

DIRECTORS

Digest

MONTANA FUNERAL DIRECTORS ASSOCIATION

PUB. 1 ISSUE 2, 2022



PRESIDENT'S MESSAGE:

TJ STEVENSON

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PRESIDENT'S MESSAGE

TJ Stevenson



At the recent MFDA convention in Helena, Chris Holt passed the president's gavel to newly elected president, TJ Stevenson.

To all the MFDA members,

What a fantastic convention we had in Helena! It was full of positive conversation and interaction being able to meet face-to-face. A big thank you to Jim Brown and Terri James for putting together another successful convention. The speakers were all outstanding with very good information. An additional note of thanks to our vendors for their support, attendance, and excellent booth setups. We all appreciate the partnership we share in Funeral Service.

Also, a shout to Chris Holt for his leadership during the two difficult years of the pandemic. There were many challenges, but he did a great job in every way representing the state of Montana and our association.

I am very humbled and honored to be elected as your president for this year. I am looking forward to a leadership conference in July with the NFDA in Florida. I am ready to learn and grow and bring back ideas to share with all of you to better the funeral service in our great state. I feel we are very fortunate with the quality of people we have in our membership, and I look forward to getting to know you all better throughout the year. I hope if you ever have a question

or ideas that you please call or email me; I would much appreciate your input.

It appears we have the MFDA Convention booked in Miles City. I have reserved the new event center that just opened recently and is ready for meetings and vendors. I will promise good food, education, and entertainment. We are excited to host the first convention East of Billings. More details will be provided as we organize this event but please mark your calendars as it will be one you and your family will not want to miss!

Congratulations are in order as well for our Executive Director Jim Brown, moving on from the primary election for State Supreme Court Justice. We wish you the best with your upcoming campaign for the general election in November.

Wishing everyone a great summer with your business and with your family adventures. As we have all especially learned the last two years is how important our relationships are with those we have in our lives.

With Gratitude,
TJ Stevenson



A MESSAGE FROM PAST PRESIDENT

Chris Holt

Greetings members. Thank you all for the opportunity to serve as your association president. It has been a rewarding experience and humbling at the same time. I have had some great experiences and met some great people, and I feel we did well during my time as president.

I never thought in my wildest dreams that I would pursue this career. My path in this business started when my father became ill and needed in-home care. I put on hold my landscaping career and took care of him from 1999 to 2000. When he had his heart attack in June of 2000, he was put on hospice. I brought him home, and my siblings and I were there when he passed. Not knowing anything about the profession, we called a local mortuary to come and receive him into their care. The next day we went to the home to make the cremation arrangements. We wanted to see him one more time and asked to do so. I believe this is where it started for me. We made the arrangements and then were escorted into their chapel, where my father was. They had him still on the cot, strapped in, features not set, and half-dressed. Granted, he was a big man, and I really had no clue what to expect. Now I know this was not how to treat a loved one. The reasons the mortuary did this are not important now. However, this became a catalyst in my passion to serve families to the utmost in their time of loss.

I have been in this industry for a while, starting in 2001 as a removal tech and funeral assistant at O'Connor Funeral Home in Great Falls. I was looking for a part-time job and stopped by the local Job Service in Great Falls and saw an ad for part-time help at O'Connor Funeral Home. I was given the opportunity to work under Todd Carmichael, Gene Goodson, and Bob Corbally. I worked there until 2006, when I went to Mount Hood to finish Mortuary School. Bob was the one who really helped and directed me to take the plunge and pursue becoming a mortician.

At Mount Hood, I was able to work full-time at Bateman Carroll and really see how the industry



works. I accomplished a lot of funeral work, restoration experience and embalming in my 10 months out there. After graduating, I was offered a job in Helena to work at Retz Funeral Home and Randy Wilke. This is where I really became the mortician I am today.

I have enjoyed this profession immensely and have met a great number of colleagues I consider friends. Working with and in the MFDA is a rewarding experience. I would encourage anyone who has the desire and will to become involved. I am grateful for the time I served; who knows, I might be back. Thanks to Jim Brown, Terri James, and the entire board for all they have done and continue to do for our association. God Bless and take care. ■



EXECUTIVE DIRECTOR REPORT

James Brown



The NFDA National Convention is always a fun and interesting experience, and MFDA encourages its members to attend this event.

Welcome to the post-2022 Annual Convention edition of The Director's Digest. As detailed in more depth herein, I am pleased to write that the MFDA annual state convention and tradeshow were held in Helena as an in-person for the first time in three years. Due to the COVID-19 pandemic, the Association was forced to cancel the 2020 and 2021 conventions. But, with the lifting of the various government mandates and the drop in COVID-19 numbers, the MFDA restarted this popular and informative member benefit. And what a convention it was!

This year's MFDA Convention provided our attendees with a great lineup of presenters and programs. Distinguished convention speakers included Leili McMurrough, who covered the areas of FTC rules, Hiring and Retention of Today's Employees, and the State of Funeral Service Education. In addition, at the

request of our membership, Helena attorney Rose James covered the growing importance of estate planning. And Linda Cohen spoke on how kindness can transform the bottom line of a business. Finally, Todd Reinholt proved to be a very popular presenter with the convention attendees, speaking about the importance of funeral celebrants and what the appearance of your funeral home communicates to families and guests.

And, of course, the annual convention always marks the change over of MFDA's officers and board members. T.J. Stevenson was elected to serve as MFDA's President for the coming year. T.J. takes over from Chris Holt, who may have had the most challenging presidency in the history of the MFDA, given all the business and financial-related changes arising from the COVID-19 pandemic. (You did a great

job, Chris!) Chris will continue on the Board as the Association's Immediate Past President.

You will find within the pages of this magazine a listing of the "new" slate of MFDA officers and District Governors. And to this end, I want to take a few words here to thank all of those who have faithfully served the Association over the last year as a member of the Board of Directors; and to thank those who have stepped up to serve the 2022-2023 time period. Your efforts in making the Association better are recognized and appreciated.

Even though the 2022 MFDA Convention is now behind us, we will soon have another opportunity to get together. The MFDA Fall District Meetings have now been set for the following days and locations:

- November 1 in Billings
- November 2 in Miles City
- November 3 in Butte
- November 9 in Great Falls
- November 10 in Missoula

MFDA's district meetings offer attendees the chance to obtain CE credit and provide input directly to the Association on your legislative, policy, and business priorities. With the 2023 Montana legislative session only being a few short months away from convening, the Fall District meetings are always a great opportunity for the Association to discuss and formulate "our" legislative agenda.

MFDA will also be traveling to Baltimore in October to attend the NFDA International Convention and Expo. The scheduled dates for NFDA's Annual Convention & Expo are October 9-12. And, of course, the Association will be hosting its annual Montana dinner and reception at the national convention. So, if you plan to be in Baltimore for NFDA's event, please join your Montana colleagues for fine dining, fine spirits, and fine conversation. The NFDA National Convention is always a fun and interesting experience, and MFDA encourages its members to attend this event.

All this being said, as you can see, this is a busy time for the Association. But a rolling stone gathers no moss — and we at the Association are ever moving forward and advancing your and the Montana funeral industry's best interests in numerous ways. Terri and I look forward to seeing you in the coming weeks and months. In the meantime, have a healthy, happy, and productive summer. ■


MFDA CALENDAR OF EVENTS 2022

NFDA International Convention & Expo


October 9-12
Baltimore, MD

MFDA Fall Board Meeting

November 1 — Billings
MFDA Fall District Meetings-Live
Locations and time TBA
November 1 — Billings
November 2 — Miles City
November 3 — Butte
November 9 — Great Falls
November 10 — Missoula



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Thank you, MFDA!

Because of your support and partnership, cornea recipients like Ann from Helena have a clearer, brighter future.

AFTER HER CORNEAL TRANSPLANT, ANN REFLECTED: "I WAS ABLE TO SHARE THINGS WITH MY DAUGHTER. I COULD TAKE HER OUTSIDE, TAKE HER UP IN THE MOUNTAINS OR TO THE RIVER."



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ACADEMIC SCHOLARSHIPS

Dozens of academic scholarships are awarded annually in two application cycles. Scholarships range from \$2,500 to \$5,000 and are open to full-time or part-time students in good standing enrolled in ABFSE- or Canadian-accredited institutions/programs. Candidates must attend classes and actively pursue a degree in funeral service at the time of application. Academic scholarships are also available for U.S. and Canadian military veterans.

Enrollment Periods:

February 15-April 1 &

September 15-November 1

AVAILABLE ACADEMIC SCHOLARSHIPS

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 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).

Foundation '45 Scholarship

Named in honor of the year the Foundation was established – 1945.

Joseph E. Hagan Memorial Scholarship

Named in memory of one of the profession's finest.

Memorial Classic Scholarship

Made possible with proceeds from the annual Memorial Classic Golf Tournament.

Shipley Rose Buckner Memorial Scholarship

This scholarship is open to women in honor of Shipley's desire to become a funeral director.

Steve Lang Scholarship

Named in honor of Homesteaders' former CEO, Steve Lang.

SCI National Scholarship Program

We also promote the Brenda Renee Horn and Steve Mack Memorial Scholarships in partnership with the SCI National Scholarship Program. Please direct any questions regarding SCI's scholarship program to Campus.Relations@sci-us.com.

To apply, visit funeralservicefoundation.org/scholarship-opportunities.

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In Loving Memory

Stephanie Jean Hein



Stephanie Jean Hein, age 42, of Forsyth passed away on Thursday, May 26, 2022, at Rosebud Health Care Center in Forsyth after her long and courageous battle with cancer. Her family was at her side. Stephanie was born on May 13, 1980, in Lander, Wyoming to Nancy and Jack Holmquist.

Stephanie attended school in Colstrip until fifth grade. Her family moved to Forsyth in 1990 where she started school. While attending school in Forsyth, she was a part of speech and drama, Business Professionals of America, and the cheerleading squad. Stephanie graduated from Forsyth High School in 1998. After graduation, she attended the University of

Wyoming for a year and a half and later graduated from Montana State University Billings with a Bachelor's Degree of Science in Psychology. In 2000, Stephanie married Jody Nielson with whom she had her daughter Trinity in 2002. In 2010, she married Greg Hein and they later had their son, Kellen in 2012. Stephanie's pride and joy were her two children. She was a wonderful mother who would always put her children first. She found great satisfaction in watching her children in their various activities.

Stephanie worked various jobs, including First State Bank of Forsyth as a teller and State Farm as a Service Representative for over a decade. She also served on the Chamber of Commerce and eventually rose to serve as its president. She decided to change careers and accepted a position with Stevenson and Sons Funeral Homes. She then chose to further her education in pursuit of a Mortuary Science degree amidst her battle with cancer. Stephanie was very proud when she was appointed as County Coroner in 2020. She took pride in helping her community and surrounding areas by extending her heart and helping hands to the needs of others. Her position at Stevenson and Sons Funeral Homes allowed her to

find her true calling where she embodied all that funeral service was. Her role in the funeral home reflected her selfless essence.

In 2016, Stephanie generously donated a kidney, saving the life of a woman in need.

While she loved her career and happily dedicated her time to it, in her spare time, Stephanie enjoyed reading, fishing, camping, hunting, and anything pertaining to the outdoors. One of her most recent accomplishments was her four-day trek to shoot the elk of her dreams while still battling cancer. She had a deep love for animals, who she fondly referred to as her fur babies. She had a passion for travel and loved to enjoy a nice glass of wine. Stephanie was an avid Denver Broncos fan and took pleasure in watching them win a game or two. She took a lot of pride and pleasure in spending time with those who were near and dear to her heart. You could always find Stephanie alongside her lifelong best friend Charlee Creasy.

Stephanie is preceded in death by her grandparents, Vern and Jackie Holmquist and Richard and Barbara Telck; cousin, Cameron Jones, Carrie Holmquist; and father-in-law, Russell Hein.

She is survived by her husband, Greg Hein; daughter, Trinity Nielson; son, Kellen Hein; mother, Nancy Holmquist; father, Jack Holmquist; mother-in-law, Barbara Hein; sister, Courtney Holmquist; brother, Jason (Tanna) Albiston; brother in law, Brent and Brad (Julie) Hein; nieces, McKenzie Hunter and Chancey Rick, Shannon and Michelle Hein, Larissa and Annie Albiston; nephews, Payton Hunter and Cooper Rick, Riley and Brady Hein, Willy Albiston; aunts,

Valerie Telck, Laura Ovando; uncle, Bill Telck; cousin, Richard Telck; adopted parents; Terry and Garnet Essex; adopted siblings, Wendee (Aaron, deceased) Essex, JT (Lynn) Essex, Colin (Cyndi) DuBois, Zamian (Meisha) Essex, Amber Essex, Rob and Charlee Creasy; adopted nieces, Madison and Makenzee Creasy; and multiple adopted nephews and nieces.

In lieu of flowers, you may donate to her Children's education fund set

up at First State Bank of Forsyth. Stevenson and Sons Funeral Home was entrusted with arrangements.

The family received friends from 4 to 7 PM at Stevenson and Sons Funeral Home in Forsyth on Wednesday, June 1, 2022, and the funeral service was also held at Stevenson and Sons on Thursday, June 2, 2022, at 11:00 AM. Burial followed at the Forsyth Cemetery. ■



Robert Joe Dyer

“ Robert was born on Valentine's Day in 1947 to Joe and Pearl Dyer in Springfield, MO.



Robert Joe Dyer

Robert Joe Dyer, 73, of Great Falls, passed away on Oct. 29, 2020, after fighting multiple illnesses.

Robert was born on Valentine's Day in 1947 to Joe and Pearl Dyer in Springfield, MO. After honorably serving in the Army during the Vietnam War, he returned stateside to Fort Campbell, KY, and met his soon-to-be wife Sandra at a Shoney's restaurant in Clarksville, TN.

Always the eternal flirt, he was able to sweet talk his waitress into a date and shortly afterward into 41 years of marriage until Sandra passed away in 2009.

Their marriage produced two sons: Robbie (Charmaine) Dyer of Casa Grande, AZ, and Jeffrey Scott (Colleen) Dyer of Great Falls, MT. Survivors also include his granddaughters, Courtney V. (Brandon) Batey of Great Falls, MT, and Brandi Renee (Sterling) Perkins of Florence, AZ; brothers, Stanley, Max, and Harley; and sisters, Patsy, Linda, and JoEtta.

A private, military graveside service was held. In keeping with the never-give-up spirit that he learned in the Army, he kept flirting with all his waitresses up until the very end. After all, it worked out pretty well for him one time. ■

Niles Nelson — Honor and Recognition



MFDA recently honored Niles Nelson for his service and dedication to the Montana Funeral profession. We are honored to have Niles as a member of the association. Below is a brief history of Niles life and career. We hope you enjoy getting know him better.

It has been jokingly said in writers' circles that two of the most similar written works are a bio and an obit; I'll attempt to do more of the former at this point, while attempting to avoid the latter despite 46 years of habit as a funeral director.

I was born at the base hospital in Ft. Benning, Georgia, while Dad was serving with the Seventh Cavalry in Korea. Mom assured me, however, that I was indeed made in Montana from genuine Montana parentage, Mom being from Anaconda and Dad from Kalispell. I lived in Polson where Dad had his first job as a band

teacher, and then we moved to Libby in 1957 when I was a whole four-and-a-half years old. Dad was the director of music at Libby Public Schools throughout my entire childhood until my graduation from Libby High School in 1971. While in my junior year, I became hopelessly attracted to a little blond-haired, blue-eyed girl named Bobbie Brown, who was one year my junior. Never pooh-pooh the notion of love at first sight! The knot was tied in 1973 and has remained that way for what will be 49 years later this year.

I moved to Missoula and attended the University of Montana, with a stint in the Army in the middle of the process. I majored in sociology and social work and played with the U of M Jazz Workshop band and the U of M Wind Ensemble to break the monotony. Sociology is about as interesting as watching a lake dry up. In those years, most colleges of mortuary science



were private schools and to meet the licensure requirements of two academic college years in addition to one year of mortuary college, this time at U of M was necessary. Most of those private colleges are now gone and have become part of community colleges that offer an AA degree with an “all in one” approach to mortuary science education. This is a much better way, in my opinion.

During that time, my interest in funeral service increased as Bobbie and I lived in the upstairs apartment of Livingston & Malletta Funeral Directors in Missoula. While working previously for the City of Libby during high school, my main job was taking care of the cemetery. During that time, I worked with Mel Vial, the mortician with our local funeral home. I learned much about funeral service from him but based on negative experiences he had in funeral service, he attempted to try and talk me out of it. “What the hell do you want to do this for?!” was his favorite counsel. “It’s a big world out there, and there are lots of other opportunities besides this,” was another. You can see how well I followed his advice.

While living at Livingston & Malletta, John Malletta noticed my extreme interest and desire in funeral service and encouraged me to go to mortuary college as soon as possible. In late December 1974, Bobbie and I headed for southern California, where I enrolled in the California College of Mortuary Science at Los Angeles (now part of Cypress Community College), living upstairs of a small, family-owned mortuary in the downtown district. The semi-retired owner and his son operated the place, and the elder became a wonderful mentor to me in embalming, funeral directing, public relations and funeral service in general, based on his many years of experience. We need more mentors in this profession. I will forever be grateful for the patience, encouragement and teachable moments and more that he so generously

gave to me. In December 1975, I graduated with fellow Montanans John Michelotti from Billings and Bill Carter from Plains.

During our absence from Montana, John Malletta acquired Geraghty Funeral Home in Missoula. Upon our return, he placed me at that location, which was managed by Fred Nelson. In retrospect, I feel very blessed to have had more excellent mentorship at that point in my career working under the direct supervision of Fred, a well-experienced funeral director and embalmer, along with John Malletta and occasionally Tom “Tim” Geraghty, both past presidents of MFDA.

In 1976, we returned to Libby to work for Mel Vial, who had acquired the Gompf Funeral Homes of Libby and Eureka. (I think at that point, he was glad I ignored his advice.) We also started our family: we had two sons and later assisted in raising two nieces and a nephew, all of who were the same age group as our sons, thus becoming our own “Brady Bunch.” It was a very happy memory for us.

Later, I became the manager of the business and then acquired ownership of it in 1992 in partnership with my wife, Bobbie. Ownership comes with long hours but has many rewards as well if you are willing to work for it. During this time, we began to renovate our facility, a ninety-year-old wood frame structure; there were almost no plum walls or square corners, and every wall we opened was like Pandora’s Box. We began to wallpaper our chapel when we discovered two days later we would need it the next day for a service. So we parked the kids in sleeping bags in the lobby and worked all night to get it done, with finish time the next morning at 6:30 a.m. Those times will either bring you closer as a married couple or lead to homicide. We settled, thankfully, for the former. My unending thanks during this process to my associate (and later successor) Steve Schnackenberg, an experienced carpenter, for his assist.

During my tenure as a funeral director and coroner in this territory — stretching from the Canadian border to the Idaho panhandle and from Libby over to the Flathead County line — it is not too much for me to say that this has been the experience of a lifetime. Distances between locations make things hectic, and winter driving can be fraught with difficulties, but when leaving one of our locations for home after a service, there is this incomparable sense of satisfaction

CONTINUED ON PAGE 16



CONTINUED FROM PAGE 15

knowing that you have done something incredibly meaningful for the living that will stay with them always. It seems more spiritual in recrudescence than just a commodity, skill or job and will remain so until my time for leaving comes too.

In 2008, we sold our business interests to our most valued employee, Steve Schnackenberg and his wife Denise, knowing that the families we serviced would be in good, competent hands. A year later, on a sunny June morning, I had an enjoyable conversation with Dennis Schoepp, a very close friend and colleague in Columbia Falls. A little over an hour later, his associate called me in a panic, saying Dennis was on his way to the hospital in an ambulance and that it looked very bad. Bobbie and I loaded up the car and headed for Columbia Falls, receiving a call halfway there from his wife saying that they wanted her to "pull the plug" as he was brain dead. For the next thirteen months, we resided in Whitefish as interim managers of the

Austin Funeral Home and the Columbia Mortuary in Columbia Falls, which was a very interesting experience that we gladly did in honor of our friend Dennis and his wife, Kenria. Dennis served as President of MFDA on two separate occasions and also served on the NFDA Policy Board; he was a very active member of our association, serving our profession well. During my tenure on the MFDA executive board and later as President, I missed Dennis deeply. Our MFDA scholarship in Dennis's memory so generously funded by his wife Kenria is a very appropriate tribute and acknowledgment of his service to us all.

In 1997, I was appointed by Governor Marc Racicot to serve on the State Board of Funeral Service and was later re-appointed by Governor Judy Martz for an additional term. During that time, the board re-vamped laws and regulations, both MCA and administrative, almost entirely and added new sections. The last total re-vamp was done in 1962 with many bandaids added on through the years with almost nothing regarding cremation, pre-need and cemeteries, so the task was daunting. I have huge respect for the talent and intelligence of my fellow board members in accomplishing this monumental task, along with the assistance of the adjunct committee of MFDA past presidents Rick Evans and Dean Whitesitt. I was amazed that this massive piece of work made it virtually unscathed across both floors of the legislature; I later found out this was indeed a miracle!

I have come to realize that our ongoing professional development and well-being of funeral service in Montana (or any state) lies, to a large degree, on the relationships we have with one another. I believe this is what our founding MFDA members had in mind over a century ago, and it remains the same.

Part of being a life-long learner is found in relationships. A late colleague and friend, John Austin, founder of Austin Funeral Home, Whitefish, who was a life-long learner, used to occasionally send along various publications to me dealing with many aspects of funeral service; I always appreciated this. Among the final materials he sent me was a hard-back book on management. He signed off on the inside cover: "Dear Niles, Hope you enjoy this and it contributes to your learning." And then he finished cryptically: "It is certain to say that one of us will not be at the other's funeral. Regards, John."

I could almost hear him smirking. Point well made. ■

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Elder Abuse



Abuse can happen to anyone — no matter the person’s age, sex, race, religion, or ethnic or cultural background. Each year, hundreds of thousands of adults over the age of 60 are abused, neglected, or financially exploited. This is called elder abuse.

Abuse can happen in many places, including the older person’s home, family members’ houses, assisted living facilities, or nursing homes. The mistreatment of older

adults can be by family members, strangers, health care providers, caregivers, or friends.

Types of Abuse

There are many types of abuse:

- Physical abuse happens when someone causes bodily harm by hitting, pushing, or slapping. This may also include restraining an older adult against their will, such as locking them in a room or tying them to furniture.

- Emotional abuse, sometimes called psychological abuse, can include a caregiver saying hurtful words, yelling, threatening, or repeatedly ignoring the older adult. Keeping that person from seeing close friends and relatives is another form of emotional abuse.
- Neglect occurs when the caregiver does not try to respond to the older adult’s needs. This may include physical, emotional, and social needs or withholding food, medications, or access to health care.
- Abandonment is leaving an older adult who needs help alone without planning for their care.
- Sexual abuse involves a caregiver forcing an older adult to watch or be part of sexual acts.
- Financial abuse happens when money or belongings are stolen from an older adult. It can include forging checks, taking someone else’s retirement or Social Security benefits, or using a person’s credit cards and bank accounts without their permission. It also includes changing names on a will, bank account, life insurance policy, or title to a house without permission.

Who Is Being Abused?

Most victims of abuse are women, but some are men. Likely targets are older adults who have no family

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or friends nearby and people with disabilities, memory problems, or dementia.

Abuse can happen to any older adult but often affects those who depend on others for help with activities of everyday life — including bathing, dressing, and taking medicine. People who are frail may appear to be easy victims.

Money Matters

Financial abuse is becoming a widespread and hard-to-detect issue. Even someone you’ve never met can steal your financial information using the telephone, internet, or email. Be careful about sharing any financial information over the phone or online — you don’t know who will use it.

In addition to the theft of an older person’s money or belongings, financial abuse also includes:

Financial neglect occurs when an older adult’s

financial responsibilities, such as paying rent or mortgage, medical expenses or insurance, utility bills, or property taxes, are ignored, and the person’s bills are not paid.

Financial exploitation is the misuse, mismanagement, or exploitation of property, belongings, or assets. This includes using an older adult’s assets without consent, under false pretense, or through intimidation and/or manipulation.

Health care fraud can be committed by doctors, hospital staff, or other health care workers. It includes overcharging, billing twice for the same service, falsifying Medicaid or Medicare claims, or charging for care that wasn’t provided. Older adults and caregivers should keep an eye out for this type of fraud.

CONTINUED ON PAGE 20

SPOTTING THE SIGNS OF ELDER ABUSE

Abuse can happen to any older person, by a loved one, a hired caregiver, or a stranger. Abuse can happen at home, at a relative’s home, or in an eldercare facility.

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graph TD
    A[There are many types of abuse:] --- B[physical]
    A --- C[emotional]
    A --- D[neglect]
    A --- E[financial]
    A --- F[sexual]
    A --- G[abandonment]
    
```

Watch for these signs of abuse:

- ▶ Seems **depressed, confused, or withdrawn**
- ▶ **Isolated** from friends and family
- ▶ Has **unexplained bruises, burns, or scars**
- ▶ Appears **dirty, underfed, dehydrated, over- or undermedicated**, or not receiving needed care for medical problems
- ▶ Has **bed sores** or other preventable conditions
- ▶ Recent **changes in banking or spending patterns**

Talk with the older adult and then contact the local Adult Protective Services, Long-Term Care Ombudsman, or the police.

Visit <https://www.nia.nih.gov/health/topics/elder-abuse> to learn more about elder abuse and how to get help.



Any type of mistreatment can leave the abused person feeling fearful and depressed.

about how to report abuse, where to get help, and state laws that deal with abuse and neglect. Go to <https://ncea.acl.gov> for more information. Or, call the Eldercare Locator weekdays at 800-677-1116. Most states require that doctors and lawyers report elder mistreatment. Family and friends can also report it. Do not wait. Help is available.

CONTINUED FROM PAGE 19

What Are Signs of Abuse?

You may see signs of abuse or neglect when you visit an older adult at home or in an eldercare facility. You may notice the person:

- Stops taking part in activities they enjoy
- Looks messy, with unwashed hair or dirty clothes
- Has trouble sleeping .
- Loses weight for no reason
- Becomes withdrawn or acts agitated or violent
- Displays signs of trauma, like rocking back and forth
- Has unexplained bruises, burns, cuts, or scars
- Has broken eyeglasses/frames, or physical signs of punishment or being restrained
- Develops bed sores or other preventable conditions
- Lacks medical aids (glasses, walker, dentures, hearing aid, medications)
- Has an eviction notice for unpaid rent, a notice of late mortgage, or home eviction
- Has hazardous, unsafe, or unclean living conditions
- Displays signs of insufficient care or unpaid bills despite adequate financial resources

If you see signs of abuse, try talking with the older adult to find out what’s going on. For

instance, the abuse may be from another resident and not from someone who works at the nursing home or assisted living facility.

Most importantly, get help or report what you see to adult protective services. You do not need to prove that abuse is occurring. Professionals will investigate.

Who Can Help?

Elder abuse will not stop on its own. Someone else needs to step in and help. Many older adults are too ashamed to report mistreatment. Or, they’re afraid if they make a report it will get back to the abuser and make the situation worse.

If you think someone you know is being abused — physically, emotionally, or financially — talk with him or her when the two of you are alone. You could say you think something is wrong and you’re worried. Offer to take him or her to get help, for instance, at a local adult protective services agency.

Many local, state, and national social service agencies can help with emotional, legal, and financial abuse. The Administration for Community Living has a National Center on Elder Abuse where you can learn

If you think someone is in urgent danger, call 911 or your local police to get help right away.

What Is the Long-Term Effect of Abuse?

Most physical wounds heal in time. But elder abuse can lead to early death, harm to physical and psychological health, destroy social and family ties, cause devastating financial loss, and more.

Any type of mistreatment can leave the abused person feeling fearful and depressed. Sometimes, the victim thinks the abuse is his or her fault. Adult protective service agencies can suggest support groups and counseling that can help the abused person heal the emotional wounds. ■



Learn the signs of abuse, neglect and exploitation to help protect the vulnerable citizens of Montana.
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It's Your Legacy

In its most simplistic form, estate planning is the process of outlining today how you want your assets to be managed and transferred after your death. In reality, it's much more than that.

In your estate plan, you designate who should receive which assets and when they should get them. You choose who you want to make financial and medical decisions for you if you are unable to do so yourself and who should care for your minor children when you're gone. You can include provisions to help minimize estate taxes and other settlement expenses and provide guidance to your family about your wishes for your funeral, burial, or end-of-life care. If you put this much thought into your personal affairs, wouldn't you want to do the same with your business? One of the most important plans you can make is for the smooth transition of your business to the next generation.

For a business owner, estate planning also includes succession planning — who, when, and how your business will be taken over. Proper planning means peace of mind today, knowing that your desires for the future of your business will be fulfilled tomorrow. Federated can help you achieve your goals with specialized risk management support. A network of independent attorneys is available to assist your estate and business continuation planning process. Keep in mind proper planning can help ensure the legacy of your business will continue. A few simple planning techniques may include:

- Make certain your assets go to who you want, when you want, and how you want.
- Avoid the delay, publicity, and cost of probate in the event of death or disability.
- Protecting your heirs from disability, creditors, and predators
- Providing minimum business disruption and tax benefits to the owner and the successor
- Leaving a lasting legacy to charity

Many business owners may also wish to include charitable giving as a part of their legacy. There are many different options available as a part of your estate plan to accomplish these desires. If the goal is not to give major gifts on an annual basis, an option

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One of the most important plans you can make is for the smooth transition of your business to the next generation.

could be to make a gift by using other types of assets, such as annuities and life insurance policies, as well as more thoughtful planning through estate gifts and endowments.

Federated can help provide a holistic team approach to effectively assist you with your estate and business succession plans. Specifically designed life insurance products are available to fund a variety of planning needs. Federated can help align you with a marketing representative, product specialist, and the independent professional advisors needed to create a successful plan.

Don't jeopardize your family's financial future or create unnecessary difficulties by not having an estate plan or setting up a business succession plan. If you already have a plan in place, make sure it is up to date and continues to reflect your wishes. Not sure where to start? Talk to your Federated marketing representative for a referral to an independent attorney who specializes in estate and business succession planning to help you get the process started. Take the first step towards planning your legacy today! ■



For more info please visit www.federatedinsurance.com.

MFDA 2022 Convention and Trade Show

On June 2-5, we held the MFDA 2022 Convention and Trade Show in Helena. Thanks to everyone who attended — it was great to see you in person. We would also like to give a big thanks to our sponsors; we couldn't do this without their generous support. We hope to see you at our next event.

Welcome Reception



Lieutenant Governor of Montana Kristen Juras and MFDA Executive Director Jim Brown



Montana Secretary of State Christi Jacobson and Montana Secretary of State Chief Legal Counsel Austin James



MFDA Past Presidents, left to right: Shawnee Krauzer 2014, Irene Dahl 2001, Todd Carmichael 2018, Steve Schnider 2005, Chris Holt 2020 & 2021, Rick Evans 1995 & 2012, Niles Nelson 2016

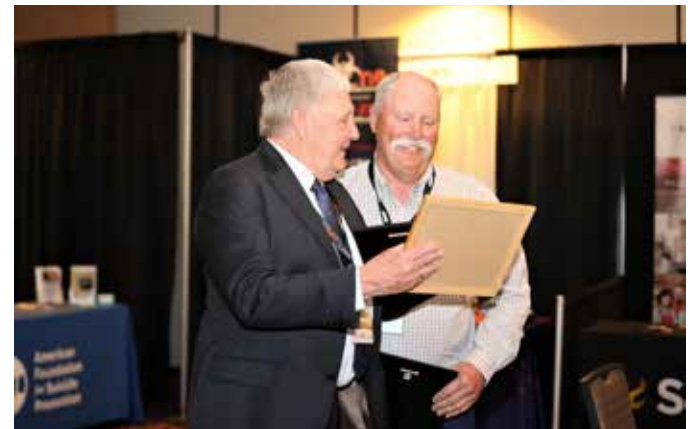






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Troy Knutson
Robert Pulver
Mark Graziano
Brienne Mulvaney
Daniel Dahl
J. Scott Dyer

10 Years

Stephanie Peterson
Donna Amaro
Shaylene Lockard
Ryan Avison

15 Years

Nicolas Stevenson
Wayne Egbert
Chris Holt

20 Years

Rick Walter

25 Years

Todd Carmichael
Irene Dahl

40 Years

Rick Evans
Jonathan Steve

45 Years

Niles Nelson
W. Kent Bell
Rickey Clemes

55 Years

Gary Croxford

60 Years

Harold Whitesitt

Awards are presented to MFDA members in good standing and hold an active MT Mortician License



Gary Croxford being presented the award for 55 years of service as a funeral director in the state of Montana by Terri James, MFDA.



Dean Whitesitt holding his award for 60 years of service as a funeral director in the state of Montana.

Please plan on joining us at our next awards ceremony June 11-13, 2023 in Miles City, Montana Families Welcome



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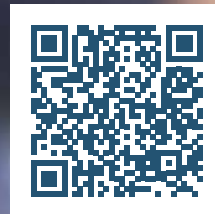
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