

The Dead Beat



The Caregiver's Soapbox

Dedicated to providing information about the people and places involved in the funeral industry



Summer, 2011

www.thedead-beat.com

Volume 11 Issue 6

Funeral History Tidbits– Part 2 Funeral Directing in 1800's

By Joanne Howard

Lowell and I presented a historical perspective of the funeral practices in our county to the Historical Society. When we finished we thought it would be relevant to present some of our historical research in a series of articles. Our second installment will look at funeral customs in 1800's.

The modern sense of funeral direction in America was born during the 19th century. It evolved slowly as various classes of tradesmen (cabinet makers, upholsters, furniture makers, etc) were combined.

The English "Dismal Trader" or English funeral undertaker that provided "paraphernalia of mourning" did not make it to America probably due to lack of social class distinctions in America, but influenced the beginnings of the funeral undertaking.

Most of the references of early funeral directing took place in cities. They finally set up an establishment specifically for caring for the dead. An actual date has never been defined but thought it happened in the early half of 19th century. Several early firms were W.P. Diuguid firm (1817) in Lynchburg, Virginia; J.J. Shepherd & Sons (1827) in Pembroke, Massachusetts; and J.S. Waterman (1932) in Boston, Massachusetts. Funeral Undertaking advertisements started including "personally attending" and "taking proper measures that a decent order be preserved."

Women were some of the first involved in undertaking as noted by historical records in advertisements. They first took care of the bodies in the homes for the families and then the more professional nurses took over in the later 1800's in the cities. As time went on the role of the women diminished.

Before 1859 in America the undertaking "had taken on characteristics of a service occupation with a set of tasks and functions organized into a pattern of behavior toward the dead." Basically this included the laying out, coffining and transporting of the body to the grave. It became a crucial step in the evolution of the modern funeral director with the basic undertaking functions being recognized by the term "undertaker."

In this same time frame we need to consider the westward expansion that took place in our country. With the Louisiana Purchase and Gold Rush encouraging people to move west, a whole different set of conditions existed when someone died along the trail. Think about the facilities and people available as you are traveling in a wagon train. You can imagine, when

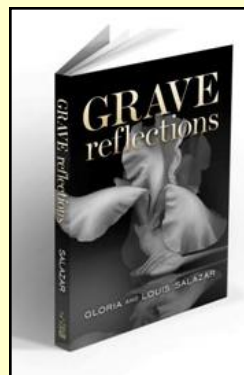


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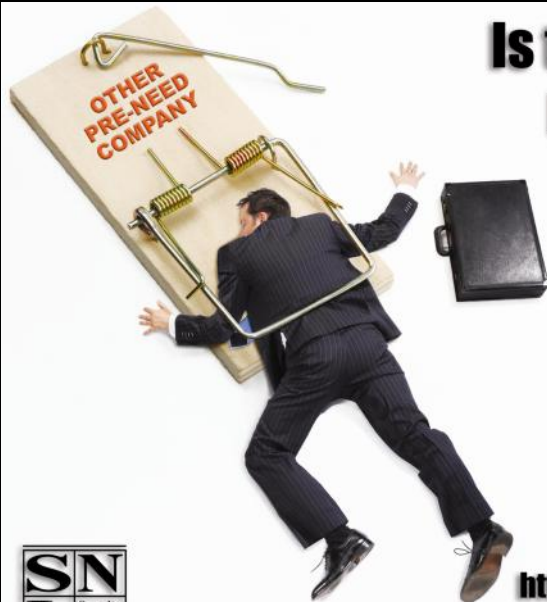
Amy Howard Art Gallery



The editor's daughter Amy, who was mentioned in our previous issues, was quite the artist and we've decided to display some of her artwork every issue in her memory.



Amy Howard

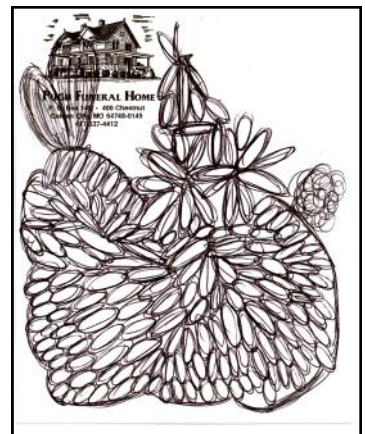


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Chandler Funeral Home was built in 1999 by Lawrence and Marian Chandler. Lawrence Chandler began in funeral service in 1965 and graduated from Dallas Institute of Mortuary Science in 1968 and has had the privilege of serving families to this date.

Chandler Funeral Home is a colonial style building on ground level, located on five acres of land. There are no steps. The Chapel will seat approximately two hundred fifty people, and has a separate family area, as well as a sound system that can be used throughout

the building. The building is surrounded by ample parking space.

Chandler Funeral Home has built a reputation of commitment to the families they serve by providing the highest level of care during the most difficult of times. Their philosophy is simple. "We are in the business of building long-term relationships with the families we serve."



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Behind the Back Fence

By Lowell

Will the long dreary season of caucuses, primaries and general election produce any better results? Perhaps it is time to install a lottery system and help balance the budget at the same time.

All candidates would purchase lottery tickets for whatever position they wished to hold. They can purchase any number of tickets. The more tickets you buy the better your chances of getting the job you want.



Tickets for president should start at a billion dollars, they are going to spend that much anyway. The VP spot might be a hard sell, maybe draw that one from the losers of the Presidential slot.

Senatorial seat tickets would be \$500 million and representatives \$250 million per ticket. Graduate the prices on down for states, counties, cities, townships, road districts, school boards—whatever.

Apply the same procedure for cabinet positions, department heads and commissions and boards. Adjusting for inflation I'd say funeral board or commission members tickets might be worth \$25,000.

If this system fails we will just do random drawing of social security numbers. Who would have thought the anti

-smoking lobby (no-more smoked-filled rooms determining candidates) could have changed the way we select our elected officials.

I'm not criticizing corporate ownership or dedicated funeral directors working in the corporate funeral homes. But I am upset with providers pushing products and services to enhance memorialization and personalization and the insinuation that the failure to offer this myriad of products is a reflection of our taking care of our customers. The implication that to do this would enhance our market share and make us better than our competitors is not the right reason for doing it.

Though memorialization and personalization is important, as far as I can see, funeral homes have cared about it for a long time. All these products for everyone is minimizing the unique character of our customers. Also not all of our customers want or can afford these various products. Why is the emphasis on profit making, when our customers already feel that we are making more than our share for our existing products and services?

Our critics also read press releases...

About the Author: Lowell Pugh has had funeral director and embalmer licenses in Missouri and Texas and continues the operation of the family funeral home which started in 1904. He is publisher of **The Dead Beat** which began in 1999. He can be contacted at **The Dead Beat** address.

A Fisherman's Psalm



The Lord is my shepherd, I shall feel safe in my boat.
He maketh me dream of corks bobbling all the night long.
He leadth me to the lakes and rivers water, this restores my soul.
He leadth me through the thorns and thickets; For the sake of the biggest catch.
Yea, though I will walk through the ticks and chiggers, I will fear no bug bites.
My tackle box is with me.
My rod and my reel they comfort me;
He lets them prepare a fish dinner before me in the presence of my family.
They anoint the French Fries with oil, my waistline runneth over.
Surely crappie and catfish shall be with me all the days of my life.
And I shall dwell in the back seat of my boat forever....
Amen



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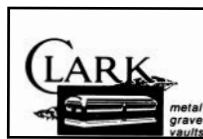
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Colleagues Lost or Found!!!

I would like to find Dennis Dwyer that graduated from Dallas Institute in February, 1973. Last we heard from him he was in Colorado or Wyoming. Any help would be appreciated.

Robert W. Harrell and Bob & Dee Harrell.

(If you would like to find someone in the funeral industry, let us know- editor@the-dead-beat.com)

After-Thoughts *By Joanne Howard*

I had a new twist to my grief about losses in my life this past month. I went to my 40th High School Reunion in another city than I live in right now. I graduated in a class of 700, so my close friends had known about my children's passing, but not most of the others except, I did put the information in my profile.



So I wanted to see my friends, but I was apprehensive about seeing and hearing about everybody's children and grandchildren. Not that I'm not happy for them, but it just brings home my situation.

What I had not anticipated is that every time someone came up to me and asked about my life that I would have to over and over telling about I had two children, but they had passed away. Well, then people felt so sorry and I really wasn't asking for sympathy, but that was what had happened in my life.

The other death that I had to keep mentioning, was my father's death. He died when I was 12 and his death led to our family moving. My mother wanted to stay in the same school district for my brother to finish high school. Our school district had two junior high schools and the move required me to go to both schools. One year at one and then we moved and I completed two at the other junior high and then I ended up with all of the students when I went to high school.

An interesting phenomenon at the reunion was that people seemed to remember you from your elementary school and everybody kept wonder-

ing why I went to both junior highs and thus I had to keep talking about my dad's death.

I know being a funeral director I deal with death all the time, I just didn't expect to have to talk about it so much at the reunion. But of course they asked me what I did and I said I was a funeral director and editor of a magazine.

Death, death, death.....

By the end of the weekend and the actual reunion get-together on Saturday evening, I really didn't want to go forth and talk to anyone new.

I had had enough of explaining what had happened in my life. I don't know why it began bothering me, who understands what will or won't upset you.



One of my close friends had lost a daughter very near the time I lost my oldest daughter. They were both about the same age. I hadn't really brought it up to her or her husband, also a classmate, because you never really know if someone wants to talk about it.

Toward the end of Saturday evening some discussion we had led to her sharing about some experiences she has had since her daughter has gone. It was good to be able to understand what she was talking about and vice versa if I shared. Believe it or not that was a positive aspect of the reunion. Regretfully we didn't have more time to share. Maybe in the future we will have that long conversation.

It's an experience that you don't really want to share and among the 700, I'm sure many more had lost

loved ones. The reunion acknowledged the lost classmates by announcing their names and one classmate recalled the accomplishments of another classmate lost in a war situation that happened to be her ex-husband.

The reunion is a unique situation in life. Reminiscing good times of the past, sharing good times since and maybe discussing losses. Not only loved ones who had been lost, but possible lost dreams you might have had those many years ago. After all, we do leave high school with many hopes and dreams.

After 40 years it was remarkable how some people just seemed the same and you found it hard to believe that it had been so many years since we had graduated.

Yes, time goes on, lives go on and it's really an interesting experience to actually see what had happened in the lives of those you spent high school with.

If you get a chance, try to go to your reunions, it just might give you a totally different perspective on your life. It definitely makes you acknowledge all that has happened good and bad.

Let me know about your reunion experiences.



About the author: Joanne Howard is the editor of **The Dead Beat**. She has been a licensed funeral director since 1992 with Pugh Funeral Home in Golden City, MO and also the aftercare coordinator. Much of her writing in this column is influenced by her loss of her two daughters Laura at age 10 in 1997 and Amy at age 19 in 2003. Any comments or questions can be directed to 417-537-4412, P.O. Box 145, Golden City, MO 64748 or email Joanne@thedeat-beat.com.

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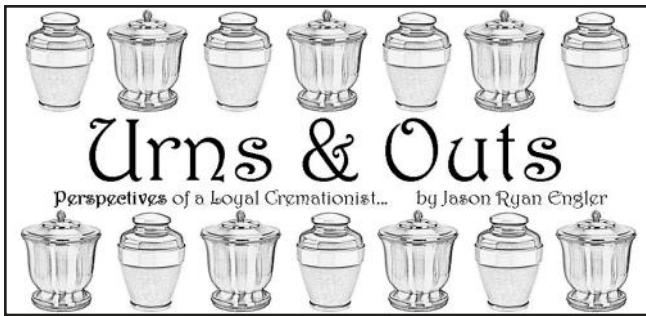
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Compassion and sympathy: a couple of the many words that describe funeral professionals. The words have long been synonymous with the trade that has been the staple of communities across the country: the funeral profession. However, what about the words business and profit? These words also have frequently been associated with the multi-billion dollar profession that is the funeral industry – and they certainly have their place.

Thumbing through the stack of trade journals of our profession that I receive each month, I feel that very few articulate well what most of us in the funeral trade count as a way of life, a calling of sorts, to help people get through what is likely the most difficult time of their life. Most focus on the latter of the words above than the former. It is disheartening to look through some of the oldest organs of our profession and see that the majority of the articles are about promoting some product, or how to increase revenues, or how to deal with cremation. These magazines are great for the business side of what we do – and obviously they are not meant for consumers to read. Thank goodness! I would shudder in horror if someone not involved in our profession inadvertently got a hold of one of these trade publications. Where and on what would they think our focus is?

I remember, as a very young man, visiting the local funeral home in the small town where my mom lived. I remember the respect and sincerity of the family that owned the funeral home, and how they would serve a family regardless of the family's financial means. That

was almost twenty years ago, and that funeral home is still serving the families of two communities in central Arkansas. Later, shortly after I received my funeral director's license, I went to work for a true gentleman of our profession who explained well what our purpose is as funeral professionals. He taught me and instilled in me that we are to take a very important role in helping families deal with a crisis in their lives. His focus has been and continues to be helping people, yet he is unashamed and sincere when time for the family to settle their bill. That funeral home is a thriving business in central Arkansas, with a very high cremation rate, and has been serving families in its community for over 100 years.

Now, I can tell you verbatim what the critics will say, that funeral homes are not charities, and that it takes money for them to operate. I understand that... But which words do you wish for your client families to associate you with? What is it that our profession is portraying to the general public? More importantly, what is it that you are portraying in your community: compassion and sympathy or business and profits? If your focus is the latter, and the former is lacking, shame on you! It is my opinion that if you live by the first two words, the latter two words will almost always be realized. It is a delicate balance to say the least, but if we are to succeed, we must walk the fine line that has been laid by those who have realized both sides of the equation.

I am thankful that this publication is indeed "the Caregiver's Soap Box," and it consistently brings a positive message to those within our profession. I wouldn't be the least bit concerned if a family came across "The Dead Beat." In fact, I would probably give them a copy to keep...

At least, that's my perspective...

Jason Ryan Engler is a Funeral Director in Northwest Arkansas. He has studied cremation and its history throughout most of his life. He can be reached at:

arcremationist@hotmail.com.





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Keeping Healthy Even as We Grieve

By Ken Doka

Grief is fundamentally bad for our health. It is a painful process to deal with the loss of someone we love. We suffer so much emotional turmoil. The physical pain seems to go with the emotional pain.

And we do experience physical pain. Grief can affect us in so many ways—the ways we think, the ways we feel, or even our beliefs. Our bodies may evidence the loss. We may experience all sorts of aches and pains. Our stomachs may hurt, our muscles ache, and our heads may throb.

While these physical reactions are common in grief, they do have to be monitored by a physician. We need to be very mindful of our health as we experience a loss. It goes beyond simply the physical manifestations of our grief. A loss can have an insidious effect on our health and even our survival.

There are a number of reasons for that. First, grief is highly stressful and stress negatively affects our health. Stress not only creates a whole series of problems affecting, for example, our heart, blood pressure, or digestion but, it also suppresses our immune system, making us less likely to fight off other infections. Second, often when someone we love dies, our own health practices suffer. We may become negligent in adhering to a medication regi-

men. We may ignore basic needs—failing to eat well, exercise, or get sufficient sleep.

Good self-care then is an essential piece as we deal with our loss. We need to monitor our stress levels and do all that we can to reduce unnecessary stress. That is why it is helpful to not make any significant changes, such as a move or job change, after a loss. Any change brings additional stress at an already difficult time.

It is also helpful to assess our own health habits, reviewing how they may have been affected by the loss. Are we sleeping well? Has our diet changed? Are we exercising enough? Are we taking medication in the prescribed way? Are we avoiding practices that can negatively influence our health and well-being, such as the excessive use of alcohol? Once we examine our own health and life practices we can begin to make the essential changes. When necessary, we can discuss any concerns, such as an inability to sleep, with our physician.

We can be proactive as well. Are there things we can do to reduce stress? Each of us has our own ways to deal positively with stress. It may be listening to music, taking a walk in the woods or on a

beach, or getting a massage. Often, reaching into our own spirituality, whether it is prayer, meditation, or any other spiritual discipline, can help reduce stress. Practicing ways to de-stress makes good sense in grief.

Grief is hard work. Like any hard work we have to acknowledge that we need time off. Going out with friends, taking in a movie, or enjoying a concert offers temporary respite from our loss. It empowers us to deal with our grief.

And because grief is hard work, we need to face it as physically fit as possible. Taking care of ourselves is the first step as we cope with our loss.

This article was originally printed in *Journeys: A Newsletter to Help in Bereavement*, published by Hospice Foundation of America. More information about *Journeys* can be found at www.hospicefoundation.org or by calling 800-854-3402 and is published monthly by the Hospice Foundation of America, 1621 Connecticut Ave., NW, #300, Washington, DC 20009. Annual subscription—\$12.00.

Kenneth J. Doka, Ph.D., is a Professor of Gerontology at the College of New Rochelle. Dr. Doka's books include: **Disenfranchised Grief; Living with Life Threatening Illness; Living with Grief:**

After Sudden Loss; Death and Spirituality; Living With Grief: When Illness is Prolonged; Living with Grief: Who We Are, How We Grieve; AIDS, Fear & Society; Aging and Developmental Disabilities; and Children Mourning, Mourning Children. In addition to these books, he has published over 60 articles and chapters. Dr. Doka is the associate editor of the journal *Omega* and editor of *Journeys*, a newsletter of the bereaved. Dr. Doka has served as a consultant to medical, nursing, hospice organizations, as well as businesses, educational and social service agencies. As Senior Consultant to the Hospice Foundation of America, he assists in planning, and participates in their annual Teleconference. In 1998, the Association for Death Education and Counseling honored him by presenting him an Award for Outstanding Contributions to the field of death education. In March 1993, he was elected President of the Association for Death Education and Counseling. Dr. Doka was elected in 1995 to the Board of the International Work Group on Dying, Death and Bereavement and elected Chair in 1997. Dr. Doka is an ordained Lutheran Clergyman. (And a heck of a nice guy—Editor & Publisher)



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Chuckles

Editor Note: My apologies if anyone has been offended by jokes in this column

Tom's Scrotum

The pastor asked if anyone in the congregation would like to express praise for answered prayers. Suzie Smith stood and walked to the podium. She said, "I have a praise. Two months ago, my husband, Tom, had a terrible bicycle wreck and his scrotum was completely crushed. The pain was excruciating and the doctors didn't know if they could help him." You could hear a muffled gasp from the men in the congregation as they imagine the pain that poor Tom must have experienced. "Tom was unable to hold me or the children," she went on, "and every move caused him terrible pain. We prayed as the doctors performed a delicate operation, and it turned out they were able to piece together the crushed remnants of Tom's scrotum, and wrap wire around it to hold it in place." Again, the men in the congregation cringed and squirmed uncomfortably as they imagined the horrible surgery performed on Tom. "Now," she announced in a quavering voice, "thank the Lord, Tom is out of the hospital and the doctors say that with time, his scrotum should recover completely." All the men sighed with unified relief. The pastor rose and tentatively asked if anyone else had something to say. A man stood up and walked slowly to the podium. He said, "I'm Tom Smith." The entire congregation held its breath. "I just want to tell my wife the word is sternum."

Idiot Sightings

I handed the teller at my bank a withdrawal slip for \$400.00. I said "May I have large bills, please?" She looked at me and said "I'm sorry sir, all the bills are the same size."

When my husband and I arrived at an automobile dealership to pick up our car, we were told the keys had been locked in it. We went to the service department and found a mechanic working feverishly to unlock the driver side door. As I watched from the passenger side, I instinctively tried the door handle and discovered that it was unlocked. 'Hey,' I announced to the technician, 'it's open!' His reply: 'I know. I already got that side.' This was at the Ford dealership in Canton, MS.

We had to have the garage door repaired. The Sears repairman told us that one of our problems was that we did not have a 'large' enough motor on the opener. I thought for a minute, and said that we had the largest one Sears made at that time, a 1/2 horsepower. He shook his head and said, 'Lady, you need a 1/4 horsepower.' I responded that 1/2 was larger than 1/4. He said, 'NO, it's not.. Four is larger than two.' We haven't used Sears repair since.

My daughter and I went through the McDonald's take-out window and I gave the clerk a \$5 bill. Our total was \$4.25, so I also handed her a quarter. She said, 'you gave me too much money.' I said, 'Yes I know, but this way you can just give me a dollar bill back. She sighed and went to get the manager, who asked me to repeat my request. I did so, and he handed me back the quarter, and said 'We're sorry but we could not do that kind of thing.' The clerk then proceeded to give me back \$1 and 75 cents in change. Do not confuse the clerks at McD's.

I live in a semi rural area. We recently had a new neighbor call the local township administrative office to request the removal of the DEER CROSSING sign on our road. The reason: 'Too many deer

Comments

I am not connected to the funeral profession except that my husband is a funeral director and works for the local funeral home. I am writing to tell you I really appreciate your publication. It has so much "good feeling" messages and the humor is outstanding. Don't change anything and continue the good work. I always enjoy reading about your daughters and marvel at your such profound grief.

Keep up the good work.

Love, B. Kaiser

I came across an article you published in the fall of 2010 that was totally confusing and inaccurate. Veterans Funeral Care and Russ Cable have absolutely no connection to ValMark Memorial Group or our subsidiaries, **Veterans & Family Memorial Care**, www.VeteransHonored.com, www.RemembranceCounselor.com or www.RemembranceMemorialCare.com. Check your facts before you print a story. You never spoke with me!

Mark

Mark E. Davis, LFD, CRC

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*Sorry you were confused and you were not available when I called.
But according to my memory that's what happened.*

Lowell

Chuckles (Cont.)

are being hit by cars out here! I don't think this is a good place for them to be crossing anymore.' From Kingman, KS.

My daughter went to a local Taco Bell and ordered a taco. She asked the person behind the counter for 'minimal lettuce.' He said he was sorry, but they only had iceberg lettuce. -- From Kansas City

I was at the airport, checking in at the gate when an airport employee asked, 'Has anyone put anything in your baggage without your knowledge?' To which I replied, 'If it was without my knowledge, how would I know?' He smiled knowingly and nodded, 'That's why we ask.' Happened in Birmingham, Ala.

The spotlight on the corner buzzes when it's safe to cross the street. I was crossing with an intellectually challenged coworker of mine. She asked if I knew what the buzzer was for. I explained that it signals blind people when the light is red. Appalled, she responded, 'What on earth are blind people doing driving?!' She was a probation officer in Wichita, KS.

At a good-bye luncheon for an old and dear coworker who was leaving the company due to 'downsizing; our manager commented cheerfully, 'This is fun. We should do this more often.' Not another word was spoken. We all just looked at each other with that deer-in-the-headlights stare. This was a lunch at Texas Instruments.

I work with an individual who plugged her power strip back into itself. And for the sake of her life, couldn't understand why her system would

(Continued on page 11)

Chuckles (Cont.)

not turn on. A deputy with the Dallas County Sheriffs office, no less.

How would you pronounce this child's name?

"Le-a"

Leah?? NO

Lee - A?? NOPE

Lay - a?? NO

Lei?? Guess Again.

This child attends a school in Kansas City, Mo. Her mother is irate because everyone is getting her name wrong. It's pronounced "Ledasha". When the Mother was asked about the pronunciation of the name, she said, "the dash don't be silent." SO, if you see something come across your desk like this please remember to pronounce the dash. If dey axe you why, tell dem de dash don't be silent.

STAY ALERT!

They walk among us.....and they VOTE

Cat & Mice in Heaven

A cat died and went to Heaven. God met her at the gates and said, "You have been a good cat all these years. Anything you want is yours for the asking." The Cat thought for a minute and then said, "All my life I lived on a farm and slept on hard wooden floors. I would like a real fluffy pillow to sleep on." God said, "Say no more." Instantly the cat had a huge fluffy pillow.



A few days later, six mice were killed in an accident and they all went to Heaven together. God met the mice at the gates with the same offer that He made to the cat. The mice said, "Well, we have had to run all our lives; from cats, dogs, and even people with brooms! If we could just have some little roller skates, we would not have to run again." God answered, "It is done."

All the mice had beautiful little roller skates. About a week later, God decided to check on the cat. He found her sound asleep on her fluffy pillow. God gently awakened the cat and asked, "Is everything okay? How have you been doing? Are you happy?" The cat replied, "Oh, it is WONDERFUL. I have never been so happy in my life. The pillow is so fluffy, and those little Meals on Wheels you have been sending over are delicious!"

Carroll County (AR), June, 2010, www.carrollnews.com.

Murphy's Other Laws

1. Light travels faster than sound. This why some people appear bright until you hear them speak.
2. He who laughs last, thinks slowest.



David Patterson's Global Mortuary Affairs

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3. Change is inevitable, except from a vending machine.
4. Those who live by the sword, get shot by those who don't.
5. Nothing is foolproof to a sufficiently talented fool.
6. The 50-50-90 rule: Anytime you have a 50-50 chance of getting something right, there's a 90% probability you'll get it wrong.
7. If you lined up all the cares in the world end to end, someone would be stupid enough to try to past them, five or six at a time, on a hill, in the fog.
8. If the shoe fits, get another one just like it.
9. The things that come to those who wait will be the things left by those who got there first.
10. Give a man a fish and he will eat for a day. Teach a man to fish and he will sit in a boat all day, drinking beer.
11. Flashlight: A metal tube used to store dead batteries.
12. The shin bone is a device for finding furniture in a dark room.
13. A fine is a tax for doing wrong. A tax is a fine for doing well.
14. When you go into court, you are putting yourself in the hands of 12 people who weren't smart enough to get out of jury duty.



The Position

Joe was away attending a friend's funeral and was standing before a mirror in the church basement attempting to tie his tie. The undertaker walked by as he was struggling and said, "I could tie that for you, but you'll have to lie down."

A lawyer's wife dies. At the cemetery, mourners are appalled when they read the tombstone: "Here lies Shirley, wife of Sam Johnson, LLD, Wills, Divorce, Malpractice, and Immigration Legal Services." The widower, Sam reads the tombstone and bursts into tears. His friend snaps, "You should cry, pulling a cheap stunt like that on Shirley's tombstone?" Sam dries his tears and replies, "You don't understand! They left out the phone number!"



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“Dear Counselor....” By Bill Stalter

Dear Counselor,

I am a funeral director in a small town that has no crematory. When a family chooses cremation, we must contract with a crematory from a neighboring city. If a family wants a direct cremation, are we required to charge our non-declinable basic services fees? If we do, our charges exceed what crematory operators are charging for direct cremations.

For the benefit of consumers who read this, it is important to note that your funeral home's charges for services and merchandise are subject to the Federal Trade Commission's "Funeral Rule". The Funeral Rule was promulgated in response to the practice of packaging services and merchandise. At the time the Funeral Rule was enacted (1982), most funerals were traditional services that included the sale of a casket. One purpose of the Funeral Rule was to allow the consumer to compare prices, which was achieved through the general price list and the itemization of certain services. The Rule was drafted with the traditional service in mind, and that the funeral home could include certain services that were necessary to the traditional service (referred to as the non-declinable basic service fee). As cremations have grown in popularity, the FTC was advised that some of the services built into the traditional funeral are no longer necessary. Accordingly, the FTC staff has issued informal opinions (OP 09-06 and OP 07-06) clarifying that funeral homes may reduce their basic services fees for four types of services: forwarding remains, receiving remains, direct cremations and immediate burials. These informal opinions reflect the FTC's flexibility in allowing reduced pricing for cremations so long as the charges are adequately disclosed on the general price list.



Bill Stalter answers our questions for educational purposes only. It is *The Dead Beat's* intent to give the reader general information about legal issues, not to provide legal advice. If a reader needs legal advice, he or she should hire an attorney. Reading *The Dead Beat* should not be used as a substitute for legal advice from an attorney. When Bill provides legal advice he does so for Stalter Legal Services in Overland Park, Kansas. Bill also provides consulting services through Preneed Resource Consultants, which can be found at www.prenneedresource.com.

We need some questions for the “Dear Counselor....” column.

Please send your questions to Bill's e-mail or *The Dead Beat's* and we will get some answers in future issues.

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Robert L. Whitmer III,
Vice-President shown with unit
(Robert was killed by drunk driver
in Dec., 2007)

The new model introduced for 2011 include Top or Side Glass Door for viewing. Whitmer's Porta-Morgue has a distinguished history of designing and producing the finest portable mortuary refrigeration units available; packed with innovative features, engineered to the highest standards and manufactured for durability. The Whitmer's would like to thank all who has purchased our units in the past, and in celebration, all units ordered and purchased before December 31, 2011, Whitmer's is offering \$100.00 off each unit.



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Death Notices of Fellow Funeral Service Colleagues



ARKANSAS



William K. "Billy" Ruggles, 83, of Arkadelphia died April 19, 2011. He and his wife Ramona, are former owners of Murry-Ruggles Funeral Home, now known as Ruggles-Wilcox Funeral Home. He was past president of the Arkansas Funeral Directors Association and member of the Arkansas Burial Association. He graduated from Dallas Institute of Mortuary Science in 1950. He was a WWII Veteran serving with the 11th Airborne Paratroopers in Japan. The services were directed by Ruggles-Wilcox Funeral Home.

COLORADO



Andrew Asmus, 41, of Frederick died May 31, 2011. He died doing what he loved...serving families. He worked with many funeral home and funeral directors over the past years. He was known for his great sense of humor and is calm, comforting voice.

KANSAS

Laurence E. "Larry" Bryant, 86, of Great Bend died June 6, 2011. He served in WWII in the U.S. Navy as Signalman, Second Class. He attended Washburn University and Eckles College of Mortuary Science. He had been associated with funeral business since 1947. He received his 50 years of service recognition from the Kansas Funeral Directors in 2009. Services under the direction of Bryant Funeral Home.



Hilda J. Fawcett, 90, of Neodesha, passed away Sunday, June 12, 2011. She was former owner with her husband J. Leon of Loran Fawcett Funeral Home and Airosprayer Manufacturing Company. Arrangements were handled by Penwell-Gabel Funeral Homes.



Thomas F. Lahey Sr., 87, of Wichita died May 27, 2011. He was in the U.S. Army Air Corps in the 13th Air Force on numerous islands in the South Pacific. He attended Wichita University and Creighton, joined the family business and continued until his retirement in 2000. Arrangements were handled by Downing & Lahey Mortuary East.



Fred L. Padden, 92, of Winfield, passed away April 5, 2011. He graduated from Williams Institute of Mortuary Science in Kansas City. With his father and brother, he owned Padden Funeral Home in Frankfort from 1944-1973 and the Padden Funeral Home in Holton from 1950-1964. Fred purchased the Morris Funeral Home in Winfield, in 1973 and merged Swisher-Taylor Funeral Home in late '70's which became Swisher-Taylor and Morris Funeral Home. Services were directed by Warren-McElwain Mortuary.

If you know of a fellow funeral service colleague that has died that we have not included, please send the information and picture if available (The Dead Beat, P.O. Box 145, Golden City, MO 64748) or fax it to us (417-537-4797) or E-Mail to Joanne@thedeat-beat.com

MISSOURI

Carroll Levon Cleveland, 85, of Fulton, passed away on May 13, 2011. He served our country in the United States Navy in WWII. He started working at Maupin Funeral Home at the age of 16 and remained there for 69 years. Arrangements were under the direction of Maupin Funeral Home.



Robert "Bob" Emmett Collier, 65, of Bridgeton, passed away on June 2, 2011. He was the owner and operator of Collier's Funeral Home. He was a graduate of Dallas Institute of Mortuary Science, a member of the National Funeral Directors Association, the Missouri Funeral Directors Association serving as Past President of the 6th & 7th District. Services were directed by Collier Funeral Home.

Ira W. Meyer, 86, of rural Montgomery City, passed away on July 17, 2011. He was a Veteran of the U.S. Army, serving in Philippines where he contracted polio. He sang for many funerals. His services were handled by the Schlanker Funeral Home.



Beverly E. Johnson-Payne, 62, of St. Charles, died May 15, 2011. She was a funeral director associate with Baue Funeral Home for 11 years. Services were directed by Baue Funeral Home.

TEXAS



Arnold Allcorn, 89, of Early and formerly of Talpa, died May 23, 2011. He served in the U.S. Army during the Korean Conflict. He was a former partner and board member of Colonial Funeral Home in Brady, Texas. He also operated a cemetery and grave service in Central Texas for many years. His son is Benny M. Allcorn, owner of Heartland Funeral Home in Early & Comanche Netherton Funeral Home of Brownwood. Arrangements were handled by Heartland Funeral Home.

David Chance, of Quitman, died June 30, 2011. He was the brother of Tod Chance and son of Lucy and Dwayne Chance, owners of Lowe Funeral Home. Services were under the direction of Lowe Funeral Home.



Charles Thomas "Tommy" Galloway, Jr., 72, of Beeville, died July 25, 2011. He was brother of John Galloway of Galloway & Sons Funeral Home. Arrangements were under the direction of Galloway & Sons Funeral Home.



Gary Don Hannan, 56, of Dallas, died June 12, 2011. He attended and graduated from Dallas Institute of Funeral Service. He started out working for independent funeral homes before becoming an employee for SCI for 20 years. Arrangements were under the direction of Grove Hill Funeral Home.



Jeanette "Net" Nicholson, of Sanchse died on June 9, 2011. She is sister to Bill Vallie, Past President of TFDA Sunset Memorial Gardens and Funeral Home Odessa. Services were directed by Charles W. Smith & Sons.

(Continued on page 15)



Death Notices of Fellow Funeral Service Colleagues (Cont.)

TEXAS (Cont.)

(Continued from page 14)



Gerhard "Blondie" Reimers, 79, of Austin, died May 28, 2011. He was a retired longtime funeral director/manager at the Weed-Corley-Fish Funeral Home. He served in the U.S. Army during the Korean Conflict. Services were under the direction of Weed-Corley-Fish Funeral Home.



Walter C. Wickliffe, 68, of Schertz, passed away on July 7, 2011. He was a funeral director and embalmer with Schertz Funeral Home. He nearly had a 50 year career in funeral service. Arrangements were handled by Schertz Funeral Home.

Carl, The Quiet Man

Carl was a quiet man. He didn't talk much. He would always greet you with a big smile and a firm handshake. Even after living in our neighborhood for over 50 years, no one could really say they knew him very well.

Before his retirement, he took the bus to work each morning. The lone sight of him walking down the street often worried us. He had a slight limp from a bullet wound received in WWII.

Watching him, we worried that although he had survived WWII, he may not make it through our changing uptown neighborhood with its every-increasing random violence, gangs and drug activity.

When he saw the flyer at our local church asking for volunteers for caring for the gardens behind the minister's residence, he responded in his characteristically unassuming manner. Without fanfare, he just signed up. He was well into his 87th year when the very thing we had always feared finally happened.

He was just finishing his watering for the day when three gang members approached him. Ignoring their attempt to intimidate him, he simply asked, "Would you like a drink from the hose?"



The tallest and toughest-looking of the three said, "Yeah, sure," with a malevolent little smile. As Carl offered the hose to him, the other two grabbed Carl's arm, throwing him down. As the hose snaked crazily over the ground, dousing everything in its way, Carl's assailants stole his retirement watch and his wallet, and then fled.

Carl tried to get himself up, but he had been thrown down on his bad leg. He lay there trying to gather himself as the minister came running to help him. Although the minister had witnessed the attack from his window, he couldn't get there fast enough to stop it.

"Carl, are you okay? Are you hurt?" the minister kept asking as he helped Carl to his feet.

Carl just passed a hand over his brow and sighed, shaking his head, "Just some punk kids. I hope they'll wise-up someday." His wet clothes clung to his slight frame as he bent to pick up the hose. He adjusted the nozzle again and started to water.

Confused and a little concerned, the minister asked, "Carl, what are you doing?" "I've got to finish my watering. It's been very dry lately," came the calm reply. Satisfying himself that Carl really was all right, the minister could only marvel. Carl was a man from a

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different time and place.

A few weeks later the three returned. Just as before their threat was unchallenged. Carl again offered them a drink from his hose. This time they didn't rob him. They wrenched the hose from his hand and drenched him head to foot in icy water. When they had finished their humiliation of him, they sauntered off down the street, throwing catcalls and curses, falling over one another laughing at the hilarity of what they had just done.

Carl just watched them. Then he turned toward the warmth-giving sun, picked up his hose and went on with his watering. The summer was quickly fading into fall Carl was doing some tilling when he was startled by the sudden approach of someone behind him. He stumbled and fell into some evergreen branches.

As he struggled to regain his footing, he turned to see the tall leader of his summer tormentors reaching down for him. He braced himself for the expected attack. "Don't worry old man, I'm not gonna hurt you this time."

The young man spoke softly, still offering the tattooed and scarred hand to Carl. As he helped Carl get up, the man pulled a crumpled bag from his pocket and handed it to Carl. "What's this?" Carl Asked.

"It's your stuff," the man explained. "It's your stuff back. Even the money in your wallet."

"I don't understand," Carl said. "Why would you help me now?"

The man shifted his feet, seeming embarrassed and ill at ease. "I learned something from you," he said. "I ran with that gang and hurt people like you, we picked you because you were old and we knew we could do it. But every time we came and did something to you, instead of yelling and fighting back, you tried to give us a drink. You didn't hate us for hating you. You kept showing love against our hate."

He stopped for a moment. "I couldn't sleep after we stole your stuff, so here it is back."

He paused for another awkward moment, not knowing what more there was to say. "That bag's my way of saying thanks for straightening me out, I guess." And with that, he walked off down the street.

Carl looked down at the sack in his hands and gingerly opened it. He

(Continued on page 17)



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Carl, The Quiet Man (Cont.)

(Continued from page 15)

took out his retirement watch and put it back on his wrist. Opening his wallet, he checked for his wedding photo. He gazed for a moment at the young bride that still smiled back at him from all those years ago.

He died one cold day after Christmas that winter. Many people attended his funeral in spite of the weather. In particular the minister noticed a tall young man that he didn't know sitting quietly in a distant corner of the church.

The minister spoke of Carl's garden as a lesson in life. In a voice made thick with unshed tears, he said, "Do your best and make your garden as beautiful as you can. We will never forget Carl and his garden."

The following spring another flyer went up. It read: "Person needed to care for Carl's garden." The flyer went unnoticed by the busy parishioners until one day when a knock was heard at the minister's office door.

Opening the door, the minister saw a pair of scarred and tattooed hands holding the flyer. "I believe this is my job, if you'll have me," the young man said. The minister recognized him as the same young man who had returned the stolen watch and wallet to Carl.

He knew that Carl's kindness had turned this man's life around. As the minister handed him the keys to the garden shed, he said, "Yes, go take care of Carl's garden and honor him." The man went to work and, over the next several years, he tended the flowers and vegetables just as Carl had done.

During that time, he went to college, got married, and became a prominent member of the community. But he never forgot his promise to Carl's memory and kept the garden as beautiful as he thought Carl would have kept it.

One day he approached the new minister and told him that he couldn't care for the garden any longer. He explained with a shy and happy smile, "My wife just had a baby boy last night and she's bringing him home on Saturday."

"Congratulations! That's wonderful! What's the baby's name?"

"Carl," he replied.

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Amanda-

By Reatha M. Gooden

(Repeated due to typographical error in last issue)



Sometimes, on a quiet, calm
Monday morning, I weep,
Because it was on such
A day Amanda went to sleep.

The days are oh, so empty.
As empty as my heart and arms.
She was cute and funny,
A little spoiled, that was her charm!

She was different, she was
Special, unique in a thousand ways.
She was giving, she was loving
And we'll miss her all our days.

Today, Heaven has a stronger
Pull from my heart-
Someday, when God calls me home
I'll know this time we'll never part.

God has promised in His word
To heal the broken in heart.
To give beauty for ashes,
When those we love depart.

Amanda was born Jan. 4, 1996

By Reatha M. Gooden

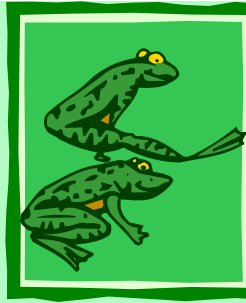
Mamaw to Amanda Jane Gooden

Died May 6, 1996 of Sudden Infant Death Syndrome



Reatha Gooden works at the Zoeller Funeral Home in New Braunfels, TX. She wrote this poem after her first granddaughter passed away from SIDS. Amanda shared four months with her family before leaving on May 6, 1996 in New Braunfels. Her mother was Tanya Maria Diaz and her father was Walter James Gooden.

The Frogs



A group of frogs were traveling through the woods, and two of them fell into a deep pit. All the other frogs gathered around the pit. When they saw how deep the pit was, they told the unfortunate frogs they would never get out. The two frogs ignored the comments and tried to jump up out of the pit.

The other frogs kept telling them to stop, that they were as good as dead. Finally, one of the frogs took heed to what the other frogs were saying and simply gave up. He fell down and died.

The other frog continued to jump as hard as he could. Once again, the crowd of frogs yelled at him to stop the pain and suffering and just die.

He jumped even harder and finally made it out.

When he got out, the other frogs asked him, "Why did you continue jumping. Didn't you hear us?"

The frog explained to them that he was deaf. He thought they were encouraging him the entire time.

This story holds two lessons:

1. There is power of life and death in the tongue. An encouraging word to someone who is down can lift them up and help them make it through the day.

2. A destructive word to someone who is down can be what it takes to kill them.

Be careful of what you say. Speak life to those who cross your path.

The power of words...it is sometimes hard to understand that an encouraging word can go such a long way. Anyone can speak words that tend to rob another of the spirit to continue in difficult times. Special is the individual who will take the time to encourage another.

"Therefore encourage one another and build each other up, just as in fact you are doing" 1 Thessalonians 5 :11.

Insults from the Past

"I have never killed a man, but I have read many obituaries with great pleasure." Clarence Darrow

"I didn't attend the funeral, but I sent a nice letter saying I approved of it." Mark Twain

"He has no enemies, but is intensely disliked by his friends.." Oscar Wilde

"He is not only dull himself; he is the cause of dullness in others." Samuel Johnson

"Why do you sit there looking like an envelope without any address on it?" Mark Twain

"Some cause happiness wherever they go; others whenever they go." Oscar Wilde

"He has all the virtues I dislike and none of the vices I admire." Winston Churchill

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George Bernard Shaw to Winston Churchill

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"I've had a perfectly wonderful evening. But this wasn't it" Groucho Marx

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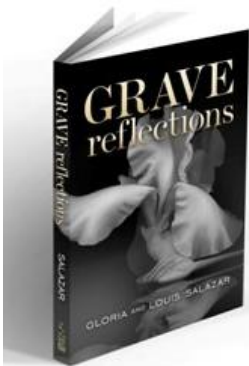
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GRAVE reflections

By Gloria and Louis Salazar



The numbers are compelling-100% of us will die. So if there is one thing you can be 100% sure of, why wouldn't you make plans for it in the best possible way. Or if you knew you would be responsible for another person's funeral, why wouldn't you prepare for their funeral, also? Could it be that there are too many choices? Are there myths about burial or cremation that restrain your decision-making?

Why is there such a discrepancy in the price of cremation vs. burial? There are many reasons that people use to avoid preparing for death, which tends to add stress to times already heavy with grief. In this book designed to comfort and encourage a proactive approach in planning for death, funeral home owners Gloria and Louis Salazar address common fears associated with funeral planning and reveal realities behind misconceptions about the unique funeral industry. *GRAVE reflections* will inform you so you are well-equipped with information on funeral choices to make these decisions.

Gloria and Louis Salazar, the authors of *GRAVE reflections*, are the owners of Reflections Funerals & Life Celebrations, a funeral home in Albuquerque, New Mexico. Louis has been serving Albuquerque families for over 30 years as a fourth-generation funeral director whose family began their mortuary in 1918. He is a cum-laude graduate of the New England Institute of Applied Arts and Sciences in Boston, Massachusetts. Gloria has a bachelor's degree in mechanical engineering and a master's degree in business administration. She currently is pursuing her Funeral Service Practitioner license. Their focus is helping families celebrate life through funerals that are unique and tailored for each Loved One.

To purchase or read an excerpt from the book, *GRAVE reflections* (176 page, \$18.95 Published by Legacy Book Solutions) visit www.GraveReflections.com, www.ReflectionofLife.com or call 505-884-5777.

Full contact information: Gloria and Louis Salazar, Reflections Funerals & Life Celebrations, 2400 Washington St. NE, Albuquerque, NM 87110 505-884-5777, www.ReflectionofLife.com

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Chimp Funeral Photo from National Geographic Magazine

There was a discussion on ConnectingDirectors.com in June on a photograph that was taken of chimpanzees watching the burial of one of their own.

The photographer was Monica Szczupider. It was mentioned that a November issue of National Geographic Magazine featured it. The photographer was interviewed and this is what she had to say.

"On September 23, 2008, Dorothy, a female chimpanzee in her late 40's, died of congestive heart failure. A maternal and beloved figure, Dorothy spent eight years at Cameroon's Sanaga-Yong Chimpanzee Rescue Center, which houses and rehabilitates chimps victimized by habitat loss and the illegal African bushmeat trade."

After a hunter killed her mother she was sold as a "mascot" to an amusement park. For 25 years she was tethered to the ground by a chain around her neck, in May, 2000, due to obesity she was rescued and relocated.

When she died, the group's loss was palpable, the management allowed them to witness her burial so they would know she would not return. The most stunning reaction was the almost tangible silence and the emotion shown by the animals. The shot was taken when the photographer had been volunteering at the rescue center.

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My Experience in the Joplin, MO Tornado

By Tim Stacy, Funeral Director/Embalmer



View of my car

May 22, 2011 was to have been a day of excitement as we prepared for my daughter Kristen's high school graduation. We would attend the graduation at Missouri Southern State University and then go have a nice dinner to celebrate.

The graduation ended at 5:30 PM and as we were exiting, the tornado sirens began sounding. We decided to head straight for my ex-wife's apartment even though the sirens had stopped. As we pulled in, I dropped off Kristen in front of she and her mother's apartment and then had to make the circle to come back to find a parking spot.



The building of my ex-wife and daughter

As I pulled in it began to rain and then soon it was like a monsoon with the rain going sideways instead of down. Little did I know that this was the beginning of the rain wrapped tornado that would wipe out a third of Joplin, Missouri.

I decided to stay in the car since the rain was so heavy and within two to three minutes the passenger side window explodes and I am sprayed with glass. As I turn away, my back, shoulder and right arm are pelted with debris from the storm. I did not realize that my car had been picked up by the tornado and moved three spaces down and turned the opposite direction.



My car

I was unable to exit the car because the driver's side of the car was pinned to another car. I realized I was hurt and bleeding, but then I received a cell phone call from my ex-wife Debbie telling me that she and Kristen had both survived the storm. I told them that I was hurt and needing help as I could not get out of the car. Soon after, a man came by and I asked him for help and he pried open the passenger side door, cleared some debris and pulled me out. I asked him if he could tell me which building would have been Debbie's and we walked over and began screaming for them.

They came to the door and told me they were both OK and I told them that I was going to go seek medical help. There was so much debris in front of the apartment that I could not get to them. I began to see some movement about two blocks away and



View inside my car

began walking to see if I could find someone to get me to the hospital.

Finally, a car gave me a ride to where a policeman had began searching for survivors and a paramedic was tending to the injured in the back of a pickup. They helped me into the back of the pickup along with three children and an adult female who had been injured and then laid a female child next to me who had been killed in the storm.



Parking Lot at Apartments

The pickup then took all of us about four blocks away to where a triage had been set-up. They laid us all down and then began to examine us and tag us according to the extent of our injuries. Ambulances were already on scene and ready to move us to the hospital according to the extent of our injuries.

I was taken to Freeman West Hospital and put into a wheelchair and taken into the waiting area, little did I know there was three to four hundred people there already needing treatment.

I soon learned that my injuries were not near as severe as the many they were bringing in. I realized it would be some time before I would be seen. Phone lines were blocked, but I eventually reached my friends the Wynns in Neosho and asked if they would come and get me.

Soon after, I looked up and walking in the door was my former pastor, Daniel Koren from Neosho. I had attended church there in Neosho that morning and they knew I was in Joplin and were concerned about me. He immediately began to pray for me and I know that I have healed much more quickly because of this. My friends the Wynns showed up soon after. They took me to their home in Neosho, but after one look at my back, they took me to Freeman West Hospital. There I was admitted to receive treatment for my lacerations and bruises. X-rays showed no broken bones for which I was so thankful.



Rubble Behind Apartments

I spent two days in the hospital recovering from my injuries. The next day, I returned to Joplin with Adam Wynn and we helped my ex-wife recover a few more of her possessions. Not until then did I realize the extent of the damage the tornado had done to Joplin. My ex-wife's apartment building had received major damage, her car, my daughters car and my rental car were all totaled. At his time, I realized it was the mercy of God that all three of us were still alive and could tell this story.

I have returned to Casper, Wyoming and am back to work, my ex-wife and daughter are already in a new apartment completely furnished by friends and co-workers. The generosity of Joplin people and the surrounding areas has been amazing, God has proved himself again so faithful and to him, I give the glory.

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Michael Mims, Cherokee Casket President Receives Compassionate Friends Professional Award

Oak Brook, IL— Recognized as a professional who has contributed greatly in the area of supporting bereaved families after the death of a child, Michael Mims, president and owner of Cherokee Child Caskets in Griffin, Georgia has been awarded the Professional Award by the nation's largest self-help bereavement organization, The Compassionate Friends.

"Michael's quiet support of bereaved families exemplifies the best in companies that interact with those grieving the loss of a precious



child," says Patricia Loder, executive director of The Compassionate Friends. She presented the award to Mr. Mims at the recent Compassionate Friends National Conference in Minneapolis, Minnesota as more than 1,000 bereaved parents, siblings and grandparents looked on in appreciation.

Cherokee Casket, founded in 1941, specializes in and only supplies handcrafted infant, children's, and youth caskets to the funeral industry. To support bereaved families, Mr. Mims' company sponsors and then purchases special reprintings of The Compassionate Friends brochure, "Understanding Grief After a Child Dies." A copy is then included in every casket that the company ships in the United States and around the world, more than 10,000 a year.

"As a bereaved parent I truly feel The Compassionate Friends is an organization of compassionate friends willing and able to offer support to bereaved families," says Michael Mims.

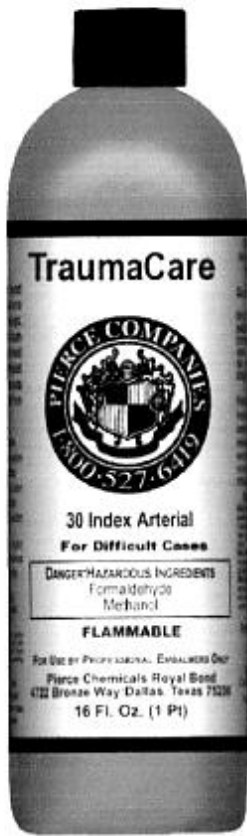
For more information about Cherokee Casket Company, visit them on the web at www.cherokeechildcaskets.com or call 800-535-8667.

The Compassionate Friends has more than 630 chapters in the United States offering support to bereaved families. Annually the organization sponsors The Compassionate Friends Worldwide Candle Lighting the second Sunday in December in remembrance of all children who have died at any age from any cause. Many bereavement organizations and groups, including funeral homes, sponsor services open to the public in conjunction with the event.

For more information about The Compassionate Friends and its many programs for bereaved families, call toll-free 877-969-0010 or visit them on the web at www.compassionatefriends.org. Also on Facebook at The Compassionate Friends/USA.

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Funerals in Early 1800's (Cont.)

(Continued from page 1)

death occurred from numerous causes, it was dealt with along the side of the trail as they were traveling.

We have all seen the western movies when someone dies, they dig the grave, say a few words and put the marker, usually a cross up. Whether they would ever see the grave again would not be relevant, but that they did something for the person who died was the funeral service of that time.

As the wagon trains reached the locations in the West, deaths were then handled at the family locations and were the beginning of the family cemeteries close to their homes.



A major influence on funeral undertaking in 1800's was the needs of the Civil War soldiers that died and the emergence of the use of embalming to preserve the bodies.

The soldiers were far from home and their families wanted them returned for burial.

The embalming enabled the bodies to be returned to the family and buried. As we know this created a great change in the way funeral directing/undertaking would be in the future.

Some other interesting facts about funerals in the 1800's included some of the superstitions that were presented in an article by Hoag Levins called "A Lively Look at the History of Death" on the website of Historic Camden County, New Jersey.

People took great care with mirrors because the people believed the next person to see the reflection of the deceased would die.



If residents did not stop their clocks in their house, it would bring bad luck.

Also in reference to the bodies been taken from the house to the undertaker for embalming, it was tradition to carry them out feet first so they could not "look" into the house and beckon others to join them in death.

I'm sure there were more superstitions but these were a few I came across.

Our history will continue in the next issue.

Some of this material has been extracted from "**The History of American Funeral Directing**" by Robert W. Habenstein and William M. Lamers, Bulfin Printers, Inc. Milwaukee, Wisconsin, 1955. **Groton Historical Series** by Dr. Samuel A. Green Vol III, 1893, p. 123

C&J Financial Partners with ASD to Offer Clients More Ways to Save

Media, PA—C&J Financial, a leading provider of Insurance Assignment Funding, announced a new partnership with **ASD - Answering Service for Directors** as part of the of a new, cost-cutting rewards initiative to benefit both funeral directors and the families they serve.

With over a dozen years of experience, **C&J Financial** has processed over 100,000 death claims and funded nearly 500 million dollars to hundreds of funeral homes and cemeteries throughout the United States. C&J has chosen to partner with ASD to offer funeral professionals more flexibility in how they service their families.

C&J's **FAST FUNDING** Insurance Assignment Program puts an end to the hassle, headache and cash flow delay in processing insurance death claims. The time-consuming process of handling assignments can burden funeral homes and create cash flow pressure as vendors shorten net payment time. C&J accepts the assignment and wires payment to the funeral home within 24 to 48 hours of verification instead of weeks or months.

According to Executive Vice President Jamie Meredith, "Cash flow is vital to any business, but especially the funeral business due to the large cost of a single sale. With **FAST FUNDING**, funeral homes can immediately increase cash flow, reduce accounts receivable and focus on more important things."

With C&J, payment can be received at no up-front cost to the funeral director. The small funding fee is included in the funeral bill and assignment so directors can obtain payment for services without any delay. Families are able to pay for their goods and services without any out of pocket expense, giving them more freedom during the planning process.

"The majority of payments our funeral home receives is made up of about 70 percent insurance assignments, which was causing us a tremendous cash flow problem," says Funeral Director Xenia Ward of James H. Hunt Funeral Home, who switched to C&J because of the lower interest rate and partnership with ASD. "C&J gives me accurate information on what is required in order to submit a claim and lets us know immediately if there is a problem. The whole transaction takes about 48 hours, and the peace of mind is phenomenal because we get paid immediately and aren't held accountable for any missing funds."

The choice to partner was made after establishing a close business relationship and research by both companies. **ASD**, the leading answering service for 25 percent of funeral professionals in the United States, joined with C&J Financial as part of their new **Rewards Program** enabling directors to work with two first-class

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As part of C&J's exclusive partnership with ASD, the families served by ASD's clients receive a discounted funding rate on any assignment funds needed to cover the services. Additionally, ASD will provide clients with a \$4 credit towards their ASD account for every \$1,000 in assignments funded through C&J Financial.

"C&J is extremely excited about partnering with ASD, the nation's leading funeral home answering service, to provide its funeral home clients with a tremendous rewards program. This partnership will allow ASD clients the opportunity to increase their cash flow while lowering their monthly operating expenses," Meredith says.

C&J Financial and ASD are enthusiastic about working with one another to ensure that funeral professionals have more options for saving. Both directors and their families save with the new rewards program that provides even more incentive to work with two of the most trusted names in the funeral industry.

About ASD

ASD is the leading answering service and call support center for funeral home professionals. As a full service provider, ASD empowers directors and staff of funeral homes to offer the highest caliber of service, particularly while away from the office. ASD's innovative technology and call support expertise have made it a national leader in the death care space. Headquartered in Media, Pennsylvania the firm offers comprehensive call support for funeral homes and related businesses of all sizes.

For more information, visit www.myasd.com.

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About C&J FINANCIAL, LLC

C&J FINANCIAL, LLC is a leading provider of insurance assignment funding in the United States. C&J serves funeral homes and cemeteries throughout the U.S., District of Columbia, Puerto Rico and the U.S. Virgin Islands. For more information, visit

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**From “Oh, for the life of a Preacher”
by Rev. Leon Hill
(Sent by “Undertaker Jim”)**

Overheard at the funeral of an atheist: “Too bad—here he is all dressed up and no place to go.”

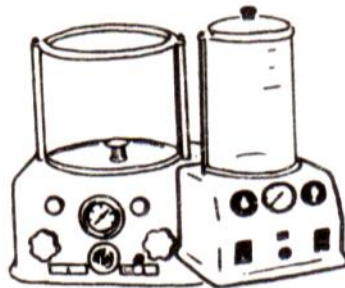
A funeral director engaged a minister to conduct services for a local man who was less than a solid citizen. The preacher, known for his flowery oratory, began to extol the virtues of the deceased, as a loving husband, good father, pillar of the community, etc. After a few minutes the widow whispered to her son, “Billy, run up the aisle and make sure that’s your daddy in the casket—we may be at the wrong funeral.”

A hot, dry summer had left the Ozarks in a serious drought. In a small rural church, the pastor led a fervent plea to heaven for rain. “Lord, we need rain in the worst way! Send us a gully washer! Send us a toad strangler! Send us a trash lifter!” An elderly lady jumped to her feet, and exclaimed, “Now, preacher, leave that out about the trash lifter! I just buried my worthless husband last Friday.”

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Louis Salazar had a vision when he became a fourth generation funeral director. His great grandfather began serving Albuquerque families in 1918 with a vision to help people during their Loved One's

death. With 25 years of experience serving those same Albuquerque families, Louis began a legacy of celebrating lives by reflecting on the lives of those families.

Louis acquired his early apprentice skills from his father, Lester E. Salazar. In 1985, he sought his Diploma for Mortuary Science from the New England Institute for Applied Arts and Sciences in Boston, Massachusetts. He graduated Cum Laude and returned home to Albuquerque to continue his goal towards a Funeral Service Practitioner's License in the State of New Mexico. He continued serving families as a licensed Funeral Director at his father's mortuary in Albuquerque until 2004 when Reflections was established.

Gloria Montoya Salazar is a Family Service Director who is licensed with the State of New Mexico to sell Pre-Need Funeral Insurance. She has her bachelor's degree in Mechanical Engineering and her Master's degree in Business Administration-Technology Management.

Louis and Gloria Salazar bought a jewelry manufacturing facility in May 2004. This was exciting to them because the word "casket" is derived from the meaning for jewelry box. How fitting that they would place your most-treasured Loved One in a jewelry box!

The building was remodeled and Reflections LLC officially opened for business on November 26, 2004. The Grand Opening Gala was held on February 11, 2005 with over 300 people in attendance. The heart of Reflections' funeral arrangements is the Reflection of Life® Interview. They acquired the trademark for this name because it was so important

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See book review on page 21 of this magazine.

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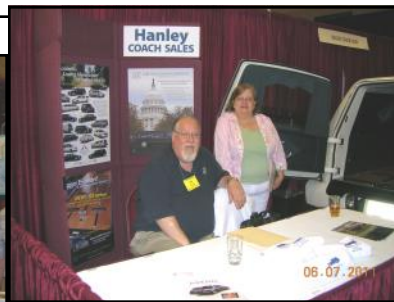
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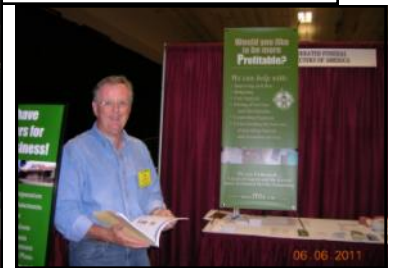
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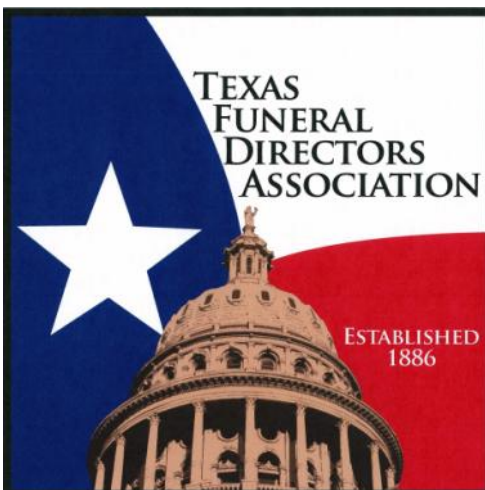
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