



The  
**Director**

Winter 2010

ARKANSAS FUNERAL DIRECTORS ASSOCIATION

## *Message from the President*



**Bobby Thurman**

The end of the year is here and I hope it was a great one for all of you. As we all wind things down for the year and prepare for the next one, I have to say we are in a unique and rewarding business.

What other kind of business awards its owners, managers, and employees the opportunity to laugh, cry, reflect, be creative, lead, mentor, and counsel the

families they serve? What other type of business has a stronger rate of next generation succession?

If you look around the state, you will find many funeral homes, casket companies, monument businesses, insurance companies, etc. with second and third generations working together. Several still have the first and some have fourth or fifth at work. I am a fourth-generation owner, funeral director and embalmer.

I am proud of the business my late great-grandfather Rea L. Nelson founded. Looking back over some records, I found that in 1960, my grandfather, Charles M. Nelson, became president of AFDA. Fifty years later, I am following in his footsteps.

I am not the only one to that effect, however. But while I was thinking about this and all the people I know who are of the next generation, I realized how this business affects not only the families we serve, but also our own families.

We have seen how the ones before us impacted their communities with hard work and involvement. We have seen the sacrifices they made and the rewards because of it. We understand how tough this business is and yet we still made the decision to keep the family tradition of funeral business going another generation. I am proud to be a "next generation." I hope you are as well.

While writing this, an idea came to me. Would any of you be interested in starting a Generations Club? I haven't thought much more about it than that, but I think it would be a neat concept. Let me know what you think.

Have a great 2011!

## *Join NFDA for National Advocacy Summit*

*National Funeral Directors Association Advocacy Summit  
March 9-11 2011*

*Renaissance Mayflower Hotel, Washington, D.C.*

NFDA has invited colleagues from the Cremation Association of North America, National Funeral Directors & Morticians Association, Selected Independent Funeral Directors and KAVOD-The Independent Jewish Funeral Chapels to join us on "the Hill" and present a united front on key issues impacting funeral directors, their businesses and those they serve. Details about the Advocacy Summit and registration information will be available soon.

If you have any questions, please contact NFDA Sr. Vice President of Advocacy John Fitch at 202-547-0441 or [jfitch@nfda.org](mailto:jfitch@nfda.org).



### ***AFDA Mission Statement***

Inspiring excellence in service  
for funeral professionals.

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# NFDA Convention & Expo

## NFDA 2010 NEW ORLEANS



## 2010 OCTOBER 10-13

The National Funeral Directors Association (NFDA) 2010 International Convention & Expo, held October 10-13 in New Orleans, LA., drew 5,742 total attendees – a 7.2% increase from 2008 – and 346 exhibiting companies.



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**December 6, 2010  
Crowne Plaza**

**AFDA Mid-Winter Meeting**



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# Bravo Benefits Associations

**B**ravo is a health insurance purchasing group, or HIPG, created by the Arkansas Society of Association Executives to provide health benefits plans for association members and their employer members and is available to members of the Arkansas Funeral Directors Association.

The program has proved advantageous for small-business employers struggling for ways to provide or maintain health insurance benefits for their workers. The plan allows small businesses to pool their purchasing power in an effort to get better rates from insurers and reduce likely future rate increases by spreading the health risk over a larger pool.

Arkansas passed the Small Employer Health Insurance Purchasing Group Act creating the HIPGs in 2001. The Legislature amended the act in 2005 to increase the number of employees a business can have from 99 to



199. According to the act, employers in the purchasing pool are required to pay at least 50 percent of each employee's premium for

individual coverage. Bravo is partnered with Stephens Insurance.

Some of the highlights of the benefits include:

- Choice of deductibles (\$500 up to \$10,000) and out-of-pocket maximums.
- Multiple plans may be offered to one employer group.
- Pre-existing conditions waived with proof and acceptance of prior coverage.
- Choice of two prescription drug cards.
- Office visit co-pays of \$20 for primary care and \$35 for specialists.
- Wellness benefits included.

Contact the Brent Stevenson at the AFDA office for more details at (501) 687-9860.

## ***NFDA Releases Results of 2010 Member Compensation Survey***

**R**esults of the National Funeral Directors Association's (NFDA) [2010 Member Compensation Survey](#) show across the board increases for employees except in one category; among those seeing the most dramatic increases are non-licensed support staff.

NFDA also asked employers about benefits.

- 79.0% provide medical insurance
- 33.2% provide dental insurance
- 28.6% provide flex benefits or healthcare reimbursement
- 89.0% provide paid vacation time; average number of days offered is 14
- 81.6% provide an average of six paid holidays
- 60.4% provide an average of five personal days
- 77.6% provide an average of six personal days
- 64.0% have retirement plans
- 70.2% offer reimbursement for cont. ed.

## ***Policy Update***

**I**n mid-December, the House and Senate passed a two-year extension of the current individual tax rates. Included in the bill was a new estate tax provision that NFDA has long advocated for that would set the exclusion at \$5 million (\$10 million for couples) with a tax rate of 35% for amounts over the exclusion.

**This is a major victory for the National Funeral Directors Association and funeral homes that are subchapter S corporations or family-owned firms.**



# Federated Acquires American Hardware Mutual

## Insurer Acquires Renewal Rights to American Hardware Mutual Business

Federated Chairman Al Annexstad noted that the two insurers were affiliated nearly 100 years ago. "Although the companies' operational approaches have differed, there remained similarities in purpose that made this acquisition a logical one for Federated and beneficial to its association clients," he reported.

Federated President and CEO Jeff Fetters recalled that both mutual insurers were created and fostered by trade associations a century ago. "Like many insurers of the time, the two companies focused primarily on serving their association members. Over the years, many of these competing insurers' support for the nation's trade association movement subsided. Federated has remained steadfast in providing both quality

## Industry News

insurance services and financial support for these recommending groups of outstanding business people."

Fetters added, "It was nearly 25 years ago that Al Annexstad recognized the importance of trade associations to the wellbeing of our country and the mutually beneficial role they should play in Federated's business strategy."

He cited the Company's 700 direct marketers, managers and special representatives, the support of 130 highly trained employees providing loss control, safety and risk management services along with over 300 claims personnel dedicated exclusively to Federated clients as key to Federated's progress.

The companies serve the Property Casualty, Health and Life needs of America's select trade groups.

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# AFDA Executive Board and Staff

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### **Member Services Director – Joie Ketcham**

**Member Services Coord. – Jackie Strickland**

>> **Sesame Workshop**, the nonprofit organization behind Sesame Street, has partnered with NFDA to distribute *When Families Grieve*, a bilingual (English and Spanish) multimedia resource kit, featuring the Muppets from Sesame Street, for young children and families who have experienced the death of a parent.



Any funeral director can obtain free printed copies of the kit by emailing their request to [grief@sesameworkshop.org](mailto:grief@sesameworkshop.org); kits are available from Sesame Workshop while supplies last.

Developed by leading experts in child development and mental health, the kit aims to reduce the levels of anxiety, sadness and confusion that children may experience following the death of a parent. It provides families with age-appropriate tools to assure children that they are loved and safe. You may view the materials online at [www.sesamestreet.org/grief](http://www.sesamestreet.org/grief).

>> **Notice to 2011 Licensees from the Arkansas State Board of Embalmers and Funeral Directors.** The 2011 renewal forms look different. Each form is personalized and has licensees contact information, as well as the Continuing Education that was taken and reported to us by the provider. If there are errors/changes in the information, please correct. The forms will list hours that were reported prior to the printing date of November 10. If you have taken hours that are not listed on your form, please write them in, listing the name of the program, number of hours and the approval number. You must report 6 hours of CE to renew your license; you can carry over 3 hours.

If you were licensed in 2010, you are exempt. Other exemptions include inactive, 65 years old, having a license for 20 consecutive years, and having a lifetime license. If you live out of state and do not practice in the State of Arkansas, you are exempt.

Learn more [online](#).

