

Montana
Message



MFDA DIRECTORS DIGEST

FALL 2018



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PRESIDENT'S REPORT

BY TODD CARMICHAEL

FROM THE PRESIDENT

Greetings are your snow blower or shovels ready for what's to come or is the snow already too deep. Salt Lake City and the NFDA convention were great!!! There was so much to take in, it was like trying to get a drink from a fire hydrant. The NFDA really did a great job this year, there were great educational sessions and training on a wide variety of subjects. They have some DVD's that are available for purchase if you are interested in the materials presented.



The Remembering A Life campaign provided funeral service a unique window into the lives of some very special people from all over the world, and why it is important that their stories are told. If you get a chance, go to Remembering A Life website and look at some the entries that were selected. Great Stories!!!

The MFDA is also looking at a presentation called "Getting Grace". If you can, go to YOUTUBE and view the trailer for this movie, then let us know what you think. We would like to bring this to our association

sometime next year if possible.

Are we all glad that the elections are finally over? Maybe now we will hear something else on the TV, and radio. It does go to show you how important it is to get your cause out "Front and Center" with the public. So now that the votes have been counted, it would be good for us all to get to know who are elected officials are, and to then see how we can help each other. As they say all politics are local. Also, please plan to attend the MFDA's Mid-Winter Conference in Helena. We will be inviting our State Representatives for an evening of conversation on our causes, and the conference will provide some excellent continuing education. See you Helena!!!

Todd



GETTING GRACE

You would be hard pressed to find a more likeable protagonist in any film. GRACE, our title character is funny, sarcastic, empathetic, riveting and, unfortunately, she is going to die.

Nothing, however, in this amazing story is what you would think or expect. **Getting Grace** will deliver the core ingredient that ensures audience interest SURPRISE!

Although Grace's time is short, her positive impact on the world around her is monumental. Our story, as it initially appears, is about a young girl who knows that she is dying; Grace goes into a funeral home to learn about death and ends up teaching the disenfranchised funeral director, BILL, about life.

We soon learn that while trying to "hedge the bet" about her afterlife possibilities she is also trying her best to prepare her mother, VENUS, for her own LIFE AFTER her only child passes away.

Venus, we learn, is not dealing with the sad imminent truth well and is reverting to her old ways of drinking and "drugging."

Simultaneously, Grace humorously hijacks an ironically named "Coping with Life" class, offered by her hospital for children dealing with their own fatal diseases, and moves it to the funeral home. Not only does she do her best to "unch" the adults in her life to live that life to the fullest, she has the same effect on her peers. And she discovers love, herself.

Grace is also desperately searching for someone to take care of her mother. Will it be Bill, REVEREND OSBURN (the hospital's Chaplin) or RON, the charismatic and successful author of a book about the afterlife. *Continue pg.5*



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Once those around her actually “GET” Grace (meaning they, finally, understand her) each and everyone of them is able to transition to their own new life. It is an extraordinary story with a lead character who is able to effect a chain of positive events in the lives of all she come in contact with, be they doctors or morticians.

This film would have an excellent chance to make a difference, not only to those who have suffered through such a horrible event, but it will remind all who see it that LIFE NEED NOT BE LIVED LONG TO BE LIVED FULLY!

www.gettinggracethemovie.com/

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EXECUTIVE DIRECTOR REPORT

BY JAMES BROWN



It is hard to believe another summer has passed, and fall is well under way. As I write this, I am looking out my office window at trees that have shed their leaves, and there are skiffs of snow on the ground. Fall is one of my favorite times of the year, even if it means that winter is soon to come.

It's also hard to believe that the time is once again upon us to prepare for another Montana legislative session. The 2019 Montana legislative session is set to begin January 7th. The session is slated to finish on May 1st. A session ending date in May is highly unusual.

The 2019 session will be what is called a status quo legislature. Governor Bullock will be in his final session as Governor. Upon looking at the November 6th elections results, it appears that the Legislature will once again be Republican controlled. As such, it will be difficult to get any major policy initiative through the Republican-controlled Legislature, then through a Democratic Governor, and into law.

It is likely that the Legislature will focus, primarily, on Medicaid expansion and related funding issues. More specifically, since I-186 (raising sin taxes to pay for Medicaid expansion) did not pass as a ballot measure, I suspect that the majority of Montana's four-month legislative session will be spent figuring out whether Medicaid expansion should occur and, if so, how such expansion will be paid for. As the reader will recall, the Legislature held a special session in 2018 to deal with the State's budget shortfall. And the State's budget situation will still be foremost on the minds of the legislature when it reconvenes in January. To this end, any requests for funding will be met with doubt and be difficult to get passed.

I write the above paragraph because the funding situation impacts MFDA's legislative priority list. As the reader will recall, during the 2017 session, Governor Bullock vetoed the Association's bill to adequately fund the Board of Funeral Services, and to provide a steady source of income for the State's veterans cemeteries program. Given the State's tight budget situation, and the fact that Governor Bullock would likely veto a board funding bill again this coming session, the MFDA Board has decided not to run 'our' death certificate bill again

in 2019.

This being said, the Association is looking at advancing legislation to make it easier for funeral homes to find and employ qualified people. During our state convention held in Great Falls, the Association created a subcommittee to look at Montana's licensing laws and regulations. The subcommittee was created in response to the Board of Funeral Services' proposal to create a new form of license, the funeral directors license. Since the convention, the Governor has informed the Board of Funeral Services that he will not support legislation to create a second class of funeral license. As such, that proposal seems to be on the shelf for now.

In light of this development, the Association is considering, at the Subcommittee's suggestion, introducing legislation that would strike the statutory requirement that a person must have an additional 30 semester or 45 quarter credits to qualify for a mortician's license. This proposal, if passed, may help to alleviate the growing concern expressed by our members of recruiting qualified persons to come to Montana to practice as morticians. Prior to introducing this legislation, the Association will speak with Board of Funeral Services at their December meeting to garner their thoughts on the legislative change.

In keeping with the legislative theme, the Association will once again be hosting its biannual mid-winter conference in 2019. The conference will be held in conjunction with the legislative session, and will be hosted in Helena once again. The dates for the mid-winter conference are January 30-31, 2019. We have put together a great slate of speakers for the conference, including Montana Secretary of State Corey Stapleton. In order to make it more economically feasible for our members to attend, the Association has reduced the registration fee for the mid-winter conference by half in 2019. The mid-winter conference is our best opportunity for you to interact directly with your state legislators. And to make it even better, we throw in continuing education credit opportunities for those who attend. I urge you to set aside some time to join us in Helena for that event.

By the time you receive this edition of the Director's digest, you may have already received the MFDA 2019 membership renewal notifications and information in your inbox or mail box. When you receive your 2019 MFDA membership notice, we hope our efforts over the last three years to tighten the Association's spending belt while expanding our member services and programs will be foremost on your mind.

As always, we here at the MFDA, both at the staff and board level, encourage you to let us know if you have any questions about your membership or the benefits you received therefrom. Further, if there is anything 'we' can do to assist you with, or if there are additional benefits we can add that would be of service to your

business, please let us know. Our goal is to help ensure that you have the resources to compete and thrive in today's challenging business environment.

Thank you for your support of the MFDA and thank you for the underappreciated service you provide to Montana's communities. You and your work are valued!



Jim Brown
Executive Director

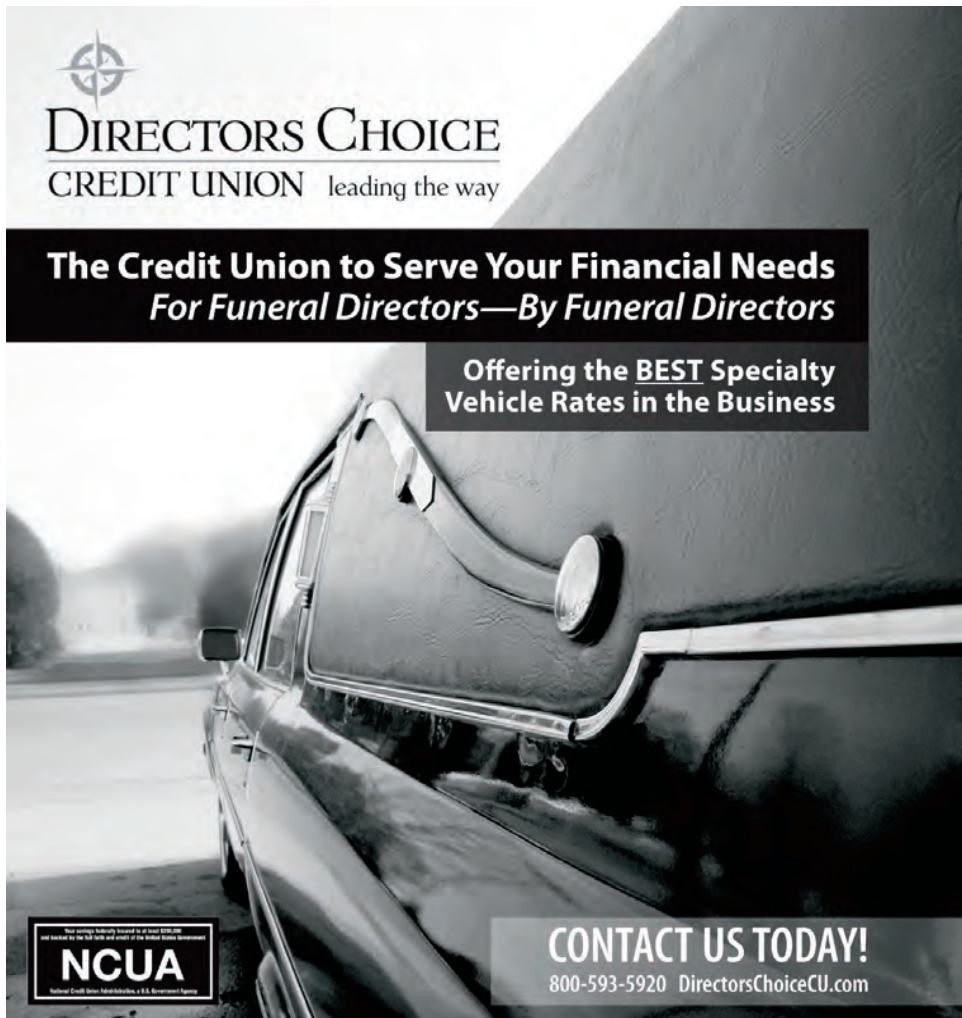



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NFDA POLICY BOARD MEMBER

BY W. KENT BELL



Montana Funeral Directors Association;

Greetings and best wishes from the NFDA Policy Board. The NFDA has about 20,000 members who represent approximately 11,000 Funeral Homes in the United States and 49 countries abroad.

Our national convention was in October in Salt Lake City and just prior to that the NFDA Policy Board met on Friday, October 12th and Saturday, October 13th. The Friday meeting was basically organizational in nature with our At-Large Representatives to structure the debates on Saturday. There are 4 At-Large Representatives and Montana's was John Wenig of Sheboygan Falls, Wisconsin.

We examined the NFDA mission for being the influential advocate in all facets of funeral service, for being the most credible source of information, expertise, and insight on the issues, for being the voice of funeral service, and for setting the standards for ethics within the profession. Much information was provided on funeral service abroad and I would concur that education or what goes on abroad will only make us better at what we do in the United States. The National Convention was somewhat the same approach.

Back in 2016 a class action suit was brought against Stericycle for fraudulently engaging in a billing scheme. The lawsuit was filed by 246,000 small businesses that included funeral homes, veterinarians, dentists and others. Stericycle has agreed to reimburse 295 million.

Five years ago American Academy McAllister Institute in New York was accused of giving its students the questions and answers prior to the National Board. It is getting resolved to correct that practice and NFDA has worked to not revoke the licenses of 94 people in New York currently licensed by that exam.

Heritage Cremation Providers, also known as Legacy Memorial Funeral Services, is an on-line middleman that arranges low cost cremation, based in Charlotte, North Carolina. They are not licensed, simply acting as a middleman between the consumer and funeral home. Many consumers have been defrauded and they have lost bodies and or cremated remains. NFDA has filed a complaint and we are waiting for those decisions.

There was a wrongful cremation case in Texas against Grace Funeral Home, a Houston firm. The Salazar firm is seeking 50 million in damages. They

are represented by Willie Gary, the attorney that won the 500 million lawsuit against the Loewen Group which led to the death of Loewen.

Please take note of these tips; tax credits available for funeral homes for improvements to your funeral home (ADA tax credit), generally funeral homes do not have to file 1099's for ministers, musicians, etc, a funeral home must file a Form 8300 by the 15th day if you receive more than 10,000 in cash, added compensation must be reported for a person living in your funeral home unless one can prove they have to be there, and there is No Free Lunch; if you buy your employees lunch, that's additional compensation.

The main part of the discussion was the proposed changes we as an industry seek to the FTC Funeral Rule. There is some speculation that the Federal Trade Commission will review these issues sometime next year, probably in the third quarter, but that time table is speculative. In case that situation does present itself, the NFDA wants to be ready for the debate and therefore we are devoting a great amount of attention to it. The NFDA currently is proposing

- That the GPL be given out only if a consumer requests it or before they actually select a funeral good or service.
- The Outer Burial GPL be given the same as the GPL.
- That the Variable Basic Service Fee could be set by a Funeral Home depending on the type of service selected by the consumer.
- NFDA is requesting the FTC only request the lowest price and not the highest price on the GPL, Burial Container GPL, direct cremations and immediate burials.
- NFDA is requesting the requirement to identify marked up cash advances be eliminated.
- NFDA is seeking a provision to be inserted into the rule which allows a funeral director to require the purchase of a good or service that is a practical necessity for the funeral being arranged (like embalming for a visitation).
- That a funeral home can charge a "Handling Fee" for third party merchandise.
- The Funeral Consumer Alliance wants GPL's posted on Funeral Home Websites. The NFDA is adamantly against that.

The NFDA is also considering seeking the repeal of the Funeral Rule. How many people get a GPL when they visit a doctor or dentists or see an insurance agent. There are some strong merits for this debate.

One of the opening conferences on Monday at the National Convention was a discussion led by our NFDA General Counsel Scott Gilligan and a retiring member of the Federal Trade Commission. Steve Schnider of Great Falls was also present. It was very informative and the FTC made this statement; 80% of all funeral homes in the United States are compliant with the Funeral Rule but 20% are not and they will continue to pursue that 20%. The fact remains they, the FTC, are not consistent from state to state in the enforcement of those regulations.

The NFDA is looking for input and welcomes all discussion. If you have any questions please contact me.

Respectfully;

W. Kent Bell



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TRUST REPORT

BY ADAM SCHROM

WHERE DID 2018 GO?

We want to thank each and every Montana Funeral Trust member for your trust in Funeral Director Support Services, Inc. as your preneed fund administrator. We take the responsibility that you place on us very seriously and are happy to be looking ahead to 2019 as your continued trust provider. In January, MFT will mail approximately 5,000 consumer tax statements. Each **Grantor Trust** accountholder will receive a tax statement that will list all the information needed for reporting on their individual 2018 income tax return. The statement will list the taxable interest associated with their account, administrative fees and a summary of all transactions affecting the consumer's account this past year.

As we plan for and anticipate the questions that consumers may have relating to their tax statements, an informational brochure will be mailed along with each tax statement. The brochure will explain the information that is provided on the statement as well as serve to answer some of the most frequently asked questions. This brochure should help to minimize the number of calls that your firm receives relating to your consumer's tax statements.

IMPORTANT: Qualified Funeral Trust (QFT) accountholders will not be mailed a tax statement.

Has a consumer recently notified you of an address change? It's easy to modify or change the address on a Montana Funeral Trust account. Simply visit www.montanafuneraltrust.org, mail or fax a General Administration Form, or email us

(mft@montanafuneraltrust.org) with the consumer's account number, accountholder's name and the updated mailing address. Updating your consumer's MFT accounts now will reduce the number of tax statements returned by the U.S. Postal Service and will help to ensure that each of your consumers receives their statement in a timely manner.

Steps to modify an address on Montana-FuneralTrust.org:

- Click Contract Tab
- Click Update Existing Contract (from Navigation Menu on left)
- Search for Contract
- Select/Click Contract Number under Search Results Grid
- Make Necessary Changes
- Scroll to the bottom; Click Next [Forms]
- Scroll to the bottom; Click Submit

Annual Trust Account Reporting Reminder:

As a reminder, each Montana mortuary holding preneed funds is required to submit a report to the board of funeral service each year. The information you are required to report can be found at

www.montanafuneraltrust.org. Simply download your December 2018 funeral home statement. All of the required information is listed under the year to date column of the Account Summary Report section of that statement. If you have any questions or concerns with where this information is located, please give our team a call at **844.206.0049**. We are here for you!

DR. ALAN WOLFELT

New Book by Alan Wolfelt Offers Healing Daily Practices

Companion Press has announced the publication of a new book, "Grief Day by Day: Simple Practices to Help Yourself Survive...and Thrive," by grief educator Alan Wolfelt. Wolfelt has often said, "When words are inadequate, use ceremony." In this new book he provides readers with the tools to do just that. Whether you are experiencing grief or a caregiver to those that grief, this new resource will provide you with everyday practices to allow your grief to become authentic mourning.



Learn the essential ingredients that make up a healing ritual. Try some of the many solo rituals gathered here or reach out to friends and loved ones who might like to try one of the simple group ceremonies. By incorporating the healing power of ritual into your days, you will be not only surviving your grief, you will be building in meaning and hope so that you can go on to thrive.

"Grief Day By Day" is an ideal resource for caregivers to provide to those in grief to help facilitate their healing.

Author, educator, and grief counselor Wolfelt serves as a director of the Center for Loss and Life Transition in the Fort Collins. The author of "Grief One Day at a Time," "understanding your Grief," and many other books for grief caregivers and mourners, Wolfelt is committed to helping people mourn well so they can live well and love well.

To order and learn more about Wolfelt's books visit www.centerforloss.com or call 970-226-6050.

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Thank you to all the members who attended the MFDA dinner in Salt Lake. We all had an enjoyable time and can all say we loved being served the final dinner by THE NEW YORKER in Salt Lake. The New Yorker had been in business for 40 years and closed the day of our dinner party.

2019 NFDA Convention will be in Chicago.



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— MONUMENTS —

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OUR STORY

At Missoula Funeral Homes we have been honored to care for the needs of our community members since the 1930's.

With our convenient location, we are able to offer multiple types of services, enabling families to memorialize their loved one with a funeral or memorial service, utilizing earth burial, entombment, or cremation.



We started building Garden City Funeral Home in the Spring of 1989 and opened Dec. 7, 1989. Rick Evans still operates the Missoula firms which were acquired from the Bankruptcy of Lowen in 1999. We now have a staff of 7 licensed Morticians and a dozen support staff. In 2011 we built the new Garden City Funeral Home and Crematory on the same property. It grew from 7500 square feet to almost 15, 000 sq. feet to serve the families of Missoula with superior quality of service. We also included a record room which stores all of the funeral homes records starting in the late 1800's.

Our professional and caring staff is always available to meet with and to assist families in creating a special ceremony to reflect the life of a loved one. Our training and experience have prepared us to help, to reassure, and to understand when a family faces the loss of a loved one, and we want people to know that we will assist them day or night.

In addition, our state-of-the-art equipment enables families to bring in several pictures to tell a story of the deceased through a customized service program. Our staff encourages families to select special music, pictures and a eulogy which can be turned into a video to be a part of the evening visitation, as part of the funeral, or during a luncheon. Our hope is that friends and family members will come to cherish these personal memorials for years to come.



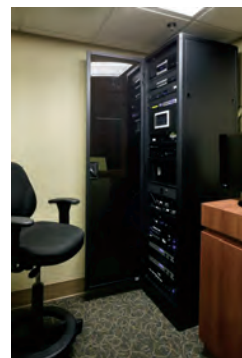
Another service offered is assistance in pre-planning the funeral, a way to reflect on one's life before the time of need, which helps loved ones plan a celebration that is both meaningful and comforting to survivors. We know that it is sometimes difficult for families to discuss the topic of funeral arrangements. Our experience has been that after a pre-planning meeting, people feel a sense of peace, knowing they have taken care of so many important decisions.

Consumer education is also an important focus for our staff. Our licensed funeral directors are able to provide presentations on several topics relating to funeral service. The funeral home has been host to many tours from local schools, church groups, medical fields, clergy, etc. Inquire within the funeral home if you are interested in organizing a group tour or educational seminar.



Our goal at Garden City Funeral Home is to help each family honor the life of their loved one with a service offering dignity, integrity, and respect...allowing family and friends to come together to remember, to honor, to support each other and to celebrate a life that has lived.

At Missoula Funeral Homes, we are honored to have earned the trust and confidence placed in us by those that we serve. We pledge to offer respectful and dignified professional service, service that a family should expect, service that a family deserves.



Rick Evans, Licensed Funeral Director/Owner



Rick Evans owner and operator of Garden City Funeral Home and Crematory and four other locations in Missoula and Western Montana has been a funeral director since 1981. Rick started working in Missoula at Livingston-Malletta and Geraghty funeral home in June of 1981. For a short time he worked in Whitefish and Columbia Falls until returning to Missoula and building Garden City Funeral Home and Crematory in 1989. In his spare time Rick enjoys traveling, boating, fishing and golfing living at Canyon River Golf Course. He and his wife Sally have four children and four grandchildren whom they enjoy immensely. He is active in the Montana Funeral Directors Association serving as president twice and also serving on the National level with the National Funeral Directors Association. He is a member of Sentinel Kiwanis, Missoula Builders Club, St. Anthony Catholic Church and the Knights of Columbus.

Life Lessons From An Alcoholic's Funeral

by Sean P. Egen

I went to a former friend's funeral a few weeks ago. Pals since childhood, I was the best man at his wedding; he was the best man at mine.

Over the years, we had simply drifted apart. Granted his drinking had played a role in the estrangement: embarrassed by his addiction, he had stopped reaching out. I grew tired of always being the one to call. So I waited for him to reciprocate. He never did.

A decade later, the phone did ring. He'd died in a fatal car crash on Interstate 5, just outside of Mount Shasta, California.

Life lessons from death

I drove the 450 miles north to attend my friend's memorial service, and it was a bit like going to the funeral of a total stranger.

Scriptures were read, tears flowed, and family and friends, including yours truly, said nice things about him, but for the most part they talked about a man and a life I no longer recognized.

Not that I expected the service to reveal or dwell on any ugliness of my friend's life, particularly not his alcoholism, but having been out of his life the last 10 years, I had so many unanswered questions. A few hours later, at a post-service reception, I worked up the courage to pull my friend's widow aside and ask her to clear up a few things for me.

His widow told me that my friend, who worked for over 25 years as an executive in the wine industry, had been drummed out of the business for his drinking and hadn't been gainfully employed in over three years. As someone who once worked in that same

industry (thanks to my friend's string-

pulling), I understood how severe his drinking must've been to get run out of an industry that was tolerant, if not lenient, about drinking. It was, after all, part of their culture — at least it had been when I worked in the business, in the form of countless free bottles of wine, mandatory tastings and vineyard visits, and long work dinners where the wine flowed freely with each and every course.

I also learned that my friend's widow had moved out of their beautiful home and had been living in a 400-square-foot apartment for over a year and a half.

She could no longer stand to see him, with no job to go to, spend his days drinking — or even worse, lie to her about his drinking. She told me the last straw had been when he crashed their car and then called her to pick him up; reeking of alcohol, he'd lied to her face, insisting he hadn't had anything to drink before getting behind the wheel and totaling the car.

Don't blame yourself for a loved one's addiction

She told me that, despite everything, she'd never given up on him and that she wished she could've loved him enough to convince him to stop drinking.



Knowing what I know about addiction, I told her that no amount of love from her would've been sufficient to get him to quit drinking, and I assured her it was simply not her fault.

Then I let her know that, 25 years earlier, when my friend and I shared an apartment and he was just starting out in the wine business, he used to drink a bottle of wine every night while he did paperwork...sometimes two. I made it clear that his alcoholism had been a problem that had begun to take over his life long before she became his wife. In hindsight, my friend had entered perhaps the worst possible business for someone with his addictive personality.

Then my friend's widow told me the saddest part of the whole tragic story: that only a couple of months before his fatal crash, their two adult children had done an intervention and convinced my friend to go to rehab.

He did and apparently made great progress, telling his wife that he actually enjoyed the experience because it felt good to be surrounded by others with similar problems rather than be isolated and all alone in their house.

When he completed rehab, my friend headed to the Oregon Coast to spend a few weeks with his parents before returning home to start his new sober life. That was where he was headed when he collided with the concrete divider on I-5 that took his life.



Never give up

I don't know why my friend crashed or if alcohol was involved. I didn't ask, and I don't want to know. After all that he went through, I want to think the best of him. I want to believe he was on the verge of turning things around and living a productive, fulfilling life of sobriety — a life where he was working toward reuniting with a loving wife and family that never, ever gave up on him.

If you've got a friend or loved one battling alcohol or drug addiction, don't give up on him or her, either. And don't ever give up on yourself if you're an addict. There's always hope, and it's never too late to get help.



Holidays are the toughest times missing our loved ones. Ways to externalize the loss –

- ◇ A prayer before the Holiday dinner, about your loved one.
- ◇ Light a candle for your loved one.
- ◇ Create an online tribute for them.
- ◇ Share a favorite story about your loved one.
- ◇ Have everyone tell a funny story about your loved one.
- ◇ At your place of worship remember them in a prayer.

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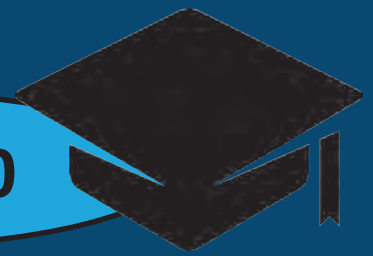
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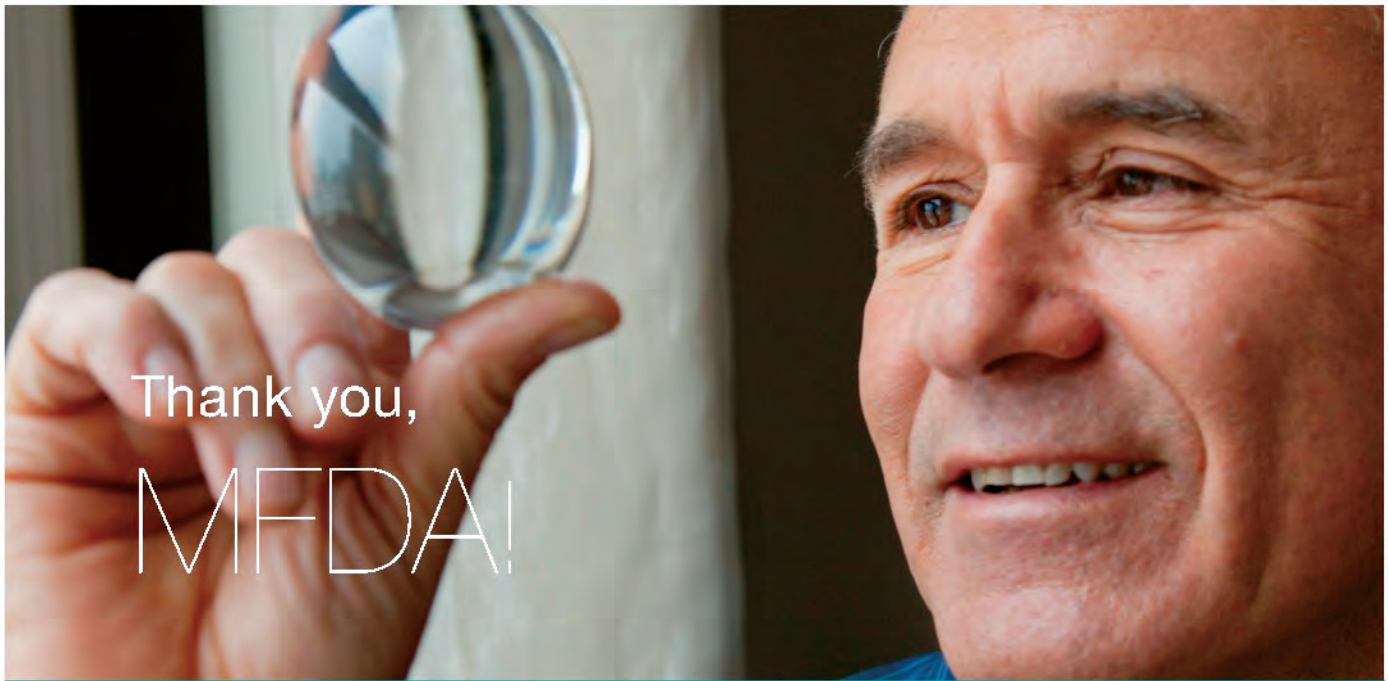
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Scholarships are available to full- and part-time students pursuing a degree in mortuary science from ABFSE-accredited schools or accredited Canadian schools.

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 - Foundation scholarships are subject to available funds and are not renewable; a Candidate may only receive a Foundation-awarded academic scholarship one time.
 - Foundation academic scholarships are for mortuary science/funeral service study only.
 - Funding is sent directly to the school; under no circumstances will the Funeral Service Foundation make a payment directly to the student.
 - Funding may be used for tuition, fees, books and supplies.
 - Alternates may be selected in the event that a scholarship recipient decides not to accept the award.
 - The Foundation has no loan programs, vocational grants or assistance for graduate study available.
 - The Funeral Service Foundation will only confirm receipt of completed applications and reserves the right to eliminate from consideration unsigned or incomplete applications without further notice to the applicant.
 - If a student terminates his or her enrollment in the school for any reason, the remaining/unused balance of the scholarship must be returned to the Foundation only, may not be transferred to another school, and may not be paid to the student personally.
 - Serious protracted illness or injury that would delay participation in the program may be considered reason for holding an award in reserve. Time limits and other restrictions may be set by the Foundation's Board of Trustees. Other leaves of absence will be considered on an individual basis.
- All award decisions of The Funeral Service Foundation are final.

To apply visit <http://www.funeralservicefoundation.org/academicscholarships/>

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*US Consumers Send Six Billion Text Messages a Day. CTIA, 2013.

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DEADLINE

NOVEMBER 30

2019

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JANUARY 30-31

MFDA DISTRICT MEETINGS

MAY 2019 DATES TBD

MILES CITY

BUTTE

GREAT FALLS

MISSOULA

MFDA CONVENTION & TRADE SHOW

JUNE 20-23 NORTHERN HOTEL

BILLINGS

DR. ALAN WOLFELT EDUCATIONAL WORKSHOP-
BUTTE COPPER KING HOTEL

SEPTEMBER 26-27

FALL BOARD MEETING

SEPTEMBER 26

NFDA INTERNATIONAL CONVENTION

OCTOBER 27-30, 2019

WE WOULD LOVE TO HEAR FROM YOU!

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