# AND A

Montana Funeral Directors Association Directors Digest



### 2019-2020 MFDA BOARD OF DIRECTORS & STAFF



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# Montana Funeral Directors Association Directors Digest

MFDA Calendar of Events

July 23

**Dominick Astorino** 

**Principles & Methods of Reconstructive** 

**Embalming** 

Webinar 10 AM-12 PM 2 CE

August 2-5

NFDA Leadership Conference - Virtual Event

Charleston, SC

September 14

**Fall District Meeting** 

Miles City

September 15

Fall District Meeting

**Billings** 

September 16

**Fall District Meeting** 

Bozeman

September 17

**Fall District Meeting** 

Missoula

September 18

**Fall District Meeting** 

**Great Falls** 

October 18-21

NFDA International Convention - Virtual Event

**New Orleans** 

**November 6 MFDA** 

**Board of Directors Meeting** 

**Great Northern Hotel** 

Helena

**February 3, 2021** 

**MFDA Board of Directors Meeting** 

11AM-4PM

**Great Northern Hotel** 

Helena

**February 3, 2021** 

**Legislators Cocktail Reception** 

\*subject to change

6 PM-8 PM

**Great Northern** 

**February 4, 2021** 

**Mid-Winter Conference** 

**Great Northern** 

Helena



"The state-of-the-art facility was Helena's first undertaking firm to use limousine-type vehicles, thus eliminating antiquated conveyances traditionally associated with funerals. Opp and Conrad operated until 1954 when the name changed to the Retz Funeral Home."



### Mortuary Science Program

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Visit <u>slcc.edu/mortuaryscience</u> or contact our program director, David Hess: <u>david.hess@slcc.edu</u> or 801-957-6205 for more information.

### PRESIDENT'S REPORT BY CHRIS HOLT

I want to take this time and thank the membership for the opportunity to represent the funeral industry here in Montana. It is an honor and privilege to bear the title of President from a long history of great people that held this office since 1901. I am humbled.

I also want to thank our former president, Frank Arb for all his guidance and leadership this past year for our association. I have personal learned a lot from Frank and value his wisdom and experience. We have become a better association and Executive Board because of him. I wish him well in his future endeavors. I also want to take time and thank Jim Brown and Terri James for all they are doing for our association and the current position we are in. Thank you, Jim, and Terri, for your great service.

We as an association and an industry have experienced an unprecedented last few months, as well as with our great country. We have had to distance ourselves from our communities, friends, and families as well as our colleagues in this great profession. We have had to postpone services and celebrations for our families we serve and step back from the personal care and touch given our families to help protect them and ourselves from this pandemic. Something we thought would never happen.

Funeral service is about touch, hugs, community, and family involvement. We have had to adapt to a new "normal" in dealing with deaths in our communities. Families have had to have private, invitation only funerals and memorials with no outside comfort and care usually given to them by others. Some have gone ahead and had theses private services. Some have decided to not have services all together, and some have postponed services until hugs are allowed.

Let us as an association not move ourselves permanently in this new direction. We need to have our families and communities know that we are here for them and we want to help them have open and public services, as we have been doing all along these many years.

We have found ourselves updating our technologies to provide remote livestreaming of services, video recording of services, and our websites. Also, we are making video tributes and memorial brochure tributes, just to be shared with family and friends.

Let us not forget the ones that we have served in the pandemic and reach out to them and reassure them we can do whatever they wish to provide a service of remembrance when things are deemed ok to do so.

We as an association have had challenges also. We have had to cancel conventions and district meetings, and even the National Convention. Considering theses cancellations, we as an association have tried to offer remote opportunities for CE credits for members of our association and will

keep members posted when these are available. We will keep members posted on the up to date developments of the pandemic and issues affecting our profession.

Also, we as a state have had to deal with a state board that is out of money and has raised all our licensing fees by 45%, putting an undue hardship on members of our association. We need input from all of you to go forward from here to address this concern.



I look forward to the coming year in working with our great association, its members, and valued partners and vendors in providing as much help and guidance as possible. I look forward to meeting everyone in the fall for in person district meetings. May everyone stay healthy, safe, and know we are here for you.

Thank you and God Bless. Chris Holt MFDA President



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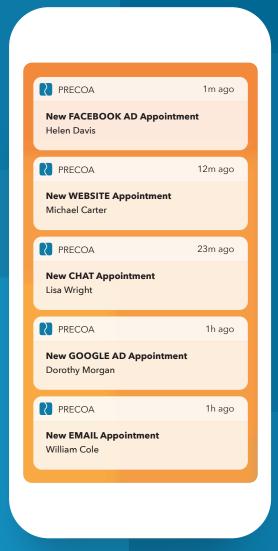
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### EXECUTIVE DIRECTOR REPORT BY JAMES BROWN

Phew – what a year these last few months have been.

At the end of February, we here at the Association were preparing for another 'normal' year, with our eye toward putting on our spring district meetings and our annual state convention and tradeshow.

Little did I know that in the following 8 weeks, MFDA's members and associate members would experience one of the most intense, novel and demanding periods in U.S. history.

On March 1st, I certainly did not expect Governor Steve Bullock to issue a 'stay at home' order, effectively shutting down private businesses in its wake, and then extending that order through the end of April. No way. No how.

I also did not expect on March 1, 2020, that the stock market would start to tank and that Montana's state budget would flatline? I cannot even imagine the tremendous fiscal challenge that will face our Montana legislature when it goes back into session in January of 2021.

Could any of us have conceived at the beginning of March that all of MFDA's live events would be canceled through the end of August? Who would have thought our Annual Convention slated for the beginning of June in Butte would be canceled due to the COVID-19 pandemic? Did we ever envision a scenario where our member firms would have to limit the number of people who could attend a funeral or put procedures in place to keep mourners properly 'socially distanced"? Again, no way. No how.

Our state officials continue to make every effort to slow the spread of the novel coronavirus. There are cheers and jeers for their attempts and methods. But, all of us realize this reality. Due to the shutdown of so-called non-essential businesses, many Montana small businesses were casualties of public health decisions. Wisely, the Governor designated funeral providers as critical workers and funeral homes as essential businesses. However, that does not mean we did not see our neighbors struggle both emotionally and financially. We have seen economic devastation in the US reaching great depression levels this year – a situation none of us could have contemplated coming into March. Who would have thunk?

Montana Funeral Directors Association

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James Brown
Executive Director

406.449.7244 PO BOX 4267 Helena MT 59604-4267

Terri James
Executive Assistant

info@MontanaFDA.org montanafda.org Coming through this novel period in American history, we are once again reminded of the most key ingredient of America's economic success. That is, government loans, programs, and grants cannot ever serve as a substitute for a healthy and free private sector economy.

We are also reminded of how fortunate we are to call Montana home. Unlike many other states, Montana has not experienced the volume of COVID-19



cases that were originally predicted to happen. But that does not mean that 'we' still won't feel the long-lasting impact of the pandemic in terms of delayed and slow economic growth and recovery, particularly for those businesses that were deemed non-essential.

However, Montana is in a much better place than it would have been thanks to your efforts. Montana's funeral industry was able to quickly adapt and to effectively respond to these unprecedented times, providing your customers with the high level of care and concern that they have come to expect from Montana's funeral industry.

So, too, with the Association itself. The Association had to turn on a dime and transform its operations almost overnight. During this time, the Association has been able to carry out the mission of the MFDA while working primarily from home. Previously scheduled educational programs and live meetings have been converted into virtual events. The Association has also created a link on its webpage dedicated to providing information on the Covod-19 epidemic.

What is more, the Association communicated regularly with our elected officials, both on the State and Federal level, to bring our members the most up to date information on the virus and responses thereto, including expressing the need for our members to have access to critical personal protective equipment. Our efforts resulted in the Association obtaining a \$10,000 grant from the State of Montana that will be used to purchase hand sanitizer for our member firms.

As you know from the operation of your own business, there have been many changes in 2020 in the way we are all operating. And, certainly, there will be more. However, your MFDA team remains constant in our dedication to serving you in the same manner you are fully committed to serving your customers and communities. Thank you for being helpers during this time of need and let's hope the second half of 2020 turns out to be better than the first half.

Town 3



### **LEGAL CORNER**

By Rose M. James, Morrison Law Firm

### IRS Scams: Common Scams and How to Protect Yourself

Robocalls allow scammers to target the elderly and other vulnerable individuals all over the nation. One of the most common scams involve individuals pretending to be representatives of the IRS. Listed below are some of the most common "IRS scams" and tips for determining if a communication you have received from the IRS is legitimate or not. If you would like more extensive explanations or information, please visit the IRS's website on scams, the IRS provides frequent updates at the website below:

https://www.irs.gov/newsroom/tax-scams-consumer-alerts

If you have received any communications purporting to be the IRS, whether over the phone, through the mail, or via email, be sure it is the IRS before responding. Scammers rely on the fact that individuals will be so nervous or flustered by negative news about their taxes that the victims will not ask the proper questions, and ultimately release incredibly sensitive personal information. IRS will only contact you via regular USPS mail. Even if the IRS does contact you via telephone for a special purpose, they will attempt to initiate contact via mail first. The IRS will never call to demand immediate payments by special method (such as a prepaid debit card or wire transfer). In most cases, the IRS requests payments via mail. The IRS will not demand that you immediately pay the taxes owed without an opportunity to review or appeal the amount they say you owe. The IRS should always advise you of your rights as a taxpayer. Additionally, the IRS will not send unsolicited emails.

Most importantly, the IRS does not threaten to revoke your driver's license, immigration status, or your social security number. These empty threats are used to incite panic and fear, increasing the likelihood that a vulnerable individual will cooperate with requests from the scammer.

### The Social Security Number Trick

This approach involves the scammer threatening to cancel or withdraw the victim's social security number. The goal of the scammer is to frighten people to respond to robocalls or voicemails. The IRS does not cancel or suspend your social security numbers. Please either ignore these calls or report them using the information below. Do not provide your personal information over the phone.

### The Fake Tax Agency Trick

In this common scam, the victim receives a letter threatening to place an IRS lien or levy on the victim's property unless immediate payment is made. The fake tax debt is based on delinquent taxes owed to a nonexistent agency, often called the "Bureau of Tax Enforcement." The goal of the scammer is to confuse the victim into thinking the letter is legitimate, often by using similar terminology and formatting. If you are concerned about whether a letter is legitimate, you can contact the IRS or a tax professional. Always use the official IRS contact information (800-829-1040).

#### The Fake Refund Tax Trick

This scam is when the victim is contacted over the phone and told that they are entitled to an unexpected refund, but they must first provide their personal information. The scammer may have a fake name and badge number, they may have some information about the victim. Scammers also have the ability to "spoof" their phone number, making their caller ID appear to be a number related to the IRS. Do not provide any personal information over the phone. If you are concerned as to whether you may owe taxes or be owed a refund, contact your tax professional or the IRS at 800-829-1040.

If you are contacted by a potential scammer, do not provide them with any personal or tax information. Instead, report the phone call, letter, or email to the IRS using the information below.

- Contact the Treasury Inspector General for Tax Administration to report a phone scam. Use their "IRS Impersonation Scam Reporting" web page. You can also call 800-366-4484.
- Report phone scams to the Federal Trade Commission. Use the "FTC Complaint Assistant" on FTC.gov. Please add "IRS Telephone Scam" in the notes.
- Report an unsolicited email claiming to be from the IRS, or an IRS-related component like the Electronic Federal Tax Payment System, to the IRS at <a href="mailto:phishing@irs.gov">phishing@irs.gov</a>.

If you have questions about communications you may have received from the IRS, feel free to contact our office at (406) 443-1040.

Rose James graduated with honors from Michigan State University College of Law in 2017. Before moving to Montana, Rose worked with Michigan's leading estate planning and elder law attorneys.

Rose is licensed in both Montana Michigan where she focuses her practice in estate planning, probate, and estate and trust administration.



Great Northern Hotel - Helena

# The Future of Funerals: COVID-19 Restrictions Force Funeral Directors to Adapt, Propelling the Profession Forward

## NFDA 2020 Cremation and Burial Report Reveals Embrace of Technology in Fifth Consecutive Year Of Growth For Cremation

Brookfield, Wis. (July 7, 2020) – More than half of funeral directors have experienced increased cremation rates due to the coronavirus pandemic, according to the 2020 Cremation and Burial Report, released by the National Funeral Directors Association (NFDA). The pandemic has forever changed the way families memorialize a loved one – further solidifying cremation as the leading end-of-life preference, and funeral directors as unequivocal first responders in times of crisis.

While the impact of COVID-19 has been both unprecedented and unpredictable, the shift toward cremation has been a forecasted pattern by NFDA. In 2015, the national cremation rate surpassed the burial rate for the first time in U.S. history. In 2020, the projected burial rate is 37.5% (down 7.7% from 2015) and projected cremation rate is 56.0% (up 8.1% from 2015). This preference is predicted to only strengthen, with projections for 2025 indicating that the burial rate will be 30.6% (down 14.6% from 2015) and the cremation rate 63.3% (up 15.4% from 2015).

End-of-life services have looked different in 2020 due to COVID-19, starting with the sheer volume of deaths. An additional 200,000 U.S. deaths are estimated this year because of the pandemic, eight out of ten of which are adults 65 years and older, according to NFDA's 2020 Cremation and Burial Report. That means more families than usual are planning funerals. However, because of "safer-at-home" orders, social distancing rules and restrictions on gatherings, most have had to postpone or revise memorialization plans. In fact, 50% of NFDA-member funeral homes report families postponing a loved one's service due to COVID-19, with plans to hold some type of service with a funeral director's assistance in later months.

The pandemic has also highlighted the importance of funeral directors, not only as leaders in their communities, but also as a vital network of often overlooked first responders during national and global crises. From natural disasters to mass tragedies, funeral directors are on the front lines helping families navigate uncharted territory - it is no different with COVID-19. In fact, nearly 900 funeral professionals from across the country volunteered to assist funeral directors and others with respectfully caring for the dead in hotspots, like New York and Michigan, when they were experiencing spikes in COVIDrelated deaths.

"Throughout the COVID-19 pandemic, funeral directors have been an invaluable part of the community, providing constant support and flexibility as families make already difficult decisions under seemingly impossible circumstances," said 2019-2020 NFDA president, Bryant Hightower, CFSP. "There was and is no road map for funeral directors during this unprecedented time, but they have undoubtedly risen to the occasion and adjusted their services to meet the moment."

Ultimately, the changes funeral directors made to meet this moment will propel funeral service into the future. While COVID-19 restrictions have made it difficult or impossible for families to gather and grieve, it has highlighted the ability of funeral homes to meet every family's unique needs. For example, nearly half of NFDA-member funeral homes have started offering livestreaming options since the onset of COVID-19, offering widespread accessibility to loved ones who are unable to be physically present for a service. NFDA expects this trend to continue as social distancing becomes the norm for the foreseeable future.

With families and funeral directors having to quickly pivot plans in recent months, it highlights both the uncertainty of death and the importance of preplanning. Whether families prefer burial or are considering cremation, like most

Americans, they might not know where to start. Answering questions at all stages of planning, Remembering A Life (www.RememberingALife.com), NFDA's family outreach and education website, offers guidance on where to begin the planning process, the kinds of decisions that families can make, and the many options available to make a tribute personal and meaningful, especially during the time of COVID-19. Whether visitors are curious about their own affairs or need fast answers following the death of a loved one, the "Ask a Funeral Expert" tool gives families access to experienced professionals who can answer questions or refer them to a local funeral director.

As the trusted leader and worldwide resource for the funeral service profession, NFDA lists Remembering A Life among their top resources providing helpful information about planning a meaningful service, as well as resources to help people understand their own and others' grief and loss.

Funeral professionals may order a digital copy of the 2020 Cremation & Burial Report through NFDA's online store (<a href="www.nfda.org/store">www.nfda.org/store</a>). The report is a free to members and \$175 for nonmembers. Funeral professionals who have questions about the report or placing an order can call NFDA at 800-228-6332.

### About the NFDA 2020 Cremation and Burial Report:

The statistical projections contained in the 2020 NFDA Cremation and Burial Report were compiled by the University of Wisconsin-Madison Applied Population Laboratory Department of Community and Environmental Sociology. State-level deaths by method of disposition data were collected from state vital statistics departments or similar state regulatory agencies for the years 2002-18. Other findings presented in the report are from proprietary NFDA research studies, such as the 2020 NFDA Consumer Awareness & Preferences Study. https://www.nfda.org/.

# Are Death Care Professionals Still the "Poor Stepchildren" of Emergency Preparedness?

Patricia Hartley

https://connectingdirectors.com/

Death care professionals weren't the only front-line workers bearing the brunt of COVID-19's supply shortages. The public's initial frenzy to snatch up N95 masks, gloves, and sanitizers put many industries at a disadvantage for months. However, funeral directors were particularly unprepared for the pandemic's death toll, especially in the hardest-hit areas of the country. Sadly, it's a scenario one study predicted nine years ago. It's a study that gives death care professionals the dubious distinction as the "poor stepchildren" of emergency preparedness.

#### More than masks

On March 21 — just days after the World Health Organization (WHO) declared an international pandemic — the *Wall Street Journal* published a story revealing morticians' fears of potential equipment shortages in the United States.

"Funeral directors are growing worried that, should the grimmest coronavirus scenarios become reality, they will be swamped with victims and at the end of the line for scarce safety equipment to handle infectious bodies," the story begins. Just 12 days later, the New York Times reported "the casualties in New York are starting to severely tax the city's ability to accommodate its dead." With more than 1,000 deaths, hospitals were running out of body bags and funeral homes were backed up. City officials set up 45 mobile morgues to accommodate the overflow and ordered 85 more. When the refrigerated trucks filled up, at least one funeral home started stacking bodies in U-Haul trucks. Some funeral homes were able to purchase additional equipment to handle the overload. Spencer Leak, Jr. of Leak & Sons Funeral Homes in Chicago told The Washington Post he purchased extra vans and hearses to manage the "revolving door of funerals per day." He also reconfigured his 40-body refrigeration room to three times its capacity. Many other funeral homes

just had to say "no" and turn away

And how long will it take before death care professionals can overcome the sad, but true "poor stepchildren" designation when it comes to recognition by government agencies?

### The least prepared

grieving families.

In 2011, clinical professor of epidemiology Robyn Gershon published a paper entitled "Mass Fatality Preparedness in the Death Care Sector." Her objective was to "characterize mass fatality preparedness of the death care sector [...] and to determine the workforce's ability and willingness to report to duty during a hypothetical high fatality pandemic event." Gershon is a leading researcher of various industries' abilities to respond to mass fatality events. She's studied the emergency response preparedness of not only death care, but also medical examiners and coroners, pediatric surgeons, faith-based organizations, and others. Among all of them, however, the study found death care professionals the least prepared. "There are, unfortunately, like the poor stepchildren," Gershon told Vice in June. "[T]hey were the least prepared, with the least surge capacity."

#### **Distressing results**

Gershon's study began with a survey of 492 funeral homes and cemetery staff members. Her survey asked about infection protocols and supplies, and arrangements with suppliers for replenishment of essentials. Among her findings:

- Only six of 13 preparedness items were in place, typically;
- 11.2% had a written pandemic plan; and
- 63.8% had a stockpile of supplies, but only 15% had an arrangement to restock.

The last point may have proven itself moot, as 2020's pandemic found even the most reliable suppliers scrounging for supplies to pass along to their customers.

"I started calling around, and all of our normal channels had dried"

up," <u>Bass-Mollett CEO John Flowers</u> told <u>Connecting Directors</u> in late <u>March</u>. His plight uncovered a shocking lack of awareness among government officials of the needs of what many have called "last responders."

As Flowers reached out to his state's legislators, he "explained why funeral directors, coroners, and medical examiners needed N95s."
"They said, 'Wow — we've never really thought of that,'" Flowers said. "Somebody had to tell somebody that we need an allocation set aside for our industry."

#### Will things change?

Even as COVID-19 deaths mounted, the U.S. Centers for Disease Control and Prevention (CDC) hesitated to provide guidance to death care workers. Although some guidance for handling COVID-19 decedents was issued in late February, the focus of this guidance was on performing autopsies rather than day-to-day death care. It was only at the National Funeral Directors Association's (NFDA) request that the CDC issued additional specific information about conducting funerals and visitations on March 11. The NFDA's dedicated COVID-19 webpage became (and remains) a go-to resource for death care documents, quidance, support, and news.

The struggles encountered (and overcome) by death care professionals during this pandemic raises a plethora of questions. While we applaud and greatly appreciate the NFDA's efforts, should it really have taken their intercession for the government to recognize the dire and crucial needs of the funeral industry? Why didn't anyone take the results of Gershon's emergency preparedness seriously nearly a decade ago? And how long will it take before death care professionals can overcome the sad, but true "poor stepchildren" designation when it comes to recognition by government agencies?



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As second generation owners, Josh and Kathy greatly value the history, culture, and hard work that Dave & Jennie have fostered over the years. The business was born in 1980 after Dave & Jennie lost their previous business (Lockie Excavating) due to the sky-high interest rates of 1979. Dave had dabbled in handmade pottery, and after many sleepless nights and much prayer, they decided to give pottery a try Over the next 37 years, they have steadily built Mountain Arts Pottery into what it is today: a thriving wholesale and retail pottery business that serves many customers nationwide.

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### LET'S TALK ABOUT GRIEF

My first association job was working for an international organization of funeral homes. My job included producing materials that members could buy for the families they served. "After the Loss" was a booklet I wrote about grief. I found a copy recently when I was purging paperwork. It reminded me of the research I conducted prior to writing the booklet—and what I learned about grief in the process.

Grief comes in all shapes and sizes. There are big losses (such as the death of a loved one) and small losses (such an event cancellation) and all sorts of losses in between. You—and only you—get to decide what category your loss fits in.

No grief is insignificant. Grief is grief. Large losses leave us wondering how we'll make it. But small losses add up, too. And continual small losses, such as what we're experiencing as a result of COVID-19, have a cumulative impact. Don't minimize any grief you feel.

Grief comes and goes. You can be fine one minute and catch yourself unexpectedly crying the next. Three steps forward, two steps back. Six steps forward, eight steps back. Grief shows up unexpectedly. Sometimes it hangs around and sometimes it quickly disappears.

Grief shows up in different ways. You may be sad. You may be angry. You may have difficulty concentrating and remembering. You may have less energy. You may have trouble sleeping. You might experience all these symptoms, sometimes simultaneously. The way we experience it is as individual as we are.

Grief changes us. Whether it's the death of someone we love, goodbye to a hoped-for opportunity or circumstances that

suddenly change, sorrow hollows us. If we let it, sorrow will also deepen us and make us new people.

I'm not ashamed to admit that I've shed tears over the last month. I've cried for people I don't know who are dying alone. I've wept for the healthcare workers who care for them, often without the protective gear they need to keep themselves safe. I've shed tears over both uncertainty...and the certainty that things will be different moving forward. I despise the words "new normal," even as I grasp how achingly accurate and descriptive, they are.

Yes, we're in a new normal. But no, we don't have to pretend we're not sad about what's happening, what's changed, and what might not be.

There are others better trained than I am to address the topic of grief. But my work has always been about starting difficult conversations and I can't think of a more necessary one right one. I know we're being brave and showing up and soldiering on. But it's okay to grieve, too.

Today, I feel strong and optimistic. But I know this will likely change—several times—before we are through this season. When it happens, I'll let myself grieve for a minute, an hour, a day, a week—whatever it takes. And then, I'll remember this: we will prevail.

Sincerely, Mary Byers, CAE, CSP MaryByers.com



# MEMORIAL — MONUMENTS—





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Columbia Mortuary

Creel Funeral Home, Inc.

Cremation and Burial Society of the Rockies

Dahl Funeral and Cremation Service

Dahl Funeral Chapel

Daly-Leach Memorial Chapel and Crematory

Darlington Cremation & Burial Service

Dokken-Nelson Funeral Services

Fulkerson-Stevenson Funeral Home

Franzen Davis Funeral Home & Crematory

Garden City Funeral Home

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Hi-Line Funeral Services

Holland & Bonine Inc.

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K&L Mortuaries

Longfellow Finnegan Riddle Funeral & Cremation Services

O'Conner Funeral Home

Perkins Funeral Home

Pondera Funeral Home

Poplar Chapel

Remington Letcher Funeral Chapel

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Smith's Funeral

Chapel Laurel & Columbus

Smith's Olcott Funeral Home

Stevenson & Sons Funeral Home Forsyth

Stevenson & Sons Funeral Home Miles City

Stevenson Funeral Home, Inc.- Baker

Stevenson Funeral Home Inc.- Dickenson

Stevenson Wilke Funeral Home

Sunset Hills Memorial Funeral Home & Cemetery

The Lake Funeral Home & Crematory

Wayrynen-Richards Funeral Home

Whitesitt Funeral Home

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### In The News

### Bipartisan Push To Include Brave Act In Next Coronavirus Relief Package

U.S. Sen. Gary Peters (Michigan), a former lieutenant commander in the U.S. Navy Reserve and member of the Senate Armed Services Committee, and U.S. Reps. Cheri Bustos (Illinois-17) and Adam Kinzinger (Illinois-16) have called for the inclusion of their bipartisan bill to increase funeral benefits for eligible veterans in the next phase of coronavirus relief legislation. With COVID-19 posing serious risks among elderly veterans and those with service-related health conditions, the Burial Rights for America's Veterans' Efforts (BRAVE) Act would upgrade the VA's reimbursement for the costs of a veteran's funeral, providing critical relief to surviving families suffering a loss.

"Forty percent of veterans are over the age of 65, and many young veterans suffer respiratory damage associated with burn pit exposure. Therefore, a significant share of veterans is at high risk for COVID-19 exposure becoming fatal," the lawmakers wrote. "Veterans should be treated equally based on their service. Unfortunately, current policy penalizes survivors based on the circumstances at the time of death.

"Every veteran who served honorably deserves a dignified farewell," the lawmakers continued. "At this time of crisis, it is critical that Congress acts to update and fix the unfair VA funeral benefit structure."

In a letter to congressional leaders, the lawmakers called for the inclusion of their bill to ensure that all nonservice-connected deaths are treated equally, regardless of where the veteran dies. Currently, veterans who die in a VA facility are provided greater funeral benefits than those who die in their home or other non-VA hospital.

Peters reintroduced the bipartisan BRAVE Act last year and previously testified in support of the legislation at a Senate Veteran Affairs Committee hearing. Dr. Paul Lawrence, VA undersecretary for benefits, has expressed the VA's support for Peters' bill. Bustos and Kinzinger have introduced

companion bipartisan legislation in the House. Stated the letter: "As Congress works to deliver to the American people relief through an additional COVID-19 response package, we write to urge inclusion of the Burial Rights for America's Veterans' Efforts Act. The BRAVE Act would increase VA burial benefits for nonservice-connected deaths and authorize annual adjustments based on Consumer Price Index increases for all VA burial benefits. This update is more important now than ever.

"The VA is tracking 9,691 veterans who have tested positive for coronavirus (resulting in 770 known deaths to date). But the actual number of veteran cases is likely considerably higher given that not all veterans receive VA healthcare.

"Veterans should be treated equally based on their service. Unfortunately, current policy penalizes survivors based on the circumstances at the time of death. Veterans who die of a nonservice-connected condition outside of a VA facility, perhaps at home under quarantine or in a non-VA emergency room, are offered just \$300 for funeral expenses. Meanwhile, the VA will pay up to \$796 toward burial and funeral expenses for nonservice-connected deaths inside a VA facility. The BRAVE Act would grant parity to survivors by making the benefit the same regardless of where a veteran dies.

"The last increase to the nonservice-connected burial allowance occurred in 1978, and the last increase to the service-connected burial allowance occurred in 2001. That means these benefits have stayed the same while the costs of funerals have increased. In 2019, the average funeral cost \$9,135. Moreover, the VA has testified of its support for the BRAVE Act and requested an update to this benefit as a legislative proposal in its fiscal year 2021 budget submission.

"Every veteran who served honorably deserves a dignified farewell. At this time of crisis, it is critical that Congress acts to update and fix the unfair VA funeral benefit structure. Thank you for your leadership and for standing up for our nation's veterans during this time of crisis."



### July 23 10-12 Free Webinar

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I believe that the viewing of our dead is the single most important facet of funeral service and an integral part of the grieving process for individuals, families, and communities. Unfortunately, the education provided in the area of advanced restorative art and reconstructive embalming is all but extinct; most mortuary schools in the United States offer one or two semesters of restorative art in which students learn the basics of facial proportions, color theory and modeling-- with little to no lessons given on practical application or actual restoration/reconstruction of trauma or difficult cases. For generations, students of mortuary schools across the country have graduated and gone out to serve their communities without any further education in advanced methods.



Free Webinar to MFDA Members July 23, 2020 10AM-12PM

Many seminars currently offered on this topic are nothing more than a sales pitch for products or events, exploiting and wasting your time and money. The result, over the decades, has been less and less embalmers that possess the confidence or skills to provide open casket viewings in cases of trauma; the closed casket has become the expectation for trauma cases for the public and professionals alike. I do not believe this is rooted in laziness, but rather, a lack of confidence that stems from the lack of education.

My philosophy is simple: provide the education that will instill the confidence. Confidence breeds action and action yields change.

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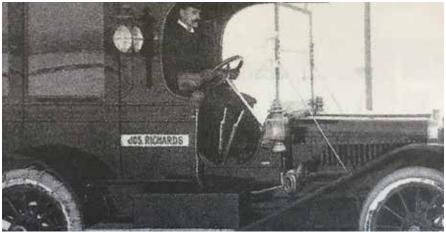
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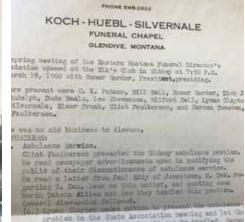
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### **Robert Sumsion**

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In the early 1800's, undertaking had not yet become professionalized. Instead, family, friends, and church graveyards sextons made funeral arrangements, while carpenters, liverymen, and businesses offering funeral supplies provided coffins, grave digging, and other services. It wasn't until the 1860's when undertaking first began to evolve into a service occupation in cities. Usually, a man did undertaking as a sideline to his main job. This arrangement remained in remote sparsely, populated areas.

John M. Bowes came to Montana Territory in 1870 first to Helena, then Deer Lodge whereas a cabinet maker and carpenter he built several houses and the Presbyterian Church. In a June 1876, Butte Miner edition of the paper Bowes had an ad for undertaking and made to order coffins. Bowes also ran ads boasting the "finest hearses."

1880 marked the beginning of the funeral director's profession. The National Funeral Directors Association held its firs convention in Rochester, New York in 1882. Funeral Homes, actual business dedicated to only funerals began to appear in America in the 1880's.

In the 1890, a Cornish man, Joseph Richards came to the US to a small mining town in Colorado where he took up undertaking. Richards came to Butte in 1892 and started a funeral business. He also served as city coroner.

In 1899, Richards was invited to attend a meeting in Missoula with a group of funeral directors. As an outgrowth of this meeting an Association was formed which at the time was variously called "The Montana Funeral Directors Association" and "The Northwestern Association." The first officers of this group, all men from the state of Montana except one who is listed as living in both Spokane, Washington and Helena, Montana, are as follows: President, Joseph Richards, Butte; Vice-President, S.M. Smith, Spokane and Helena; 2nd Vice President, John M. Lucy, Missoula; Secretary, E.O. Flaherty, Helena; Treasurer, George Seltzer, Billings.

The following year, the organization reported to the NFDA as the Northwestern Association. It was also termed the Northwestern Association in Embalmers Monthly for 1900. Perhaps by this time, several funeral directors from Washington had joined. Almost immediately the organization started work on an enabling bill to have the State Board of Health "compelled to examine us and pass on our competency." Presumably this was done in both Montana and Washington.

By 1903, the Montana Funeral Directors Association was a recognized entity, new members were being added to the rolls and the meeting that year was called the "fifth annual meeting."



In the late nineteenth and early twentieth centuries, undertaking evolved from a profession in which a tradesman could get a start simply by advertising his services into one requiring specialized skills and facilities. Nowhere, is this evolution more apparent than in Butte, where in the twenty years between 1855 and 1905 twenty one undertaing establishments operated at one time or another; by the 1920's, seven Butte firms offered professional funereal directing. Still, mourners adopted the practice of holding funeral services at the mortuary only gradually. The photograph at the left shows a lavish home funeral held in Anaconda circa 1930.

The constitution has been so successful that few changes have been made in the organization since its adoption, the only change of note being the admission of Associate Members in 1958.

### MFDA HISTORY

The first record of a licensing board appeared in 1915. Members of the Board were appointed by the State Board of Health and included E.L. Flaherty (MFDA President 1901-1902) of Helena and Dr. W.F. Cogswell, also of Helena. In 1940 a bill was passed by the Legislature which created a Board of Embalmers and Funeral Directors independent of the State Board of Health. Appointed to this Board by Governor Sam Ford were Ralph Bray (MFDA President 1938) of Miles City, H.H. Dokken of Bozeman, Frank Meyers of Great Falls, and Sam White, Jr. of Butte. This same bill also created a separate Funeral Directors license.

It is interesting to note that the first reported constitution and by-laws were adopted in Great Falls in June 1925 at which time a lengthy code of ethics was also appended to the document. The Association had, until this time, been run on "understanding" arrived at by the founding fathers, signed by them at the first meeting and lost in the interim. The constitution has been so successful that few changes have been made in the organization since its adoption, the only change of note being the admission of Associate Members in 1958.

**Dokken-Nelson Funeral Service** had its origin in 1900 when the Davis Undertaking parlor was opened at 123 West Main by William Davis. In 1914 he and H. F. West (MFDA President 1917) formed a partnership and changed the business name to Davis and West Undertaking Parlor. After West purchased Davis' interest in 1918, it was known as the H. F. West Undertaking Parlor.

H. H. Dokken (MFDA President 19330 and M. F. Getchell opened the Dokken Funeral Home at 19 W. Babcock on January 1, 1927, and on October 1 that year they purchased Mr. West's business. The funeral business was conducted from the Babcock location until 1938 when the new funeral home was built at 113 South Willson. Mr. Dokken purchased Mr. Getchell's interest in 1929. On January 1, 1946, Howard I. Nelson and Roderick M. Kippen (MFDA President 1951) purchased one-half interest in the business. Both young men "grew up" around the funeral profession and having served their country in WWII returned to their families and homes in Bozeman. The business carried on under the name Dokken, Nelson and Kippen Funeral Service. The chapel was named the "Sunset Chapel" because of its sunset effects as well as being symbolic of the sunset of life. In 1954, Mr. Kippen passed away, and the business name was changed to Dokken-Nelson Funeral Service.



H. H. DOKKEN







An estimated 10,000 workers lined the route of Frank Little's funeral procession, which was followed by 3,500 more persons. The funeral is still the largest ever in Butte history. He was buried in Butte's Mountain View Cemetery. His grave marker reads "Slain by capitalist interests for organizing and inspiring his fellow men." 1917



Cowboy artist Charlie Russell's body is carried to high ground in Highland Cemetery by an antique horse-drawn carriage at his funeral in 1926. (Photo: C.M. Russell Museum photo)



Wilda "Winkie" Axelson achieved two firsts in Montana. She was the first woman elected to the Montana Funeral Directors Association board of directors. She also was the first woman licensed as a funeral director in Montana.

1971 MFDA Convention and Trade Show

From left; Hobart Brusvold, Billings; Dennis Dolan Sr., Butte; Wilford Bell, Malta; Wilda Axelson, Butte; William Riddle, Browning; Rex Troth, Bozeman; Ti Gerraghty, Missoula.

### "PREDOMINATELY A MAN'S PROFESSION!"

In 1944, Wilda Axelson and her husband owned and operated a funeral home in Butte. Wilda "Winkie" did all of the bookwork and making funeral arrangements. At the Montana Funeral Directors Association Convention, men had meetings while the wives had separate activities. "One time at a state convention, I knew that they (the men) were going to be discussing a certain insurance issue and I needed to know about it. I walked into this meeting and sat down. A gentleman came over and said, "Is there something you wanted, Winkie?" I said, "Yes, I want to hear this discussion about the insurance problem. Well, they sat in silence for about 5 minutes and then started the meeting."

In the mid 50's Wilda became the first Montana female licensed funeral director. Following her husband's death in 1967, she eventually took over the funeral home.

In 1971, she achieved another first when she was elected to the Montana Funeral Directors Board of Directors as Secretary-treasurer, making her the first woman to sit on the board. Although she was elected, she did not move up the chairs to president. That position was not held by a woman until thirty years later when Irene Dahl became the first female president of the association. (MFDA President 2001)

Thank you to the following Cameron Axelson Words and Ink Publishing-Zena Beth McGlashan Buried in Butte, Caring for the Dead Silver Bow Public Archives Monica Remeley, Dokken- Nelson Funeral Service



Please know I am always looking for articles for the magazine and would like to hear your firms history~Terri

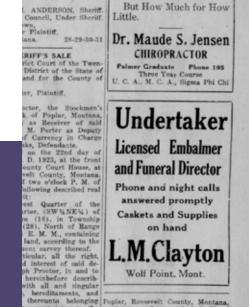
### Early Day

### City Ordinances

As of 1907, unless you had permission beforehand, nighttime burials, cremations or exhumations were strictly forbidden. Why this was decided is a mystery since early-day newspapers were not riddled with grave-digging stories, nor were there numerous write-ups on the popularity of midnight funerals.

Another 1907 ordinance seemed a bit contradictory. It stated that morticians were not allowed to use arsenic in their embalming fluid. Apparently if you were already dead, the powers that be were concerned about contaminating the soil around the grave, but if you were alive, well ... that's another story.

Time was of the essence!
When a person died, by law,
the mortuary was to bury or
cremate the remains within
100 hours of their passing.
Butte Silver Bow Public
Archives



## Covid News



### **Bullock encourages face coverings**

In a press conference on July 2, Montana Gov. Steve Bullock addressed listeners sternly, chiding those who are not taking mask wearing and social distancing guidelines seriously while in public. "As Montanans are mingling in larger groups without social distancing and without wearing a mask, we are seeing more of these outbreaks from group settings," he said.

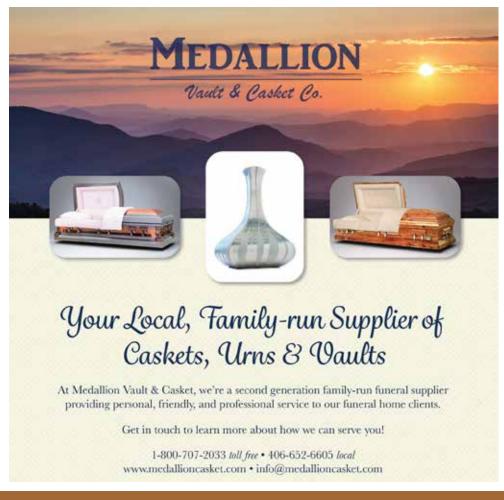
Regional governments in counties with high caseloads are considering whether to make face coverings a law-enforceable ordinance, including Missoula and Jackson, Wyoming. "I hope that we don't have to get to the point of a mandate," Bullock said. "But if we do, we have to make sure everyone's on board in order for it to be successful."

# Dodge





Montana Med Express







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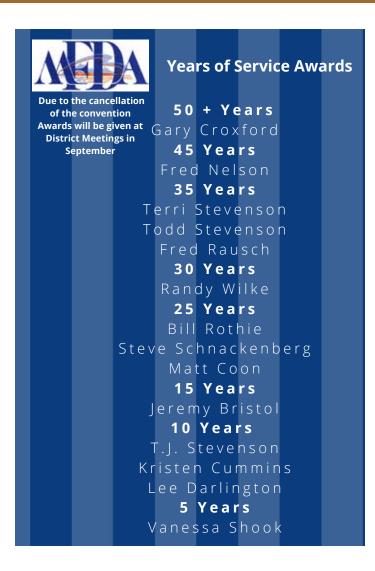


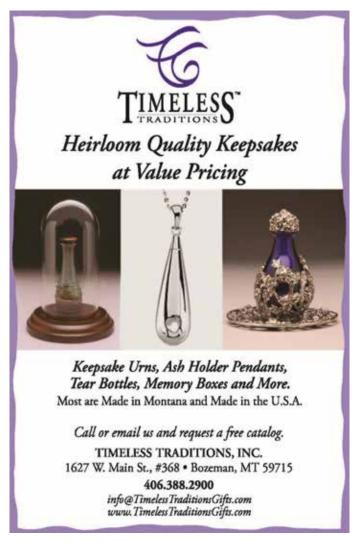
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Corneal Recipient, Jason, Age 31, with his wife and two daughters, holding the photo of his cornea donor, Nick Photo © Tori Cervantes

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Thank you, MFDA!













