



# Montana Funeral Directors Association Directors Digest



WINTER 2021

**HB-139  
UPDATE**

**SENATE  
PASSES  
THE BRAVE  
ACT**

**BFS HIRES  
NEW  
DIRECTOR**

# 2020-2021 MFDA BOARD OF DIRECTORS



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## Calendar of Events 2021

### April 9

Spring Board Meeting  
Virtual

### May 13 2 CE's

MFDA Spring District Meeting  
Virtual Event

### April-Canceled

NFDA Advocacy Summit  
Washington D.C.

### June 10

MFDA Board Meeting  
10-2 PM

Copper King Inn-Butte

### June 11 Virtual Webinar 3 CE's

2-4 PM  
4-5 PM Membership Meeting  
Due to strict restrictions in BSB the convention and trade show has been canceled.

### August 1-4

NFDA Leadership Conference

### September 16

MFDA Board of Directors Dinner  
Celtic Cowboy/Hotel Avron  
Great Falls

### September 17

MFDA Board Meeting  
Historic Hotel Avron  
8:00 AM  
Great Falls

### Fall Dates TBT- 2 CE's

Fall District Meeting –Live  
Missoula and Billings

### Oct 17-20

NFDA Convention – Nashville, TN.

### Available anytime to members

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ASSOCIATION

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# PRESIDENT'S REPORT BY CHRIS HOLT

Greetings. Hope all is well with everyone. Here we are heading into March, already. I cannot believe it has been almost a year since we started the shutdown due to COVID. I believe this has forever changed the landscape of our business as well as the country.

We have had the Governor lift the statewide mask mandate. I believe some counties in Montana are mask-free also. But, as it is here in Helena, the mask mandate is still in effect with limits on gatherings and crowds.

Vaccinations are progressing right along here in Montana, hopefully, everyone who wants to get one has or will get one. This will help in opening our state and counties for gatherings and services, very important.

As for the ongoings of things: we are working to pass HB139 to increase the cost of Death Certificates from \$5 to \$7 to help shore up the Board of Funeral Service. It has passed the House and it is on the way to the Senate. Please call or email your Senator to help us with this legislation and let them know the importance of the Board of Funeral Service. Any talking points you might need just let us know and we can assist with that. I want to thank our lobbyist, Chris Puyear for all his hard work on this, very much appreciated.

We have just had our Mid-winter conference virtually with a total of 6 CE's up for grabs. I hope all of you took advantage of this for yourselves and your staff. I thought it was well presented and well done. Thanks to Terri for putting this together. Thanks to Jim for all his input as well. I thought all the presenters did a fantastic job. Hopefully, we all garnered some great ideas and

information from these. My best parts were from Leili McMurrough, on the FTC and Cremation Litigation. Some great ideas, fresh perspectives, and ideas that we need to be on top of and revisit every year. I learned a lot and gathered a ton of information on these subjects. Great job!

Coming up is the Spring District meeting, virtual, on May 13, an agenda and topics will come as we get closer to the date, put this on your calendars. Also, the Advocacy Summit in Washington, DC, has been canceled as I anticipated. For the MFDA Convention, we are still looking to have this in person but will make a final determination by April 11, at our next Board Meeting. There is some angst and anticipation that this will not happen, but we will wait and see and announce to the membership once the decision has been made. For now, fingers crossed.

I want to thank all our members for their renewals this year, thank you. Thanks to everyone for their patience in all our virtual meetings and their participation. Thanks to everyone for their input and suggestions as we plug along. I hope all goes well for everyone and please know we as an Association is here for you. Thanks also to all our Vendors and Associate Members for their work. Until next time.....God Bless.

*-Chris*



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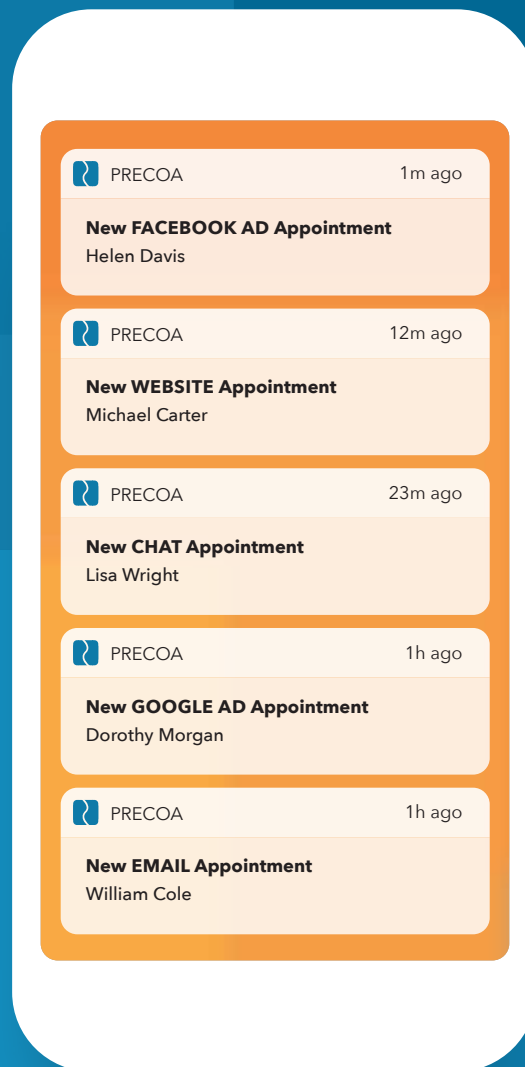
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# EXECUTIVE DIRECTOR REPORT BY JAMES BROWN

**H**appy new year 2021. Thank goodness the calendar has flipped over; and thank goodness for new beginnings.

What a wild and strange year 2020 was. We experienced a global pandemic, and associated travel restrictions, unprecedented federal economic stimulus programs, mask mandates, business closures, PPE shortages, wildfires, a presidential election, and high national unemployment. To say the least, the outgoing year was challenging both professionally and personally for each of us.

As we move into this new year, we can be thankful for the opportunity the industry played in helping families in need. The events of the past year demonstrated, more than ever, the value of 'our' industry. The reality is that it was our nation's funeral industry that stepped to the forefront in this time of crisis. While 2021 is sure to bring its share of challenges for Montana's funeral homes and our industry partners, 'we' are now more prepared to meet those challenges due to changed (and now more flexible) business models.

And, with a new year, comes new opportunity. We here at the MFDA are looking forward to the new opportunities 2021 will offer. While we were unable to meet in our person for our bi-annual Montana Mid-Winter Conference and legislative reception this February, the MFDA staff and I are extremely hopeful with the development and distribution of the covid-19 vaccine, MFDA can resume our live member programs. This is something to hope for given that personal interaction with our industry peers and community is the highest member benefit MFDA can provide.

Some things to note as move into this new year. First, MFDA member and associate member renewal packets went out in late December. If you have not renewed your membership, what are you waiting for? Get those renewals back in. If you did not receive your 2021 membership packet, please contact me or the membership coordinator, Terri James, to get your membership information or if you would like more information about becoming a new member.

Second, as you likely know by now, in November, I was fortunate to be elected to serve on the Montana Public Service Commission from the S.W. Montana seat. My four-year term of office kicked off on January 4<sup>th</sup>. With the agreement of the MFDA Board, I will continue as the Executive Director of the Association. However, because of the possibility of conflict with my PSC duties (real or perceived), the Association has hired a lobbyist for the 2021 Legislative Association. Chris Puyear, formerly of Senator Steve Daines' staff, will advocate on behalf of MFDA's membership during the 64<sup>th</sup> Montana legislative session. Chris will be working under my and the Board's supervision.

Third, again, due to my PSC election, I will be switching office locations. I will be keeping offices in Helena and Dillon. However, I will be moving into a much smaller Helena office location than my present legal office. Even so, all mail can still be directed to the Association's PO Box 4267, Helena,

59604 moving forward or to the new Dillon address of PO Box 1003, Dillon, MT 59725.



Fourth, and finally, during the last few weeks, MFDA has joined with NFDA in advocating on both the state and federal level for funeral directors to have priority access to the COVID-19 vaccine now that it has become somewhat publicly available. The CDC makes recommendations to states on which persons should get priority access to the vaccine. In a report released in October and supported by the CDC, funeral directors were recommended for inclusion in the highest priority phase for receiving the vaccine.

In November, MFDA sent a letter to now-former Governor Bullock urging him to follow the CDC-supported framework for vaccine allocation and priority. This position is in keeping with the Governor's previous order deeming funeral directors as critical infrastructure workers.

To date, the Association has never received any response from former Governor Bullock or his administration. However, in his public announcement as to which professions would step to the front of the line for receiving the vaccination, the outgoing Governor did not deem the funeral industry as a priority industry.

Even so, the Association remains undeterred. In early January, the Association sent a letter to Governor Greg Gianforte requesting that funeral directors be included in the highest priority phase moving forward.

The Governor's office released vaccination phases in a press release on January 5<sup>th</sup> the following allocation plan included funeral staff as 1A

**PHASE 1A:** Targets health care workers and staff and residents of long-term care facilities. Expanded to include additional healthcare workers with direct patient contact, such as dentists, orthodontists, physical therapists, optometrists, home health workers and others that fit the criteria.

I trust you will enjoy this edition of the magazine. The MFDA and its staff are proud of the continued quality of this publication and we encourage you to peruse the informative articles contained inside. We also thank you for all you do on behalf of your communities, your customers, and your colleagues. The industry has many great days ahead of us and MFDA is here to partner with you to see them come to pass.

*From our homes to yours, wishing you a happy, fun, and productive year.*

James Brown, Esq.

MIB Executive Director

A handwritten signature in blue ink, appearing to read 'James Brown', written over a white rectangular background.



# THE BOARD OF FUNERAL SERVICE ANNOUNCED A NEW EXECUTIVE OFFICER

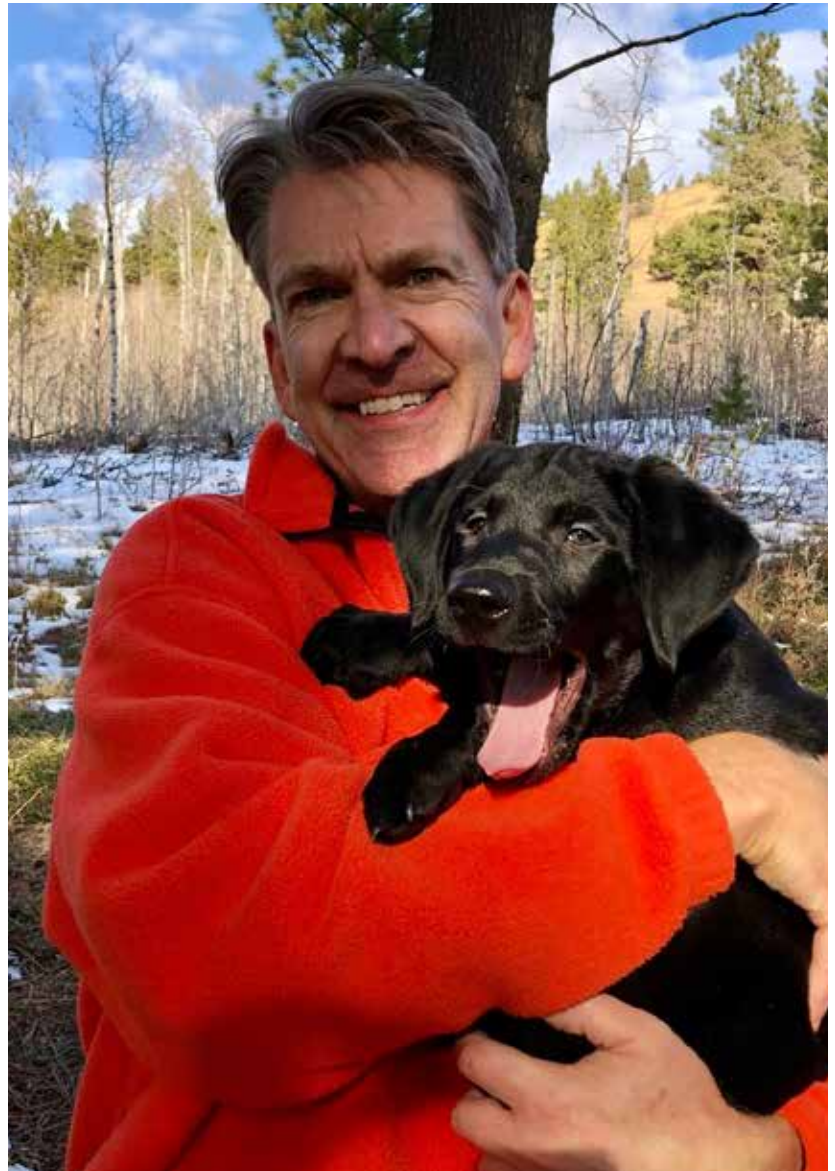
Dan Ritter replaces  
Grace Berger who retired in  
December

The **Board of Funeral Service** has recently announced a new Executive Officer. Dan Ritter replaces Grace Berger who retired at the end of 2020. Dan comes most recently from the Office of Community Service and the Montana Commission on Community Service where he served as Executive Director for over 7 years. The Office and State Commission administers AmeriCorps grants that supported eight AmeriCorps programs in Montana that deploy over 550 AmeriCorps members in service locations across the state.

Prior to his time with the Office of Community Service, he served in various roles in both the private and non-profit sector including the Northwest Montana Association of REALTORS®, the Montana Chamber of Commerce and Montana Chamber Foundation. Dan has also served both as House and Senate staff in 4 legislative sessions.

Dan looks forward to assisting the Board in its mission to protect the health, safety, and well-being of Montana citizens through regulation and oversight of the funeral service industry and facilities’.

Dan Ritter  
can be reached at [danritter@mt.gov](mailto:danritter@mt.gov) or  
406-841-2244.





## Mary A. Vial 1934 - 2020

FARMINGTON - Mary A. Vial of Farmington, passed away on December 2, 2020, at Cedarhurst Senior Living at the age of 86. She was born on October 13, 1934, in Cavalier, North Dakota to William and Grace (See) Beaton.

Mary attended school at Cavalier, North Dakota and continued her education at Northwest Laboratory Technology School in Minneapolis, Minnesota. She was employed at St. Mary's Hospital in Conrad for three years, and then married Patrick Wyse in December of 1957. They made their home in Conrad, where Pat was in business with his father in the Wyse Funeral Home. Mary became a licensed funeral director in 1962 and after being divorced, she continued to manage the Wyse Funeral Home. In 1980 she moved to Great Falls, where she was employed by the O'Connor Funeral Home for eight years. In 1988 she married Vernon Vial and they retired to Mesa, Arizona, later residing in Chandler, Arizona. She enjoyed being church organist in Conrad and Great Falls, and later directed the Venture Out Choir in Mesa.

She was preceded in death by her parents, her husband, Vern Vial, her son, Thomas Wyse, and three sisters, Joyce Beaton, Ruth Renaud and Billie Iverson. Survivors include her children, Theresa (Mark) Kellogg of Farmington, MO, Kevin (Sandi) Wyse of Townsend, MT and Timothy (Lynda) Wyse of Colorado Springs, CO, her stepchildren, Jane (Gary) Meyer of Denver, CO, Douglas (Heather) Vial of Raymond, WA, Shirley (Greg) Schermele of Great Falls, MT and Roger (Lori) Vial of Mesa, AZ, along with 23 grandchildren, 10 great grandchildren, her son-in-law, Vivek Wyse of Berkeley, CA, and several nieces, nephews and friends. Due to COVID, a private prayer service were held at Cozean Memorial Chapel. Memorial donations, if desired, may be made to Help the Hungry Bake Sale, P.O. Box 657, Farmington, MO 63640. View the online obituary and share your condolences at [cozeanfuneralhome.com](http://cozeanfuneralhome.com)





**Dale Zimmerman**  
**1927 - 2020**

Dale Zimmerman, 93, a lifelong resident of Garrison, died on Sunday, December 20, 2020, at the Garrison Hospital, not COVID related. Funeral services were held on Sunday, December 27, 2020 at 2:00 pm at the First Congregational Church in Garrison. Masks were required. The service was live-streamed at [www.facebook.com/garrisonthompsonfh/](http://www.facebook.com/garrisonthompsonfh/)

Visitation was held on Saturday, December 26, 2020, from 2 to 7 pm at Thompson Funeral Home, Garrison. CDC and North Dakota COVID-19 guidelines were followed.

Dale was born May 2, 1927, to Herman and Beatrice (Ziegler) Zimmerman in Garrison, ND where he was raised and educated. He married Helen Johnson in Garrison on November 25, 1948.

Dale and Helen owned the Dairy Queen in Garrison and he later worked for REA as a lineman for two years. He then began what ended up being a 40-year career as a Service Representative for Otter Tail Power Company. He also worked part-time for Rensch Farm Store for 5 years.

Dale was extremely active in the Garrison community. He was a member of the Garrison Sportsman Club, Elks Club, Garrison Jaycee's (twice the Jaycee Man of the Year), Garrison Trooper Boosters, and was deacon and board member of the First Congregational Church. He also served as the judge for the City of Garrison for many years. Dale was a very dedicated member of the Garrison Fire Department for 20 years and later attended all the department's activities as an honorary member. Dale had great enthusiasm for trains and train sets. Anyone that stopped at the house, got a tour of the trains and of course, they couldn't leave without seeing his "coo coo clock". He especially enjoyed showing his collection to children. In his spare time, he enjoyed playing cards with family and friends and he loved to hunt and fish.

Dale is survived by his wife of 72 years, Helen, Garrison; son, Kyle (Deb) Zimmerman, Anaconda, MT; daughters, Linda (Dennis) Fetzer, Rapid City, SD, Kathy (Greg) Stomp, Cooperstown, ND, Ronda Tompers, Cascade, MT; grandchildren, Dr. Candace Fetzer, Denise Fonner, Amy Haugen, Alison Renschler, Peter Tompers, Chad Tompers, Kristen Bruner, Roberta Cruse, and Robert Zimmerman; 18 great-grandchildren, 1 great-great-grandchild; sister, Sharon Eslinger, sisters-in-law, Alma Zimmerman and Joan Zimmerman, and numerous nieces and nephews.

He was preceded in death by his parents, brothers and sisters-in-law, Duane Zimmerman, Glen Zimmerman, Gene (JoAnn) Zimmerman, Don Zimmerman, sister, Donna Moen, brother-in-law, Orin Eslinger, and son-in-law, David Tompers.

In lieu of flowers, the family prefers memorials to the donor's choice.



An annual report made public by the Montana Department of Labor and Industry has shown that 2019 was slightly more deadly than the previous year in workplaces, with farming the most dangerous industry. The Census of Fatal Occupational Injuries released last week said the state had 38 work-related fatal injuries last year, a 35.7% increase over the prior year, the Independent Record reported. It also said 16 of the deaths, or 42%, occurred on farms.



**“We’re talking about human lives, and it’s tragic to lose that many Montana lives each year needlessly,” Hubbard said.**

“I don’t think it’s surprising at all,” said Austin Grazier, director of agriculture safety for the Montana Farm Bureau, which has 20,000 member families. “The agriculture industry is inherently risky, but it is a good reminder for us to work on safety on farms and ranches and put safety in a preeminent position on all of our operations.” The state reported that between 30 and 40 work-related deaths a year is average in Montana. The lowest number of workplace deaths occurred in 2018, 2014 and 2013 with 28. The highest occurred in 1992 with 65. “The data clearly shows that too many workers are being killed and face dangerous working conditions on the job,” Montana AFL-CIO Executive Secretary Al Ekblad said. “As a country we have a moral obligation to provide the regulations and inspections to allow workers to safely go home to their families at the end of the day.”

The U.S. Bureau of Labor Statistics reported Dec. 16 that there were 5,333 fatal work injuries recorded in the country last year, a 2% increase from 2018. It noted this was the largest annual number since 2007 and that a worker died every 99 minutes from a work-related injury during the year, officials said.

Montana State Fund President and CEO Laurence Hubbard said the number of workplace deaths this year is just 9% higher when looking at a 10-year average, but that it is more than just the data.

“We’re talking about human lives, and it’s tragic to lose that many Montana lives each year needlessly,” Hubbard said.

The Montana State Fund is the state’s largest workers’ compensation provider for nearly 25,000 businesses and organizations.

The census is conducted by the U.S. Bureau of Labor Statistics and is aimed at increasing workplace safety.

## Farms Were the Deadliest Workplaces in Montana Last Year

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# MEMORIAL

## — MONUMENTS —





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## **THE BRAVE ACT & MILITARY HONORS FUNERALS: UPDATES TO VETERANS' BURIAL BENEFITS**

*by Ann Heinz, JD, CDEI*

### **The BRAVE Act was signed into law in January 2021 as part of H.R. 7105, the omnibus veterans' bill.**

This new legislation made some changes and updates to veteran burial benefits. Previously, the law provided more funds to the survivors of veterans who died in a Department of Veterans Affairs facility than to the survivors of veterans who died outside of a Department of Veterans Affairs facility (for example, at home, a non-VA hospital, or another medical facility).

Prior to the passage of H.R. 7105 and the BRAVE Act, survivors of veterans whose deaths were not related to their military service received the following burial benefits:

- Death inside a V.A. facility: \$807 burial allowance and \$807 for a plot
- Death outside a V.A. facility: \$300 burial allowance and \$807 for a plot.

The BRAVE Act updated these burial benefits to treat all non-service-related deaths equally, regardless of whether the veteran died in a V.A. facility. These benefits were updated by the BRAVE Act as follows:

- All non-service-connected deaths, regardless of the place of death: \$807 burial allowance and \$807 plot allowance.
- The benefits for all non-service-connected deaths will also be indexed for inflation.

Additionally, H.R. 7105 and the BRAVE Act also made the following changes:

- Expanded transportation of deceased veterans to veterans' cemeteries
- Extended the V.A.'s requirements for outer burial receptacles to cemeteries
- Authorized the V.A. to replace existing VA-furnished headstones to add inscriptions for deceased spouses and eligible dependent children, as well as allow for inscriptions on gravestones furnished by the V.A. if the spouse or eligible dependent child predeceases the veteran
- Made grants via the Veterans Cemetery Grants Program to counties for veterans' cemeteries
- Authorized the National Cemetery Administration (NCA) to furnish an urn or a commemorative plaque in lieu of a headstone or marker to eligible individuals whose cremated remains are not interred in a cemetery





# COVID HAS CHANGED FUNERAL SERVICES

by Julie Briggs  
Brundage Funeral Home

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Society has gradually become more fractured and disjointed. The cement that bonds people together are the ceremonies and rituals that we have participated in and developed over the years, such as funeral service. A death in the family unit is something that tears at the very fabric of the group. Historically, this tear has been mended through the ability of families getting together within their social groups to memorialize and honor someone special. When the ability to participate in rituals and ceremonies is lost, the very fabric of society suffers. We have been encouraged and in a lot of cases mandated to social distance. There may be a time for physical distancing, but the idea of social distancing promotes an entirely different behavior. Especially in the setting of losing someone that you love to death.

**WHEN GRIEF IS DENIED IN WHATEVER FORM FAMILIES SUFFER, COMMUNITIES SUFFER, AND SOCIETY SUFFERS.**

In my community there are those that have been traumatized by the events happening around the country and the world, some of these people are not able to process their grief, some having been denied the ability to be with their loved ones for days or months prior to their death. There are also those that do not believe in this virus and throw caution to the wind, although a lot of these are giving up and planning services for the spring. Grief is not something that can be put on hold. When grief is denied in whatever form families suffer, communities suffer, and society suffers. This pandemic has complicated the grieving process for countless people. My job in funeral service has shifted from helping families commemorate whom this person was and continues to be in their lives, to counseling and trying to fill the enormous gap that is left when families and especially individuals try to go it alone. This pandemic has made me realize the importance of my work, the magnitude of what I do in society, and the importance of intuitively adjusting to meet the needs of those that I serve in my community.

# DEATH

## FROM BROKEN HEART SYNDROME AND ISOLATION ARE REAL AND COVID IS THE CULPRIT



### It's a record no one wanted to break: 500,000 deaths officially attributed to COVID.

On February 23, the United States reached that milestone. Unfortunately, that "official" number is bound to be skewed — and not only by the deaths of people who died from the virus but were never tested or formally diagnosed. Deaths from pandemic-fueled loneliness and so-called broken heart syndrome definitely happened, and chances are you know that more than anyone.

### Defining the problems

According to the Cleveland Clinic, broken heart syndrome, or stress-related cardiomyopathy, "occurs when physical or emotional distress causes dysfunction or failure in your heart muscle." Although its symptoms — chest pain, shortness of breath, irregular heartbeat — mimic a heart attack, broken heart syndrome isn't caused by clogged arteries. Instead, they are brought on by physically or emotionally stressful events.

Stressors this pandemic brought on are some we never could have imagined: deaths of multiple friends and family members, massive economic impact, including job loss, and a complete upheaval of our normal lives. A Cleveland Clinic study conducted during the early days of the pandemic proved that stress levels and diagnoses of broken heart syndrome were up, as were extended hospitalizations. Although broken heart syndrome is usually not fatal, complications from an event can increase the risk of death.

### The real killers: Loneliness and social isolation

Although vaccinations are slowly allowing Americans to emerge wide-eyed, masked, and cautiously from pandemic-era socially-isolated hiding places, there are still plenty of restrictions that are keeping people apart. For many (most?) folks, their churches aren't congregating, social groups aren't socializing, working from home has become semi-permanent, and family get-togethers still aren't prudent. It's led not only to profound loneliness but severe situations of social isolation (a lack of social connections or social relationships) — and in some cases, death.

By  
Patricia Hartley

### Here are the facts about the health risks of social isolation and loneliness, courtesy of the Centers for Disease Control and Prevention (CDC):

- The risk of premature death from social isolation may rival that of smoking, obesity, and physical inactivity.
- Social isolation is associated with about a 50% increase in dementia.
- Social isolation and loneliness are associated with a 29% increased risk of heart disease and a 32% increase of stroke.
- Loneliness among heart failure patients was associated with a nearly four-times increased risk of death, 68% increased risk of hospitalization, and 57% increased risk of emergency department visits.

### Our isolated elderly are most at risk

It may seem like years ago, but it was just last February that the first real "outbreak" of COVID in the U.S. occurred at a Washington nursing home. Of the 120 residents, 81 contracted the virus and 34, plus a visitor, died. By mid-March, as COVID spread across the country, most nursing homes and long-term care facilities went on lockdown — and many are only now slightly relaxing visitor restrictions.

(Just a week ago my sister and I were allowed to get close enough to my nursing home-bound mother to hug her for the first time since March 2020.)

A psychology professor whose mother died alone in a health care facility attributed her rapid health decline to loneliness from COVID. He watched her deteriorate via video calls during which her disease wouldn't allow her to truly engage; she stopped walking, stopped eating, and lost weight. Although her direct cause of death was Alzheimer's disease, the professor cites several studies that supported his theory — studies proving loneliness increases the likelihood of death and is likely to contribute to early death in people with Alzheimer's or other forms of dementia.

The New York Times estimates that although only 5% of all U.S. COVID cases have occurred in nursing homes, these residents make up 34% of all U.S. COVID deaths. These numbers, as death care professionals have seen first-hand, simply don't represent the reality of COVID's casualties.

"We're hearing from a number of family members and [long-term care] ombudsmen that many residents are just losing the will to live," Robyn Grant, director of public policy and advocacy for the National Consumer Voice for Quality Long-Term Care, told AARP. Grant tells AARP that in Minnesota, "social isolation" is being listed as a cause or contributing factor on the death certificates, while "failure to thrive" is a common cause in other states.



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## HB-139 ★

**HB 139, sponsored by Representative Tom Welch, was referred to the Senate Business, Labor, and Economic Affairs Committee on February 19, 2021. This bill would revise death certificate fees to fund the Board of Morticians and Funeral Services. The bill will be heard on March 11, 2021, at 9 AM <https://www.leg.mt.gov/>**



Applications accepted: February 15-April 1



N F D A

## ACADEMIC SCHOLARSHIPS

### About our Scholarships

Up to 18 academic scholarships are awarded annually in two application cycles. Scholarships range from \$2,500-\$5,000 and are open to full-time or part-time students in good standing who are enrolled in ABFSE institutions/programs.

Applications accepted: February 15-April 1

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](mailto:info@montananfda.org)).

### \$2,500.00 DENNIS SCHOEPP MEMORIAL SCHOLARSHIP



**Dennis Schoepp**

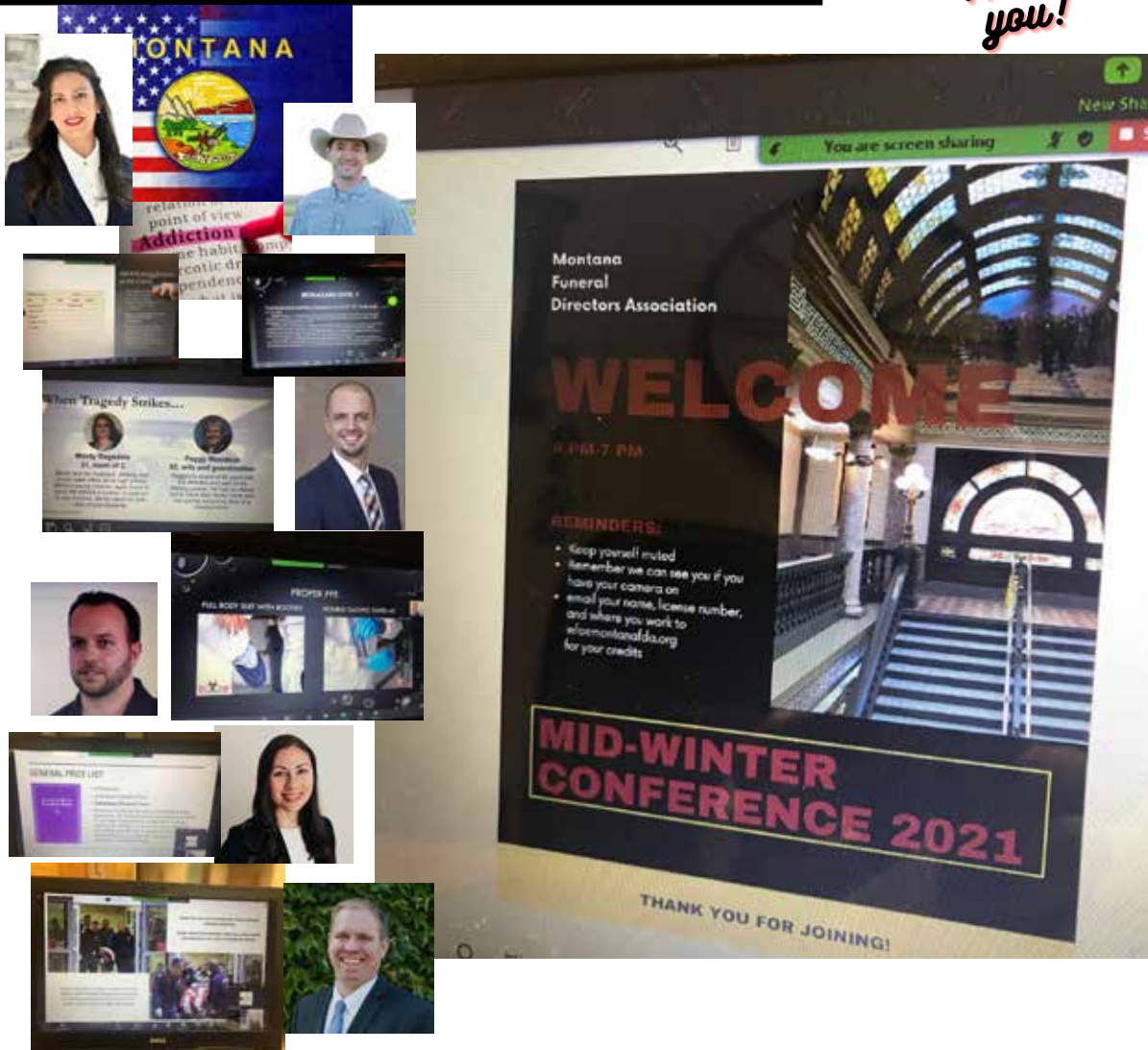
**1947-2009**

Dennis Schoepp was a former President of MFDA. He and his wife Kendria set up a trust to help student out from Montana to become funeral directors.

# MID-WINTER VIRTUAL CONFERENCE 2021

Thank you to all who joined our virtual event. While we would rather see you all in person we were happy to bring you this excellent lineup of speakers. A record number of CE's went out for this conference.

*Thank you!*



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# 'How lucky we are'

AN INSPIRING STORY



An elderly couple have had a "wonderful" reunion after Covid-19 forced them apart for the longest time in almost seven decades.

Ivor and Pansy Warren, who married in 1955, had to live apart for three months due to lockdown restrictions following his stay in hospital. "It was horrible not being able to see Pansy," said Mr Warren, 98.

They were brought together again in a shared room at a care home in Beccles, Suffolk, just before Christmas.

"We have been together for 65 years and I love her very much so the time apart was difficult, especially as it was the longest we've ever been without each other," added Mr Warren.

The couple were first separated when Mr Warren had to go into hospital, and he then went to a care home while his 87-year-old wife lived with their daughter Davina. Before reuniting they had to spend 10 days in isolation in separate rooms.

'How lucky we are' "It was upsetting and not very nice being separated as I love being with Ivor," said Mrs Warren. "Our reunion was wonderful though.

"I was over the moon to be able to see him and to hug him again, and we were able to have a lovely Valentine's Day together." "Now that we've been apart, I'm reminded just how lucky we are to have each other."

Asked for the secret of a long marriage, Mrs Warren said couples should "tell each other you love each other every day" and resolve any arguments before bedtime, adding: "Never go to sleep upset with one another."

Mr Warren said: "Accept your partner for who they are, respect them and be loyal. You must always be loyal.

"Be affectionate too, and remember that as long as you have each other, you have everything you need."

BBC NEWS

**"AS LONG AS YOU HAVE EACH OTHER, YOU HAVE EVERYTHING YOU NEED."**

