure rather than speeding up the process for things like climate change and health care.

"THERE STILL IS A SPLIT AMONG REPUBLICANS... THE SOCIAL CONSERVATIVES AND THE FISCAL CONSERVATIVES DO NOT NECESSARILY SIT DOWN TOGETHER AND HOLD HANDS."

- Randall Miller, professor of history at Saint Joseph's University in Philadelphia, discussing Pennsylvania Senator Arlen Specter's decision to switch from the Republican to the Democratic Party.

"We're not talking about naming a post office after a local hero. We're talking about major changes."

Arkansas Congressman John Boozman, the state's lone Republican in Congress, on his fears that increased spending is turning the U.S. into a "European welfare-style democracy."

"We will recover from this recession. But it will take time, it will take patience and it will take an understanding that when we all work together when each of us looks beyond our own short-term interests to the wider set of obligations we have to each other — that's when we succeed."

- President Obama

"He is the two things you want most – smart and funny – and has the two things I don't – good hair and a tan."

---- Tony Kornheiser on former Tampa Bay Coach Jon Gruden, who is replacing him on Monday Night Football."



Ryan Mallett

"Jarius has a good burst going to get it. I'll throw it to him if he wants it. You've got to feed the beast."

- Quarterback **Ryan Mallett** on his fondness for finding receiver Jarius Wright with the deep ball during the Arkansas Razorbacks' spring football practice.



The Newsletter of the Arkansas Funeral Directors Association

> Earl Sanders President

Brent Stevenson *Executive Director*

> Bill Paddack Editor

AFDA

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that could be changed fairly easily.

This bill has been introduced in past sessions of Congress, but has yet to be voted upon. Perhaps this year will be the year to get it enacted.

We also expressed interest in the current estate tax law that is currently scheduled to totally disappear after Dec. 31 this year for one year only (2010), and then come back at the old maximum rate of 55 percent for estates over \$1 million. NFDA supports a compromise that will contain a much higher exemption and a maximum rate of 35 percent. Bruce and I advocated our support for this NFDA-backed proposal.

Affordable health insurance has been a subject of concern for a few years as well. As most of you may realize, the cost of health insurance is ridiculously high. Our position is for some type of method that will allow small businesses to band together for health insurance purposes to increase the bargaining power of the small companies to obtain a better price

than what most small businesses are being offered currently. This will continue to be a popular subject matter for the future.

All of our positions were listened to carefully and I think supported by our congressional members.

It was a nice time to be in our nation's capital as the cherry trees were beginning to blossom and spring was arriving there.

If you have any questions about our visit or our positions, please feel free to contact Bruce or me.