



Montana Funeral Directors Association Directors Digest

FALL 2020



**GARY
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*"I love to help relieve people's burdens and
give them hope for a brighter future."*

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office-406-442-8520



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mtc1@bresnan.net
Cell 406-951-1546



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tj@stevensonandsons.com
cell-406-853-1860
office-406-232-4457



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Non-firm Member
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vanessashook@hotmail.com
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tyson@agelessinc.com
cell-505-985-2712



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scott@stevensonandsons.com
office-406-232-4457



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skirkegard@yahoo.com
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office 406-453-7257



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frankarb@outlook.com



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Longfellow Finnegan Riddle
Funeral Home
Anaconda
iamzmany@yahoo.com
Office-40-563-3371



James Brown
Executive Director
jim@thunderdomelaw.com
office-406-449-7444



Terri James
Association Assistant
info@montanafda.org
office-406-449-7244
cell-406-490-7712

Calendar of Events

November 6, 2020

MFDA Board of Directors Meeting
Virtual Event 11am

November 10, 2020 -2 CE

MFDA All District Meeting

February 3, 2021

MFDA Board of Directors Meeting*
11 am-4 pm
Great Northern Hotel
Helena

February 3, 2021

Legislators Cocktail Reception*
6 pm-8 pm
Great Northern Hotel
Helena

February 4, 2021

Mid-Winter Conference*
Great Northern Hotel
Helena

April 9, 2021

MFDA Board of Directors Meeting*
Andrus Hotel-Dillon

June 10-13, 2021

MFDA Convention & Trade Show*
Copper King Hotel & Convention Center
Butte

*subject to change to virtual event

Radiation Protection Guidelines

Given the widespread use of radiation in nuclear medicine and radiation oncology procedures in the United States and around the world, it is likely that crematory operators have cared for the bodies of individuals who have undergone treatments involving the use of radiation.

Importantly, one of the tenets of the National Funeral Directors Association's Certified Crematory Operator Program™ is to ensure that crematory operators have the necessary information about

the decedent to conduct cremation safely. NFDA guidance on authorizations includes the need to obtain representation that there are no radioactive or other implants, pacemakers or mechanical devices in the remains as they may create a hazardous condition when placed in the cremation chamber and subjected to heat. Typically, the authorization includes detail as to all devices which may have been implanted in or attached to the remains, which may possibly require special precautions before the remains are placed in the cremation chamber and subjected to heat.

"Radioactive materials are used routinely in medical practice to improve human health. The risk of harm to the crematorium operator is so small that it cannot be measured."

- American Association of Physicists in Medicine (AAPM) and American College of Radiology (ACR)

**Dennis Schoepp
Memorial
Scholarship**



Preference will be given to students from MONTANA who INTEND to return to MONTANA after graduation to work in funeral service, and who are also affiliated with a Montana Funeral Directors Association Member Firm (MFDA). In addition to Foundation submission requirements, students interested in the Dennis Schoepp Memorial Scholarship must also submit a letter of reference/support from an MFDA Member Firm to MFDA (info@montananfda.org).
<https://www.funeralservicefoundation.org/academicscholarships/>

Submission Cycles
Applications accepted: **\$2,500.00**

February 15-April 1
September 15 - November 1

PRESIDENT'S REPORT BY CHRIS HOLT

Here we are, Fall 2020. My how time flies. Going into this, I had hoped we would be in a more 'normal' situation than we are at. I was looking forward to South Carolina and New Orleans and talking with other professionals about our Industry and getting some perspectives from others. I was also looking forward to some in person meeting with all our membership across the State. But alas, here we are... I want to thank Jim and Terri for all they have done and continue to do for our association. I also want to thank our Board for the fine job they are doing during this troubled time. Lastly, thank you to our membership and vendors for your understanding and input as we traverse the path we are on.

As you all have heard, will be holding our Fall District meetings virtually. We are working on some great presentations for your CE credits. Hope all of you can attend. Around this time, we are also thinking of our annual OSHA training. Remember the MFDA is offering the Stericycle training free for all members. We here in Helena take this time of year to update our OSHA training for all our employees and to review all our practices.

We as an association are aware that our membership is concerned about CE's during this time. Rest assured we understand and will be discussing various options to present to the membership for continuing education. We will work to provide as much assistance as possible to bring valuable, up to date CE credits to our membership. As we all know, the election is coming up and I hope we can have a clear and more accepting administration for our profession and its members after it is all said and done.

I did have the opportunity to join the Leadership Convention virtually from South Carolina. I heard a lot of ideas and talk about the current situation we are all facing and the obstacles we must traverse. Some of it focused on ourselves and our perspective on dealing with our business and the communities we serve. Some on technologies that must be upgraded or put in place. A lot of information on the pandemic and access to PPE. There was some talk on us being first responders as well and being recognized as such. I believe we as a profession and association are up to date on what we are facing, and I am confident the NFDA is providing as much assistance as we need.

Back here in Montana, we have had close to 200 deaths from Covid, which means our profession has had to deal with this head on. I am comfortable in saying our membership is on top of all the latest requirements and protocols on dealing with Covid deaths; thanks to the MFDA, NFDA, CDC, and our local officials. Thank you to our membership who is facing this head on.

The reality is that many families are opting out of services currently and going for the basic services. I realize this is affecting all our members. Is there a clear and concise answer, no. I believe we must stick to what we know and do best, serve our families and provide options that can help them navigate the situation we are in. Our hands are tied with the current guidelines set out for us in our various counties and the State. However, livestreaming services and recording of private, small services for broadcast is now at

the forefront of our profession. When faced with the challenge to have a celebration of life, families need to know we are the ones that can help them do this and we have been doing this all these years. Now, I feel, the public is understanding the importance of our roles in creating a memorable service for their loved ones and friends. It is not just letting them hold a barbeque and leaving it as that. With the pandemic and isolation, I feel the families we serve need to understand they can rely on us as professionals in our profession to guide and help them out and create memorable, meaningful celebrations of life.

Remember, when families are in their darkest times, and sorrow and pain is present and the unthinkable is affecting their lives; they turn to us, the funeral director. We hold a unique position to guide, assist, traverse, and help to heal their pain of loss. Let us not take this half-heartedly. No matter the current situation and circumstances, we are their guiding light. God Bless.



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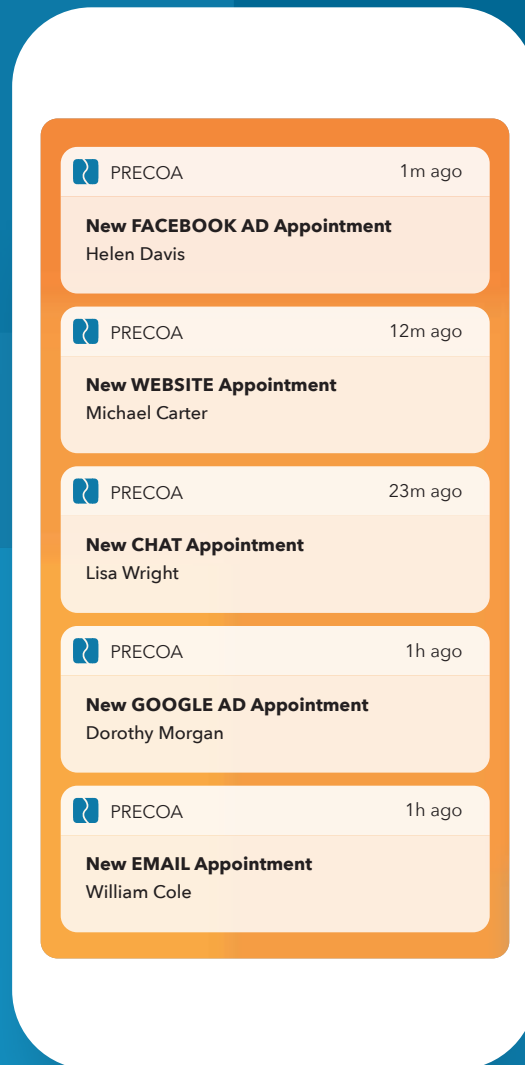
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EXECUTIVE DIRECTOR REPORT BY JAMES BROWN

Welcome to the Fourth 2020 edition of the Directors Digest. What an eventful year this one has been, though we have had few MFDA in-person events due to the Covid-19 pandemic.

Due to the ongoing pandemic, the MFDA has unable to host the vast majority of our live programs this year. MFDA's annual convention was canceled for the first time in MFDA's recent history. Our annual district meetings were canceled. Our annual NFDA DC advocacy summit fly-in was canceled. The Montana reception at the NFDA national convention was canceled. What a change from 2019, a year in which our in-person member programs reached some of the highest attendance levels ever from our members and associate members.

But, not being able to meet in person did not stop the Association from moving forward with its great events. For example, the Association successfully held the spring district meetings via Zoom. Further, the Association put on several continuing education-focused programs via Zoom meetings throughout the spring and summer months. This format allowed our membership to obtain CE credits from the comfort of their own homes and businesses. Among our fantastic education presenters was Dominick Astorino, who spoke on the topic of modern embalming and restorative art education. Also, the Association hosted online events where our membership could hear from and interact with the Republican and Democrat candidates for governor – Greg Gianforte and Mike Cooney, respectively.

In September, the Montana Board of Funeral Services 'met' for the first time in 2020. I put quotation marks around the word met because the meeting was held via teleconference due to the Covid-19 situation. During that limited meeting, the Board moved to approve a license application and reviewed the status of CE audits. The Board also announced earlier this year, that due to its inability to meet in person as a result of its financial troubles, the Board would not have any legislative proposals for the 2021 Montana Legislature to consider. The next, and final, Board of Funeral Service meeting will be a screening panel meeting on October 21st.

On the advocacy side, the Association was very pleased to learn that the U.S. Senate Committee on Veterans' Affairs included the federal BRAVE Act in its comprehensive Veterans Benefits Enhancement and Expansion Act, S. 4511. At the time I write this column, S.4511 has passed through the Veterans' Affairs Committee and is awaiting action by the full U.S.



Senate. The Association expresses its appreciation to Senator Jon Tester for his strong support of the BRAVE Act and the broader bill, S.4511. We are hopeful, but not overly hopeful given the current political climate, that the BRAVE Act will be signed into law before the end of the year.


Speaking of legislation, it is hard to believe that the 2021 Montana Legislative session is only a few short weeks away from starting. The Association will be hosting, if pandemic circumstances allow, MFDA's Semi-Annual Mid-Winter Conference and Legislative Reception. The events are set for February 3-4 in Helena. Among our scheduled speakers are Leili McMurrough, Program Director, Worsham College and

Henry Johnston, Burials of Fallen Police Officers. The 2021 events in Helena are contingent on how the Legislature decides to conduct the session, i.e. allows its legislators to attend in-person social events and to attend personally widely-attended functions. The Association will keep you updated on the status of this event as we get closer to the new year.

And, on a final, positive note. At the summer board meeting, the Board voted, once again, to keep the 2021 member dues at the same level the dues were at in 2020. So, when you see MFDA's annual membership renewal packet in your mailbox in January, the Board hopes that MFDA's efforts over the last 7 months to help our members navigate the Governor's covid-19 closure orders, to secure PPE equipment, to obtain state guidance on handling covid-19 exposed bodies, and to strengthen and shore up the struggling Board of Funeral Services. The Association does its very best to maximize your dues dollars and to advocate on your Firm's behalf on both the state and national levels. We look forward to your being a member again in 2021 and let's hope 2021 is a more 'normal' year.

We will have one more edition of the magazine in 2020 – a special Christmas edition. So, be on the lookout for that gift under your Christmas Tree come December. On behalf of all of us at the MFDA, be safe, and be well.





James Brown
Executive Director
406.449.7244
PO BOX 4267
Helena MT 59604-4267

Terri James
Executive Assistant
info@MontanaFDA.org
montanafda.org



LEGAL CORNER

By Rose M. James, Morrison Law Firm

Marriage: What are the legal consequences?

Groucho Marx once said, “Marriage is a wonderful institution, but who wants to live in an institution?” When we think of marriage, we tend to think of a partnership between two individuals who love each other. What we cannot forget is that marriage is also a legal institution which provides special protections to each spouse.

While marriage is an ancient practice, it is still subject to change throughout the years. The most recent change occurred in 2015, when the United States Supreme Court legalized same-sex marriage in *Obergefell v. Hodges*. Previously, Montana had prohibited same-sex marriages.

Legal marriage in Montana can occur in two ways. First, marriage can occur when a ceremony is performed, by a licensed officiant, between two individuals who have obtained a marriage license. To obtain a marriage license, the individuals must be over the age of 18, not already married, and have the capacity to get married (which means not being intoxicated, mentally ill, etc.). In addition, a woman under the age of 50 must submit a blood test for rubella. However, the legislature made the blood test requirement optional in the 2019 legislative session.

The second way marriage can occur is through common law marriage. In order to have a common law marriage, the spouses must be over the age of 18, not already married, and have the capacity to get married. In addition, the spouses must agree to be married, cohabitate, and hold themselves out to the public as married. The couple can complete a “Declaration of Marriage without Solemnization” form and file this with the Clerk of District Court to serve as an official record of the marriage.

Marriage provides special protections to fathers. When a child is born to a married woman, her husband is presumed to be the father. If an unmarried couple has a child, the father must jump over hurdles to have the same rights over his child as a married father. An unmarried father must either sign documentation acknowledging the child as his own and file it with the state or initiate an action in district court. Without these actions, the biological father has no legal rights to control the care and custody of his child.

Being married also gives the spouses special priorities under the law. This includes the priority to serve as your spouse’s conservator or guardian. For a spouse to be bypassed as a conservator or guardian, the spouse must either sign a waiver, or the person applying to be a fiduciary must explain why the spouse is unfit to serve. A spouse also has priority to serve as personal representative for the estate of their deceased husband or wife.

A husband or wife is given special financial protections after their spouse dies. A spouse can take what are called special allowances from the estate before it is distributed. These special allowances are the homestead allowance, the personal property allowance, and the exempt property allowance. A spouse is also the primary beneficiary if an individual passes away without a will. Finally, a spouse also has the option of taking against a decedent’s will if they are unhappy with the portion given to them. The spouse’s percentage of the estate is calculated based on how many years the marriage lasted.

The federal government provides special protections to married couples as well as the state. Under federal rules, a spouse must be named as the beneficiary of government regulated retirement plans including 401Ks and IRAs unless the spouse signs a waiver allowing the account holder to name another as the beneficiary. Married couples also receive lower tax rates than individuals filing alone. In addition, there are increased exempt amounts for gift and estate taxes for married couples.

As marriage rates go down, and more people have committed relationships outside of marriage, many people believe these special protections should be extended outside of married relationships. However, the legislature is often unwilling to extend these benefits to relationships outside of marriage. Since, marriage is a legal relationship in addition to being a romantic relationship, individuals entering a marriage, leaving a marriage, or deciding to forgo marriage should consult an attorney to ensure their loved ones are cared for.

Steven Charles Seymour



On May 16, 2020, surrounded by his loving family, our beloved husband, father, and grandfather, Steven Charles Seymour, 65, passed away peacefully wrapped in the arms of God.

Steve was born in Butte, Montana in 1954 to Alice and Joe Seymour. He attended and graduated from St. Joseph's Catholic School and Butte

Central High School. After high school, he enlisted in the United States Air Force.

Steve and Marcia married in 1974. They have three beautiful children Christine, Steve, and Sean. He deeply loved and treasured Marcia, his children, their spouses, and his grandchildren.

Steve was proud to have served our country, whether in the Air Force or as a civil servant. In 1986 Steve and Marcia returned to Butte and owned Seymour Printing for 6 years. Airplanes were in his blood and he accepted a job as an Air Reserve Technician in San Antonio, Texas. He traveled the world and had numerous stories to tell. Steve was a respected leader, and cherished the strong lifetime friendships he made.

Preceded in death by his parents. Steve is survived by his wife Marcia, his children Christine (Mark) Noel, Steve (Dawn) Seymour, Sean (Priscilla) Seymour, Grandchildren Robbie Noel, Madelyn and Kinsley Seymour, Jasmine (Casey) McCormick and Jake Humlicek. He is also survived by brothers: Joe (Judy) Seymour and Tim (Teresa) Seymour; sisters: Terri (Mark) James and Maureen Seymour. Mother in law: Joan Beckman and brothers-in-law: Mark Beckman and Mike Beckman. He is also survived by numerous nephews and nieces, aunts and uncles, and cousins.

A Memorial will be held in Butte at a future date, once it is safe to travel and gather once again.

Kenneth George Avison, "Ken"



Kenneth George Avison, "Ken" died on August 26th, 2020 due to complications from cancer. Ken was born in Wetaskiwin, Alberta, Canada to Frances McDougal and George Avison on June 5th, 1945.

When Ken was 8 years-old he found his love for the art of magic and performed 100's of shows with his faithful assistant Dorothy, his sister. He has performed thousands of shows, 500 birthday party shows alone in the 17 years The Cove has been open.

Ken was an avid musician as well, the drums being his instrument of choice. He played in several bands, including Paul Revere and the Raiders as well as The Fendermen. When he was with The Fendermen they had a huge hit called "Muleskinner Blues" that has been covered several times, most notably by Dolly Parton.

During this time, he was also an avid hockey player (goalie) and got picked to play in the NHL. The day of signing he snapped his leg and that dream went out the window.

He had a long career as a school administrator both as a principal and superintendent, touching many young lives. He was given the nickname "Radar" because of his uncanny way of hearing and seeing everything, resulting in no one getting away with anything in his school. His mother, when visiting him at one of his schools, would ask if he was really in charge or if he was pranking her and was actually the janitor. This had to do with it taking more than 7 years to finish high school due to his pranks and rock and roll lifestyle!

He is preceded in death by his parents, brother-in-law's Tom Vert and Darrell Sutton and several good friends.

Ken is survived by his wife of 50 years, Tami; his sons Jason, Kevin (Aimee), and Ryan Avison. His sister Dorothy of Sherwood Park, AB, many nieces and nephews, brothers-in-law's Chris Vert of Seattle and Steve Vert of Polson, and sister-in-law Sadie Vert of Minnesota, and grandchildren Christian, Declan, Lex, Nate, Zane and Zander.

A visitation will be held on Tuesday, September 1, 2020 from 9:00 am-5:00 pm at The Lake Funeral Home, a Vigil and Sharing will be Tuesday, September 1st at 7:00 pm at Immaculate Conception Catholic Church, and Funeral Mass will be on Wednesday, September 2nd at 10:00 am at Immaculate Conception Catholic Church.

Kathleen Ann (O'Reilly) Pittman



On May 16, 2020, surrounded by his loving family On the afternoon of August 4th, 2020 our wife, mother, grandmother, surrogate grandmother, sister, aunt, and friend died at the Billings Clinic after a brief non Covid-19 related respiratory illness. She was surrounded by the family she so dearly loved. She fought hard until the end.

Kathleen Ann (O'Reilly) Pittman was born April 1, 1951 into a large Irish Catholic family in Lewistown, MT to Pat and Arlene O'Reilly. She was raised in Roy, MT where she attended school and she played basketball and ran track. She graduated as valedictorian from Roy High School in 1969.

After graduation she attended college at The College of Great Falls, Northern Montana College (MSU-Northern) then graduating from Eastern Montana College (MSU-Billings) with a bachelor's degree in business education.

She began her teaching career in Fraizer, MT then Savage, MT. She left teaching and briefly worked as a social worker in Sidney, MT before moving to Colstrip in 1978 where she began working for the Montana Power Co. as an accounting clerk until moving to the Rosebud Mine in the accounting department. In her 42 years working at the mine she used her strong work ethic to advance through many promotions in accounting, purchasing, warehousing supervisor, and concluding her tenure as a Regional Supply Chain Manager for the Westmoreland Mine Company.

While in college she met her first husband Burdette Newman, to this union three boys, the light of her life were born; Douglas, Trevor and Travis and she was blessed with two foster daughters Starla Kay and Renee. Kathy and Burdette later divorced. In 1988 she began a new journey with the love of her life, Bill Pittman. They were united in marriage on December 27th, 1991 and she gained a stepson Reilly. In 1994 her very special granddaughter Rayne was born.

While juggling her career and family life she perfected the art of motherhood. Whether it was waking up at 5:00 AM to drive her boys to a wrestling tournament and volunteering at it all day to maintaining everyday activities that accompany a growing family

she never missed a beat. Her passion for motherhood was able to continue while supporting her granddaughter through basketball and other activities. For nearly 30 years she was an avid supporter of Colstrip athletics.

Her greatest joy in life was being involved in her family's lives, including her children, granddaughter, surrogate children and grandchildren and nieces and nephews. Kathy's kindness and caring reached beyond her family as she was there to support any person who faced any struggle in their life. She welcomed into her home countless young people and served as a mother figure and mentor. Her gentle spirit served to comfort many lives.

She loved bringing her family together. She visited with her mother and siblings on a near daily basis and spearheaded family reunions in Lewistown.

She is preceded in death by her parents; brothers Douglas and Mike; sister Patti Jo. Brothers in law Alfred Braine and Eugene Desmarais and sister in law June Dahle.

She is survived by the love of her life Bill Pittman, sons Douglas of Billings, Trevor of Helena and Travis of Missoula, step-son Reilly (Sarah) of Issaquah, WA and their children August and Daniel, granddaughter Rayne (Daniel) of Colstrip, Kaylee (Alex) of Billings and their daughters Hannah and Zoey; Foster daughters Starla Kay and Renee of Oklahoma, brothers Jim (Sharon), Tom (Maureen), John (Nancy), Tim (Beth), and Eddie Brooks. Sisters Barbara (John), Mary (Dick), and Theresa; Sister in law Ruby Braine, Brother in law Jim Dahle and Leland (Jeanette). As well as many nieces, nephews, cousins, and friends she loved very much. Including very special cousins John Huntley and Heather Kipf, who served as a great comfort to her. In her lifetime she touched countless lives that will always have a special place in her heart.

Kathy loved flowers and they are a welcomed gift. In lieu of one certain charity; in her memory please give of yourself to someone in need with no expectation of repayment; love generously and unconditionally as she did.

Family will receive friends from 4-6PM Monday August 10, 2020 a vigil service will follow at 6PM at Stevenson and Sons Funeral Home in Forsyth. A funeral mass will be 10AM Tuesday August 11, 2020 at Rye Park in Colstrip. Rite of Committal will follow Wednesday August 12, 2020 at Mt. Calvary Cemetery in Lewistown at 2PM. Stevenson and Sons have been entrusted with the arrangements. To leave condolences may be shared with the family by visiting stevensonandsons.com.




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Muriel Burgith Field



Muriel Burgith Field was born September 25, 1923 in the Overland District, rural Lake Alma, SK, Canada, the daughter of John and Marie (Hilde) Field. She was baptized and confirmed at the Overland Lutheran Church and attended rural school at the Overland School. As a young lady, she moved to Radville, SK to live with her older sister Ruth and worked at a Chinese Café. While working at the Café, Muriel met her future husband, Tom Clemes.

On September 1, 1943, they were united in marriage in Estevan, SK. Tom was attending Pharmacy College in Saskatoon, SK during World War II and joined the Canadian Army. While Tom was overseas, a daughter, Betty was born. Muriel and Betty stayed in Saskatoon until Tom returned from the service and finished his Pharmacy degree. The family moved to North Battleford, SK where Tom worked at a Drug Store. While in North Battleford, a second daughter, Wendy was born. The family immigrated to Plentywood, MT where Tom worked at Johnson Drug Store and they had their last child, Rick.

In 1958, Tom and Muriel purchased the Drug Store in Culbertson, MT. They worked side by side in the Drug Store and were very active in Culbertson community activities. Tom passed away in 1978 and Muriel moved to Billings, MT where she lived until 2010, when she moved to Williston, ND, to be closer to her son.

Muriel was very athletic. As a young girl, she enjoyed throwing horseshoes with the threshing crew after meals. While in Plentywood, she played softball with the Blue Moon Women's Team. While living in Culbertson and Billings, she enjoyed taking long walks. She was a very determined, independent woman that could organize and reorganize anything. She had a green thumb and took pride in her flower gardens and her yard. She was a tremendous cook and baker; she enjoyed knitting and loved dancing. On a trip to Hawaii with a tour group Muriel learned that Tutu was Hawaiian for Grandma and she adopted that name for herself. All the grandkids, great-grandkids and their friends called her Tutu.

She was a member of the Women's Club and United Methodist Church in Culbertson. In Billings, she volunteered with the Blue Blazers of the Chamber of Commerce, the local hospice and the Ronald McDonald House. She was a member of the Grace Methodist Church in Billings.

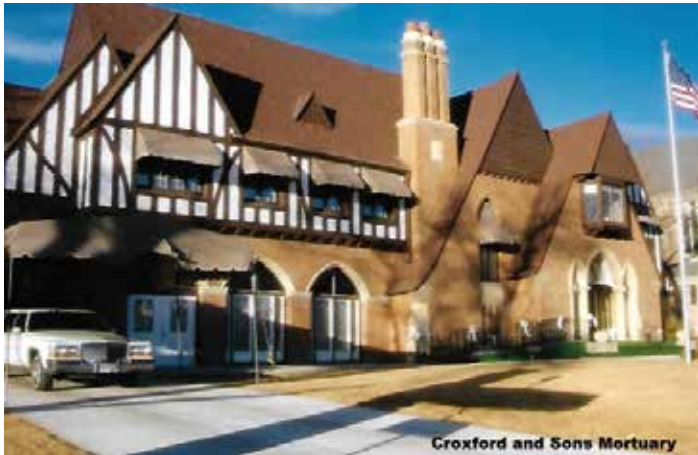
She is survived by a daughter, Betty Mothershead of rural Laurel, MT, a son, Rick (Linda) Clemes of Williston, ND, eight grandchildren, 19 great-grandchildren, a sister, Marlys (Jack) Hooper of California, two sisters-in-law, Iris Field of rural Radville, SK and Avis Field of Weyburn, SK along with numerous nieces and nephews and great nieces and great nephews.

She was preceded in death by her parents, husband, one daughter, Wendy Vallejo, two sons-in-law, Bill Mothershead and Victor Vallejo, one sister, Ruth Forsythe, four brothers, Bobby, Leonard, Juel and Ronald Field.



MEMORIAL

— MONUMENTS —



In 1930 My Dad, Lloyd Croxford, moved to Great Falls MT on behalf of the Merrill Mortuary Company INC. to sell stock certificates in order to build Merrill Mortuary on Central Ave. of Great Falls, MT. With my father's help, the company raised enough funds selling stock certificates and the Mortuary was built in 1930. The intention when opening was to give the people of the vicinity of Great Falls the finest funeral services, yet keep prices within the reach of all. This principal has been carried through all of Croxford's services and even today when the costs of conducting our business have increased, we continue to maintain the same low prices. These are established prices that rich and poor may share alike. My father was asked to manage the mortuary and eventually purchased it and it became Croxford and Sons, Inc.



I was born September 6, 1939 in Great Falls, MT to Lloyd and Pat Croxford. At the time mom and dad lived in the funeral home on Central Ave. I lived in Croxford Mortuary until I was 14 years old. Mom and dad attempted to keep us reverent when funerals were being held and families were making arrangements. We were often found playing hide and seek in the casket room, playing with the rabbits in the basement and giving them rides in our

toy trucks that we pulled around the mortuary. One occasion my dad was looking for my little brother, Denny, who was 2 years old at the time. Noticing a commotion in the chapel during a funeral service, he found Denny in the front smelling all of the flowers. The situation embarrassed my dad, but seeing a little child, lightened the heavy spirit of the funeral for the family.

On August 10th 1946, my father and I were sitting in the grand stands at the fairgrounds watching the horse races. We attended because we offered the services of our ambulance (removal vehicle) to take hurt rodeo contestants to the hospital if necessary. During an intermission, we watched horrified as two A26 Invader Bombers had a midair collision right in front of the grandstand where 20,000 spectators watched. The crash of these two airplanes brought



flaming death to at least 4 Army Fliers and 2 civilians as well as 19 horses. My dad and I helped remove the bodies and take them to Croxford Mortuary, as we held a contract with the military to take care of their deceased. I was about 7 years old, I remember the smell of the carnage for several weeks. Dad had to leave the hearse outside with the doors open for days.

I recall an evening that my parents had left to attend church. They had Arden Payne overseeing a visitation as well as answering the phones and watching us boys. At one point he went into our vault, seizing the opportunity I locked him in there until my parents returned. Luckily I don't believe that anyone came in for visitation that evening. Looking back, I am sure glad he had enough air to breathe in there.



As started junior high several friends enjoyed coming to the funeral home, during school lunch breaks. My mother had no problem feeding an extra 6 mouths for lunch. My friends loved exploring the funeral home and would come and play hide and seek after school. There was an old car that was auctioned by the junior high school to raise money for band uniforms. The

car sat on the front lawn of the mortuary for a month as raffle tickets were sold. The afternoon came when the winner of the car was to be selected, my dad, Lloyd was the MC of the event. As the first number was called to our astonishment, I held the winning ticket, I won a 48' Dodge Sedan. However, my dad called for another number to be selected.

Needless to say that wasn't my first car. Our family enjoyed Thanksgiving and Christmas time with all of the gifts and trimmings at our house in Croxford Mortuary. Mother made a nice meal for us and several guests for Thanksgiving one year, and found she had forgotten to get the apple cider. She called Cliff Madson at the Grocery



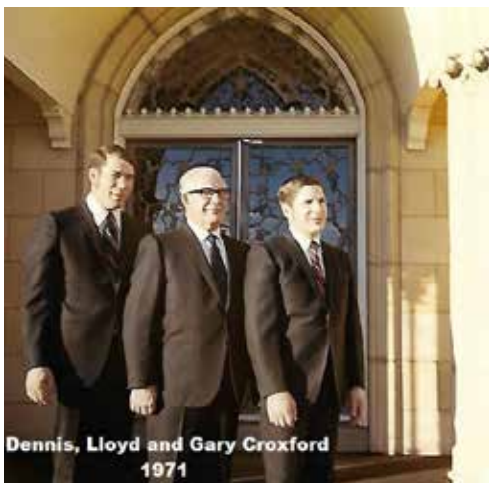
store, a block from the funeral home and he brought what we could only assume was apple cider. As I gulped down the cider I quickly realized it was apple cider vinegar.



In 1953, the Sun River had a major flood. The flood was all over the west side of Great Falls and flooded the 10 Acres that my dad had purchased to build our new home. During the crest of the flood, Dad marked on a post how high the water was. In 1954 he erected our new home far above the flood level which we moved into shortly after its completion. I

worked at the funeral home mowing lawns, washing limos, setting up flowers and delivering rough boxes to the cemetery for burial. The Highland Cemetery began requiring burial vaults instead of rough boxes, so I was assigned to put the lids on the vaults after the funeral services and return the lowering trailer to Payne and Croxford Monument Company where the vaults were built.

When I was 15 years old, there was an elderly woman whose husband had passed away; she offered her 1946 Plymouth Coup as payment in full for the funeral services. Since my father was a caring man, he accepted her offer and gave me my 1st car. He traded funeral services as often as he could, when circumstances would permit. In doing so he acquired some wood working equipment which we still have and use today. Dad raised a nice big garden at the home property and was known to give most of the produce to friends, family, and those in need. My brother Denny and I, learned to work pulling weeds and watering the garden under the direction of our dad. Dad had purchased a 1954 2 1/2 ton Reo Truck and a Ford Tractor for moving dirt, hauling manure, new trees and anything to do with landscaping. Using that equipment, dad kept me busy harvesting the 4 acre hay field and also taking care of 1000 chinchillas which he had begun raising in the funeral homes garage. We learned alot from my dad. He had a strong work ethic and taught us boys to work hard and have integrity in finishing what we started.



Dennis, Lloyd and Gary Croxford
1971

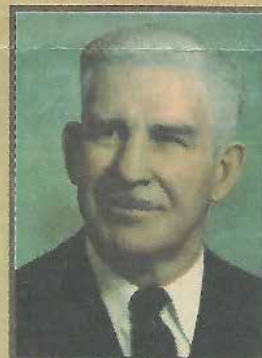
In 1954 I became a freshman at Great Falls High School. During those years we used the Reo Truck for floats in the Round Up Day Parade. We decorated the truck all 4 years, and used the mortuary garage

to put them together. During the dances at the school, dad would let us use the funeral home limousine to "cruise the drag" with our dates and go to dinner with the Jaraczski boys at the 3D club which their father owned. As we pulled up to the school dance, we thought we were pretty special because we were the only ones getting out of a limousine. One year there were 4 couples cruising around in the limo and we decided to go take the boat for a spin, up the Missouri River and down the Sun River at 2 o'clock in the morning. Glad to say we never had any accidents or tickets. I was very interested in music through high school, I participated in musical theater and a boy's octet and we were asked to perform at various clubs and organizations.

I graduated from Great Falls High School in May of 1957. After high school I attended Brigham Young University and studied Industrial Arts, I wanted to be a school teacher. From 1960 to 1963 I went on a L.D.S. Mission to Kentucky and Tennessee and shortly after my return I enlisted into Montana Air National Guard where I served for six years. Eventually, my parents talked me into going to



A Tribute to Our Founder



Lloyd M. Croxford
1900-1973



Grand Opening of the Croxford
Mortuary - June 1930



Second Generation
of Croxfords
Dennis & Gary
1950's



Croxford Mortuary offers ambulance
service to the community-1950's



Modern technology continues our
tradition of personal and professional
services into the year 2000.



Mortuary School in San Francisco and in March of 1965 I graduated from the College of Mortuary Science and the ceremony was held at the Cliff House Restaurant. After graduation I returned to Great Falls to begin my career as a Funeral Director. I was an apprentice for a year under Les Patzer who worked at Croxford's at the time and in 1966 I took the state test from The Montana Funeral

Directors Association. I received my license to be a funeral director and embalmer and on December 17, 1973 I and my brother Dennis took over Croxford Mortuary as owner-operators, after our fathers passing.

I spent many years working in and around the funeral industry. During my time as a funeral director I sang at several funeral services and officiated over 300 services, I never accepted any gratuity. It was an honor for me to help comfort those who didn't have any religious affiliations. I love to help relieve people's burdens and give them hope for a brighter future.

We offered our limousine services through the 50s, 60s and 70s to the



Montana State Fair to chauffeur VIPs that were performing at the night shows such as Crystal Gale, Kenny Rogers, Charlie Pride, Seals & Croft, Ann Murry and several other celebrities. One afternoon I was visiting Harlow Kneeland at K&L Mortuaries in Sheridan, MT and went with him to the cemetery to set up a grave site with the lowering device. As we were finishing up, I stepped over to take the slack out of one of the straps, which immediately broke in half and my right foot went into the grave while my left foot stayed on the ground on the edge of the grave. Needless to say my voice was very high and squeaky for a couple of weeks. One Saturday, in Stanford, MT we had two services in the Presbyterian Church, one at 10 and one at 2. We took two hearses and everything we would need to complete both services. After the 10 o'clock service we set up the chapel for the 2 o'clock funeral. The church had a reception hall attached to the chapel which included a microphone system so that overflow could be seated and hear the minister and music. As I waited for the second service to begin I decided to play the piano. After a few religious hymns I chimed in with "Roll out the Barrel". Immediately, the minister entered the chapel and informed me that I had been serenading the grieving family while they were at their reception because we had forgotten to turn off the microphone. I was worried that we wouldn't be invited back again.

I attended an estate sale in South Dakota, near the Black Hills and participated in an auction that included an 1890 horse drawn hearse. After intense bidding, my offer was accepted and I went home with the new, old hearse that is still available for use at Croxford's today. During the dawn of cremation my brother and I decided it was time to purchase a crematorium. After it was installed the fire department had to come two or three times to make sure the roof wasn't going to catch on fire. The first year it was installed we did over 200 cremations. I reminisce often on how the funeral industry has changed over the years and how much paper work and red tape there is today.

In 1988 I sold my half interest in Croxford Funeral Home to my brother and I moved to Shelton, Washington where I purchased



Gary's Children
Chad, Angie, David, Jon, Zandra, Wendy, Scott, Douglas

an ACE Hardware and Lumber Yard. After three years I decided to leave the Hardware store and work as a funeral director again in Kent, WA and Olympia, WA for another three years. In 1993 I returned to Great Falls, to work for my brother and for our family funeral home.

I retired in 2004 and spent some time as a floating funeral director helping several funeral homes by filling in for morticians that went on vacation or were ill including Holland Bonine, Longfellow Finigan, Gorder-Jensen and Croxford Funeral Home

When John Jensen who had recently purchased Gorder-Jensen Funeral Home in Choteau became ill I went to work helping Ruth and Jessica with the burden of running a funeral home and in 2016 I was promoted to Mortuary Manager. I have been working for them to date and have been recently made a life time member of the MFDA. I have always been a family man and have been father to 12 kids and 33 grandkids. Being a funeral director and working in the funeral industry has only been a small part of my life. But it was a life experience that I would never change and has made me the compassionate man I am today.

CONGRATULATIONS GARY from all of us at MFDA

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COVID-19 Legal Questions

By NFDA

Your local and/or state public health officials may be making recommendations for the care of decedents and/or public gatherings that are more stringent than what the CDC and federal government have recommended. In these cases, you should defer to your state and/or local public health officials.

How will death certificates be handled if the government limits workers to essential personnel?

Health department staff, which would certify death certificates and issue various permits, are usually considered essential personnel and may not be impacted by government restrictions. You should check with your local health department to discuss their plan of operation should the COVID-19 situation change in your community.

Should we notify a family if a staff member they met with was diagnosed with COVID-19?

Yes. While there is no legal obligation to do so, you would certainly want to do it to protect their health and the health of others. They should consider self-quarantine for the recommended 14-day period. Some nursing homes and health care facilities are using sign-in sheets. Is this something we should do at funeral homes? You could use a sign-in sheet so that there is a record of those persons who attended an arrangement conference or a visitation in case you need to later contact them about a possible exposure to someone with the virus. You could also make copies of register books that are signed so you have a record?

How do we stay in compliance with the FTC during times when we may be doing virtual arrangement conferences (e.g., presenting the GPL, signing forms, etc.)? Do you have a source for online forms?

If arrangements are made online or over the phone, there is no requirement

in the Funeral Rule for presenting or transmitting price lists to the consumer. The requirement to hand out a price list is only triggered by a face-to-face discussion. Of course, funeral homes can email their price lists or post them online so consumers have access to them when planning a funeral over the phone or electronically. If funeral arrangements are made, a Statement of Funeral Goods and Services Selected does have to be sent to the purchaser. This can be done by text, email, fax, or by mail. The Funeral Rule does not require the Statement to be signed, although most funeral homes require this so they have a written contract with the family. All states recognize the validity of electronic signatures by consumers as long as it clear on the document they sign that they are binding themselves to a contractual obligation by applying their electronic signature.

Can we charge a “handling fee” to cover additional PPE and sanitation measures we need to use to protect funeral home staff?

No. The FTC does not permit surcharges for PPE or other measures. You may increase fees on the GPL for embalming and disinfection of unembalmed remains to cover additional costs to the funeral home, but you cannot impose a surcharge.

Could we be held liable if someone gets sick with the COVID-19 virus attending a service?

It's uncertain at this time, but our opinion is that anyone who goes to a mass gathering at this time does so at their own risk. It would be extremely difficult to claim that an attendee at a funeral did not know of the risk of attending a public gathering given the widespread warnings. Of course, if

a funeral home feels that a large funeral poses an unacceptable risk to its staff or clientele it is free to restrict its services. (Note: As of 3/16/20, the White House says that during the next 15 days, all U.S. events of 10 or more people should be cancelled or held virtually.) Any such restrictions should be explained to the family at the earliest opportunity, such as during the first call.

Given HIPPA laws, are healthcare facilities required to disclose highly communicable diseases?

Under HIPPA, all hospitals and healthcare providers have the option, but not the obligation, to disclose the cause of death or the presence of a contagious disease to the funeral home handling the body. A few states mandate the disclosure, but most do not. Nevada is requiring cremation of COVID-19 patients based on the theory it's a highly communicable disease like tuberculosis.

Do I need to be prepared to cremate all decedents who had COVID-19?

On March 17, Nevada clarified information it previously sent out and stated that “Decedents with COVID-19 can be buried or cremated.” Currently, NFDA is not aware of any state laws requiring cremation for the remains of a decedent who died of a communicable disease. There may be authority for a State Public Health Department to require cremation in case of communicable disease, but no law mandates it. Stay abreast of any rules and regulations that are required by your state. At this time, the CDC states that decedents with COVID-19 may be buried or cremated according to the family's preferences. However, you should “check for any additional state and local requirements that

HOW THE FUNERAL INDUSTRY HAS EVOLVED



Crematorium in the Bohemian National Cemetery in North Park, a Chicago community on the Far North Side

In the U.S., the funeral service industry is relatively new. Until the 20th century, funerals in the U.S. were organized by family and neighbors and held at home. People were often buried on the family property. As communities became larger and more established common cemeteries began to be used. Funeral homes were later established to relieve the family of the logistical problems presented by a death.

The Emerging Undertaker

The term “undertaker” refers to the person who “undertook” responsibility for funeral arrangements. Many of the early undertakers were furniture makers because building caskets was a logical extension of their business. For them, undertaking was a second business rather than a primary profession.

The Origin of Embalming

Although embalming dates back to the ancient Egyptians, in the U.S. it began during the Civil War when it became necessary to preserve the bodies of dead soldiers for the trip home. As embalming gained favor, the skills that it required helped to turn undertaking into a real profession.

From Coffins to Caskets

Casket making also evolved from the early days when the undertakers made the coffins. By 1950, there were over 700 companies manufacturing caskets in the U.S. At that time, over 50% of the caskets sold were made of cloth-covered wood or cardboard. However, metal caskets were gaining favor and they required a more sophisticated manufacturing process that could only be provided by larger companies.

Consolidation of the casket manufacturers occurred during the same time as consolidation of the funeral homes and cemeteries (see below). Consumer preferences continued to change and by 1990 metal caskets represented over 60% of the industry’s production. The capital-intensive manufacturing required to produce metal caskets has contributed to the consolidation. Currently, only two casket manufacturers account for over 60% of the caskets produced in the U.S.

Funeral Homes Stay in the Family

Over the years, most funeral homes and cemeteries have been small, family-owned businesses that were passed down to successive generations. In the late 1960s, a consolidation of the industry began

with large companies acquiring the “mom and pop” funeral homes and cemeteries.

To retain the funeral home’s loyal following, “consolidators” continue to operate acquired businesses under the family name. Oftentimes, the seller stays on in management role and existing personnel are retained.

Many of the changes that occur after a consolidator takes control are in the “back office.” This is where they seek to improve the profitability by implementing computer systems and other advanced business practices, and by realizing economies of scale.

Despite over 30 years of consolidation, the industry still primarily consists of small, independent, family-owned operations. Together, the four largest funeral service operators are estimated to own 15% to 20% of approximately 23,000 funeral homes in the United States. However, they own only about 1,000 of the 20,000+ U.S. cemeteries, although many of these cemeteries may be inactive and unavailable for acquisition. Industry analysts estimate that the top six operators collectively control only 25% to 30% of the funeral services in North America.

Competition Fuels Industry Change

In recent years, the funeral industry has become more competitive with the emergence of “alternative” funeral service providers and retail stores. These organizations market themselves as a lower-cost alternative to traditional funeral homes.

These alternative funeral service providers typically offer the services of Funeral Directors but they may specialize in certain services or offer a packaged, simplified, or “no-frills” approach. For example, they may specialize in cremation or offer only graveside services. To control costs, many of these organizations do not own their own funeral homes. Instead, they will rent facilities on an hourly or daily basis as needed.

Memorial Societies, an alternative for consumers, position themselves as consumer organizations whose purpose is to disseminate information. However, many have established relationships with service providers enabling them to offer discount funeral services to anyone who pays a membership fee. The use of the term “society” implies that they are not-for-profit, but that may not be the case. Caskets and other funeral-related products are sold directly to consumers in specialized retail stores and internet sites. These retailers are relying on Federal regulations that require funeral homes to accept a casket the consumer has purchased from another party. However, most of the major casket manufacturers sell their products only through funeral homes.



Chris Remeley



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 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 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 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.

Rexal "Rex" Troth was farming in Hardin, MT. In the mid to late 1960s he decided to attend mortuary school in Texas, and in the late 1960s moved to Bozeman, along with his wife, Verlene, to help Howard Nelson run the funeral home. Rex Troth bought into the business fairly quickly after arriving in Bozeman. While in Hardin, Rex had a friend from church named Jim (James R.) Mitchell, who was a funeral director, and a few years after moving to Bozeman he called Jim and asked him to come and work with him at Dokken-Nelson.

Jim was born and raised in Orleans, Nebraska, and graduated from the University of Nebraska – Kearney Branch – in 1956.

Jim was drafted into the Army the day after he graduated from college, and he served in Germany during his military career. Jim got his start in funeral service in Hardin, Montana, at Bullis Mortuary. On January 1, 1973, Jim and Bernie and their two kids, Andrea and Jim, Jr., moved to Bozeman, they bought out Howard's interest, and eventually Rex's— they became sole owners in 1986. And Jim and Bernie Mitchell were owners of Dokken-Nelson until September of 2007 when they sold the business to Chris and Monica Remely.

Chris grew up in Bozeman, graduating from Bozeman Senior High School in 1987 and from Montana State University with a Business Finance Degree in 1992. Chris had helped Jim at the funeral home part-time during college. With Jim's encouragement, Chris attended the Dallas School of Mortuary Science. He returned to Bozeman in February of 1995 to join Jim full time at the funeral home. Chris and Monica have two daughters, Taylor and Ashley.

may dictate the handling and disposition of the remains of individuals who have died of certain infectious diseases.”

How do funeral homes handle sick time/paid time off/leave as it relates to the COVID-19 pandemic? How does the Family and Medical Leave Act (FMLA) affect these decisions?

With increased absenteeism and school and work closures due to COVID-19 concerns, employers should remind employees of the sick time and other paid time off benefits that may be available to them. Many employers also provide other paid time off benefits, such as vacation or PTO, which employees may use to mitigate the financial impact of time away from work due to issues concerning COVID-19. Employers should take a flexible approach to the application of their paid time off policies to encourage employees to stay home from work if they are ill or if they have an ill family member, as consistent with recommendations provided by the CDC and state and local health agencies. Some states' family and medical leave laws may also provide income replacement during employees' time away from work to care for their own or a family member's serious health condition related to COVID-19, or to care for a family member who is quarantined

due to possible exposure of COVID-19. As many of these paid family leave laws are fairly new and COVID-19 is an emerging issue, please consult employment counsel in your state for specific questions related to state leave laws. At the federal level, the Family and Medical Leave Act (FMLA) provides protected time off to eligible employees for the serious health condition of the employee or a covered family member. While influenza does not generally qualify as a serious health condition under the FMLA, there may be severe cases of COVID-19 requiring hospitalization or multiple doctor visits. Under these circumstances, an employee may qualify for FMLA-protected leave. In addition, an individual may also have an underlying condition that may provide a medical basis for leave due to COVID-19 concerns, which may be also be covered by the FMLA. Unless covered by a state or local law providing paid leave, FMLA-protected leave need not be paid. Employers may also encounter asymptomatic employees wishing to self-quarantine out of a concern that they may have been exposed to the COVID-19 virus at some point in the recent past. Such incidents should be addressed on a case-by-case basis, but it is worth noting that the CDC classifies someone who has been in the same indoor environment, but has avoided close contact, with a person diagnosed with COVID-19 as being at

low risk of contracting the virus. SESCO Management Consultants, NFDA's endorsed human resources consultants, offers association members a free hotline for questions about their particular situation.

Do I need a music webcasting license to live stream funerals on Facebook?

During these challenging times, when federal, state and local guidance and/or mandates are limiting the size of visitations and funerals, webcasting or livestreaming a funeral can be an excellent way for those who cannot be physically present at a service to still partake in the event, NFDA offers a webcasting license that covers the copyrighted music in the ASCAP, BMI and SESAC catalogs. It covers services broadcast via funeral webcasting software, as well as other livestreaming platforms like Facebook, YouTube, Zoom, Vimeo and Skype. NFDA offers sample legal forms that give authorization for funeral homes to webcast funeral services and direction to record funeral services. NFDA Recommendation: Do Not Use Facebook or YouTube to Livestream Funerals or to Post Recordings of Funerals FOR MORE INFORMATION VISIT <https://nfda.org/covid19/frequently-asked-questions/legal-questions>



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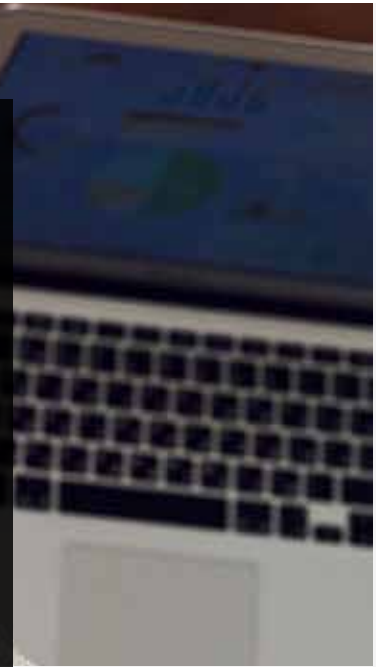
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