

The Director

Spring 2010

ARKANSAS FUNERAL DIRECTORS ASSOCIATION

Message from the President



Bobby Thurman

Hello AFDA Members,

I just want to say thank you to the many vendors and sponsors of this year's convention. Without you, it would not be successful.

Also, I want to thank the many AFDA members who registered and came anticipating a great time learning, socializing, and networking with each other. This year's convention was the second

as a single state and I truly believe we are on the right road to rebuilding AFDA.

NFDA Immediate Past President John Reed presided over the installation of officers and gave great words of encouragement. He was the guest speaker at the Tuesday luncheon in which he gave a presentation of his funeral home and the upcoming NFDA Convention this October in New Orleans.

This year's Funeral Director of the Year is a man worthy of such an honor. He is a man who has served his family, community, and our state with honor and respect. He is John Bernard Frazer, Jr. On behalf of the AFDA Board and membership, I would like to say congratulations Mr. Frazer (pictured on the right).

As your new President, I will work hard to represent you. I have already started working on next year's convention and a new direction for AFDA. I hope to build new relationships with our vendors and sponsors to make both the mid-winter meeting and convention bigger, better, and more affordable.

It is an honor to follow in my grandfather's footsteps 50 years later. He is the late Charles M. Nelson and was the 1960-1961 AFDA President. Like him, I will do my best to serve you well and lift up our profession.

I look forward to seeing each and every one of you at the Mid-Winter meeting and I hope we all have a great year.

At the Convention



Funeral Director of the Year John Frazer (left) with Bill Booker (right).



See more convention pictures on page 5.

AFDA President Bobby Thurman (left) recognizes Past President Earl Sanders (right).

AFDA Mission Statement

Inspiring excellents in service
for funeral professionals.

Arkansas Funeral Directors Association
1020 W. 4th St., Ste. 400
Little Rock, AR 72201
www.arfda.com
Phone: (501) 687-9860
Fax: 372-4505

NFDA
NEW ORLEANS



**2010 NFDA International
Convention & Expo
October 10-13
New Orleans, LA
Ernest N. Morial
Convention Center**
**RE-AWAKEN YOUR PASSION
and yourself in New Orleans!**
neworleans2010.nfda.org

5 Reasons to Register Today

1. Save \$100 on early registration!
2. Save an additional \$20 by registering on-line NOW! (Use discount code: CV10E20)

OSHA Issues Policy Statement Regarding Employee Training

OSHA has launched an effort to enforce existing requirements that health and safety training be provided in a format that workers can understand. OSHA has now issued a policy statement to its regional administrators stating that in addition to complying with specific training requirements contained in individual OSHA standards, an employer is required to instruct its employees using both the language and vocabulary that employees can understand.

This means that OSHA compliance officers will be required to verify that employers have provided training in a format that workers can understand and are specifically required to determine whether the training provided meets the requirements and intent of specific standards. If a reasonable person could conclude that an employer has

3. Reserve hotel rooms starting at only \$129 per night. Hurry – rooms are selling out FAST!
4. Preview the Expo Online. More than 600 booth spaces already sold!
5. Discover the top 10 things to do in New Orleans.

In just 4 days you will:

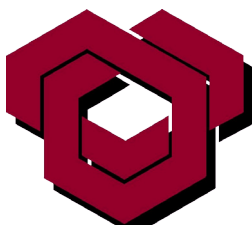
- Make EVERY funeral unforgettable.
- Make money with cremation (you won't believe how!)
- Raise your profit margins, compare prices and shop around.
- Receive up to 16 CEUs.
- Gain hundreds of new ideas.
- Attend the hottest workshops.

not conveyed the training to its employees in a manner that they are capable of understanding, the employer may be cited with a serious violation.

Members with employees who primarily speak a language other than English must ensure that all required OSHA training (e.g., Formaldehyde, Bloodborne Pathogens and Hazard Communication Standards, etc.) has been conducted in a manner that ensures comprehension. Employers should document all training.

For more information about OSHA requirements and training resources:

- Visit the OSHA Website, www.osha.gov.
- Contact your local OSHA office; information can be found [here](#).



FTC Extends Enforcement Deadline for ‘Red Flag’ Regulations

At the request of several members of Congress, the Federal Trade Commission (FTC) is further delaying enforcement of the “red flag” regulations through December 31, 2010, while Congress considers legislation that would affect the scope of entities covered by the rule.

The “red flag” regulations were developed under the Fair and Accurate Credit Transactions Act, in which Congress directed the FTC and other agencies to develop regulations requiring “creditors” and “financial institutions” to address the risk of identity theft. The resulting regulations require all such entities that have “covered accounts” to develop and implement written identity theft prevention programs to help identify, detect and respond to patterns, practices or specific activities – known as “red flags” – that could indicate identity theft.

According to National Funeral Directors Association General Counsel Scott Gilligan, if your funeral home undertakes any of the following actions, it must institute and approve an identity theft prevention program by the December 31 compliance deadline:

1. Regularly enters into arrangements with at-need or preneed consumers that allow them to pay for funerals in multiple installments.
2. Regularly sells preneed insurance policies as an agent for an insurance company that allows a consumer to purchase the policy through multiple installment payments.
3. Regularly refers consumers to consumer financing companies that extend credit to consumers to purchase funerals.

IRS Offers Details on Small-business Healthcare Credit

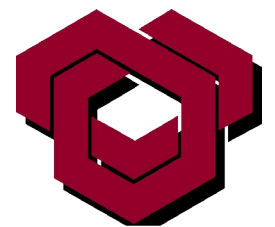
The Internal Revenue Service has issued guidance to make it easier for small businesses to determine whether they are eligible for the healthcare tax credit under the Affordable Care Act. The guidance makes it clear that small businesses receiving state healthcare tax credits may still qualify for the full federal tax credit. Additionally, small businesses can receive the credit for regular health insurance as well as dental and vision.

Notice 2010-44 provides detailed guidelines to help small employers determine whether they qualify for the credit and estimate the amount of their credit. The small business health care tax credit, which is in effect this year, is designed to encourage small employers to offer health insurance coverage for the first time or maintain coverage.

In general, the credit is available to small-business employers that pay at least half the cost of single coverage for their employees in 2010. The credit is specifically targeted to help small businesses and tax-exempt organizations that primarily employ moderate- and lower-income workers.

For tax years 2010 to 2013, the maximum credit is 35% of premiums paid by eligible small-business employers. The maximum credit goes to smaller employers—those with 10 or fewer full-time-equivalent (FTE) employees—paying annual average wages of \$25,000 or less. Eligible small businesses can claim the credit as part of the general business credit starting with the 2010 income tax return they file in 2011.

More information, including a step-by-step guide and answers to frequently asked questions, is available on the [Affordable Care Act page](#). Additional information is on the [Small-business Healthcare Tax Credit for Small Employers page](#), all at www.irs.gov.



Books, Websites of Interest



Spanish for Funeral Home Directors

by Command Spanish Inc.

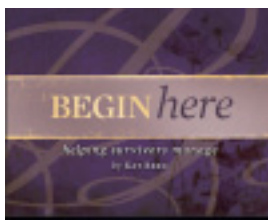
PRICE: \$34.95

Available through the National Funeral Directors Association

Resource Store at <http://nfda.org/resource-store.html>

DESCRIPTION

Presents Spanish words and phrases with wide applicability for funeral service professionals; includes easy-to-use phonetic system to help pronounce Spanish terms, "yes/no" screening questions, cultural notes and more to help employees with little or no prior knowledge assist Spanish-speaking families. Easy-to-follow text supplemented by two CDs to help master the material.



Helping Survivors Manage

PRICE: \$20

Available online:
<http://www.connectingdirectors.com/store>

DESCRIPTION

Following the funeral, after everyone has left and you return to the empty residence of the departed, where do you begin? Begin Here.

When her mother died, the author discovered the lack of resources in "one place" to help her and her predominantly deaf father manage all the business matters of death that needed attention. Begin Here guides survivors through the seemingly

overwhelming practical yet necessary tasks that remain after a death, from residential to financial to personal.

The compact (9" x 7"), user-friendly 52-page spiral bound volume includes pockets for loose papers; tabbed chapters including Decedent Vital Statistics; Support System Guidelines; Residential, Financial and Legal Tasks; Calendar and Notes sections. The front inside pocket has a slot for your business card to personalize the book for your clients. This is the perfect gift for aftercare at-need clients or pre-need contracts. Your clients will thank you for it.

Heritage Coach Blog

<http://blog.heritagecoach.com/>

On the Heritage Coach blog, posts discuss all things related to funeral cars and limousines, plus other issues, including technology and the Internet.

Here are titles of a few recent blog posts:

- Funeral Homes Offer Blog Obituaries
- Drive Traffic to Your Funeral Home through Google Places
- Auto Review: 2010 Cadillac Superior Statesman Hearse
- Flickr Slide Shows Become a New Revenue Source for Funeral Home Owners

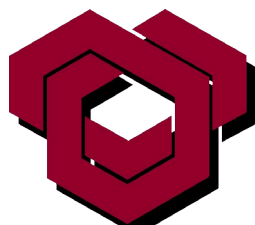


facebook

'Messages to Heaven'

Look online for a powerful [blog post](#) from a student titled "Facebook Messages to heaven." Facebook is having a tremendous impact on the way young people mourn and express their grief.

Here is the link: <http://jennawendinger.wordpress.com/2010/06/06/facebook-messages-to-heaven/>



2010 AFDA Convention

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>> **An eco-friendly coffin built by a** Kiwi designer is being displayed in a prestigious American design museum - a move that could bury the competition.

The Artisan casket, made of plywood and fitted with a wool fleece mattress and pillow, is the brainchild of Auckland designer Greg Holdsworth.

It is the first Kiwi design selected for inclusion in New York's Smithsonian Cooper-Hewitt Museum's National Design Triennial Exhibition, which opened on Friday.

Held every three years for the past 30 years, the exhibition showcases the world's most innovative designs for the future.



>> **Boston - Police were able to track** down a man who was stealing flowers from a gravesite thanks to GPS technology.

Rick and Donna Muzzy's son Kevin was killed in a motorcycle accident in 2007. Each year since then, Donna has brought potted flowers to Kevin's Holliston grave. Each year, those flowers have been stolen.

This year, police put GPS inside of the flower pot. The flowers were taken again, but this time, police knew where they were going.

They tracked the flowers and the pot to Richard Guyette's Medway home. Guyette admitted to stealing the flowers this time, but denied any involvement in past thefts.

AFDA Executive Board and Staff

President – Bobby Thurman

Nelson Funeral Service
P.O. Box 311
Berryville, AR 72616
Phone (870) 423-2170 Fax (870) 423-4774
bobby@hbeark.com

President Elect – Billy Holifield

Cobb Funeral Home
P.O. Box 547
Blytheville, AR 72316
Phone (870) 763-4431 Fax (870) 763-4433
billyholifield@spsc2.com

Vice President – Bobbie Lance

Roller-McNutt Funeral Home
801 Eighth Ave.
Conway, AR 72032
Phone (501) 327-7727 Fax (501) 329-2441
lanceb@rollerfuneralhomes.com

Secretary – Dick Pace

Heath Funeral Home
P.O. Drawer 357
Paragould, AR 72541
Phone (870) 236-7676 Fax (870) 236-7678
rdp@grnco.net

Treasurer – Jeff Smith

North Little Rock Funeral Homes & Cremation
P.O. Drawer 764
North Little Rock, AR 72115
Phone: (501) 758-1170 Fax (501) 758-6438
jeff@nlrfh.com

NFDA Policy Board Rep. – Bill Booker

Roller Funeral Home
P.O. Box 25440
Little Rock, AR 72221
Phone (501) 225-0818 Fax (501) 223-0181
bookerb@rollerfuneralhomes.com

Past President – Earl Sanders

Latimer Funeral Home
115 E. Hempstead
Nashville, AR 71852
Phone (870) 845-2233 Fax (870) 845-4007
earl.sanders@yahoo.com

Executive Director – Brent Stevenson, IOM

Brent Stevenson Associates
1020 W. 4th St., Ste. 400, Little Rock, AR 72201
Phone (501) 687-9860 Fax (501) 372-4505

Member Services Director – Joie Ketcham

Member Services Coord. – Jackie Strickland

