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2019-1 2019 Virginia General Assembly Highlights: YOUR IFHV WORKING FOR YOU

This is a "short" legislative session, lasting on 45 chaotic days. Nearly 2,400 bills and resolutions have been introduced. With next week bringing the half-way point,

only 375 has failed. About 400 have passed either the Senate or House. Tax reform and casinos draw the big attention. And remember, this November every House of Delegates seat and State Senate seat will be up of election.

Increase in State Minimum Age: A number of bills have been introduced to phase in the State minimum wage, most **bringing it up to \$15 per hour**. Generally laborers and blue collar want the increase. Large and especially small business oppose it. The Senate, by straight party line vote, recently defeated legislation to increase the state minimum wage to \$15.

Who can sell caskets? Earlier this summer, the lawyer for the Board of Funeral Directors misinterpreted a Virginia law and convinced the State Board to adopt a motion which indicated anybody could now sell caskets at pre-need. Arguably, this would allow cemeteries to sell caskets at pre-need (at 40% vs 100%). Of the three state funeral associations, **it was IFHV which had legislation introduced to fix this issue**. Senator Bryce Reeves (R-Fredericksburg) and Delegate Bobby Orrock (R-Fredericksburg) introduced identical legislation on IFHV's behalf. After some initial opposition by VFDA over language and quickly fixed, both bills are moving through the system. The bills clarify that per the FTC Rule, a **funeral home must accept and use an at-need casket which was sold or made by somebody else**. More important, it clarifies that the **sale of caskets pre-need can only be sold by a funeral home or funeral service licensee**. All of the Virginia funeral professions are now fully supporting this bill and working with IFHV towards their passage.

Next-of-kin hierarchy: Despite known concerns by IFHV and the Virginia Morticians Association, the Virginia Funeral Directors Association introduced legislation in the House and Senate which set forth a clear hierarchy (listing in order) of which next-of-kin a funeral home was required to use and the process to follow. **IFHV has had a long standing position (confirmed again by the IFHV Board) to oppose a next-of-kin because funeral directors lose flexibility in address family disputes**. IFHV supports the current next-of-kin law which lists a variety of next-of-kin but allows ANY of these to make arrangements. This allows the funeral director to use the traditional choice (such as spouse), but allows consideration of alternatives should unusual circumstances arise. Faced by opposition from IFHV and VMA, and concerns from the Virginia Bar Association (and possibly some law enforcement, hospitals and nursing homes, the **legislators who introduced these bills have or will be withdrawing them**. Unfortunately, introducing this issue has resulted in the Virginia Bar Association now wanting to get involved with how next-of-kin is handled, rather than leaving to those in the funeral profession.

Electronic filing of death certificates: Significant progress is being made on issues such as having physicians sign death certificates electronically. **This is a long-time issue for all three of Virginia funeral professions. In that some VFDA members have experienced more problems, VFDA has initiated these measures with the support of IFHV and VMA.**

Special Note: Bruce and Bo Keeney of the The Keeney Group represent IFHV and your interests before the Virginia General Assembly. Policy decisions and positions on legislation are determined by the IFHV Board of Directors.

Bruce Keeney, Executive Director and Lobbyist
Bo Keeney, Associate Director and Lobbyist

Virginia's Funeral Service Provider Workforce: 2018

The Funeral Service Provider Workforce: At a Glance:

The Workforce

Licensees:	1,573
Virginia's Workforce:	1,280
FTEs:	1,354

Background

Rural Childhood:	52%
HS Diploma in VA:	70%
Prof. Degree in VA:	50%

Current Employment

Employed in Prof.:	87%
Hold 1 Full-time Job:	75%
Satisfied?:	98%

Survey Response Rate

All Licensees:	64%
Renewing Practitioners:	68%

Education

Associate:	75%
Baccalaureate:	16%

Job Turnover

Switched Jobs:	4%
Employed over 2 yrs.:	78%

Demographics

Female:	29%
Diversity Index:	39%
Median Age:	53

Finances

Median Inc.:	\$50k-\$60k
Retirement Benefits:	39%
Under 40 w/ Ed debt:	36%

Time Allocation

Client Care:	40-49%
Administration:	40-49%
Client Care Role:	30%

Source: Va. Healthcare Workforce Data Center

Results in Brief

The Virginia Department of Health Professions' Healthcare Workforce Data Center (HWDC) administered the 2018 Funeral Service Provider (FSP) workforce survey in March 2018. 1,005 FSPs responded to this survey, which represents 64% of the 1,573 FSPs who are licensed in the state. In 2018, there were a total of 1,280 FSPs in Virginia's workforce, and these professionals provided 1,354 "full-time equivalency units", which the HWDC defines as working 2,000 hours per year (or 40 hours per week for 50 weeks with two weeks off).

29% of all FSPs are female, including 49% of those under the age of 40. Overall, the median age of Virginia's FSP workforce is 53. In a random encounter between two FSPs, there is a 39% chance that they would be of different races or ethnicities, a measure known as the diversity index. This makes Virginia's FSP workforce less diverse than the state's overall population with its diversity index of 56%. 52% of all FSPs grew up in a rural area, and 40% of these professionals currently work in non-metro areas of the state. In total, 25% of all FSPs work in non-metro areas of Virginia.

75% of all FSPs hold an associate degree as their highest professional degree. 17% of FSPs carry education debt, including 36% of those under the age of 40. For those with education debt, the median debt burden is between \$10,000 and \$20,000. Meanwhile, the typical FSP earns between \$50,000 and \$60,000 per year. In addition, 74% of wage and salaried FSPs receive at least one employer-sponsored benefit, including 57% who receive health insurance. 98% of FSPs are satisfied with their current employment situation, including 80% who are "very satisfied".

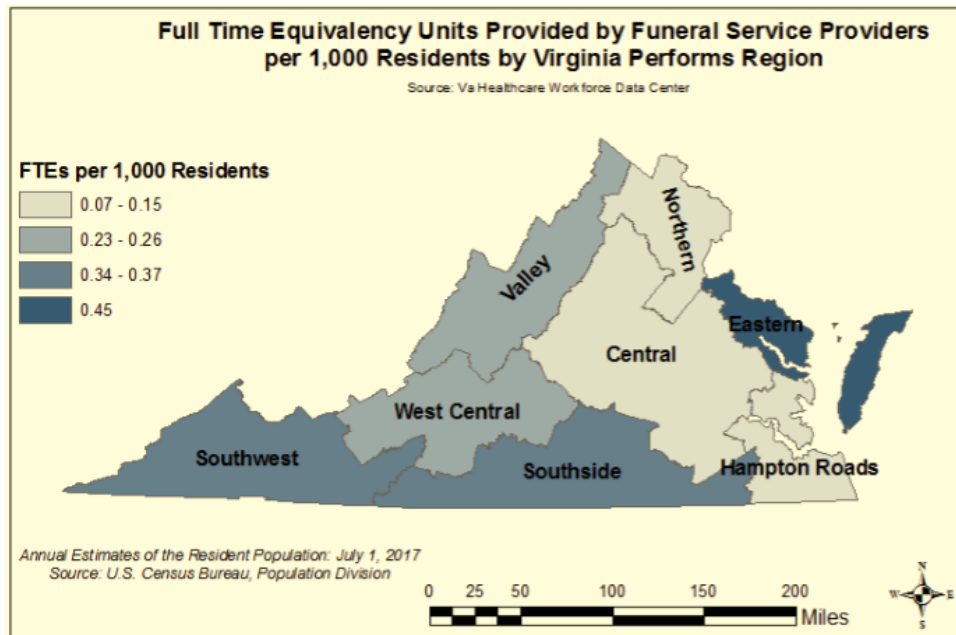
87% of FSPs are currently employed in the profession, and 75% hold one full-time job. Over the past year, 1% of FSPs have been involuntarily unemployed, and another 1% were underemployed. In addition, 4% of FSPs switched jobs in the past 12 months, and 26% had multiple work locations. 95% work in the for-profit sector. 56% work at funeral establishments, while an additional 32% work at funeral establishments that also provide crematory services. The typical FSP spends an equal amount of time in both administrative and patient care activities. Meanwhile, 26% of all FSPs expect to retire in the next ten years, while one-half of the FSP workforce expect to retire by 2043. Summary of Trends

Since 2016, the number of licensed FSPs has increased by less than 1% (1,573 vs. 1,564). However, the response rate among these licensees has increased considerably (64% vs. 37%). Meanwhile, the FSP workforce has only increased by 2% (1,280 vs. 1,253), but the FTEs provided by this workforce has increased by 17% (1,354 vs. 1,162).

Over the past two years, the FSP workforce has become proportionally more female (29% vs. 26%), a trend that is also true for those who are under the age of 40 (49% vs. 45%). Meanwhile, the overall percentage of FSPs under the age of 40 has fallen considerably (20% vs. 30%). At the same time, there has been a significant increase in the percentage of those who are at least age 55 (47% vs. 34%). On the other hand, the diversity index for FSPs has fallen (39% vs. 41%).

The percentage of FSPs employed in the profession has fallen since 2016 (87% vs. 89%). However, FSPs are also more likely to have one full-time job in 2018 (75% vs. 68%), while the percentage who have two or more positions has fallen (10% vs. 19%). FSPs are also more likely to work between 40 and 49 hours per week (52% vs. 41%) and less likely to work at least 60 hours per week (13% vs. 18%). FSPs are also less likely to work at their primary work location for at least two years (78% vs. 83%). There has been no change in the median annual income of FSPs over the past two years, but wage and salaried FSPs are less likely to receive at least one employer-sponsored benefit (74% vs. 81%), including health insurance (57% vs. 63%) or a retirement plan (44% vs. 53%).

Over the past two years, FSPs have become less likely to work in Central Virginia, Hampton Roads, or Northern Virginia (54% vs. 59%). At the same time, the percentage of FSPs who have been working in the Valley has increased since 2016 (9% vs. 5%). Meanwhile, FSPs are somewhat less likely to work in funeral establishments with or without crematory services (88% vs. 93%) but more likely to work in a non-listed practice setting (9% vs. 4%). FSPs are also more likely to serve a patient care (30% vs. 21%) or an administrative (26% vs. 22%) role.



IFHV 1 DAY CE CONFERENCE – MARCH 15, 2019

5 Hours CE (Including required hours on Laws/Regulations and Preneed)

8:00 am – 8:45 am	Registration, Breakfast and Exhibits
8:45 am – 9:45 am	Virginia Laws & Regulations - Intern Edition (1 Hour) ~Lynne Helmick, Deputy Executive Director of the Virginia Board of Funeral Directors
9:45 am – 10:00 am	Refreshment Break and Exhibits
10:00 am – 12:00 pm	FTC Funeral Rule. What is it and How Do I Comply? (2 Hours) ~Patricia Poss, FTC, Senior Attorney, Division of Marketing Practices Bureau of Consumer Protection
12:00 pm – 1:15 pm	Lunch and Exhibits
1:15 pm – 2:15 pm	Preneed Basics - (1 Hour) ~Annette Greenwood, President & COO, Estate Assurance Systems, Inc., Provider/Horizon Trust
2:15 pm – 3:15 pm	EDRS (1 Hour) ~Janet Rainey, Virginia Janet Rainey, Director and State Registrar VDH OIM-Division of Vital Records

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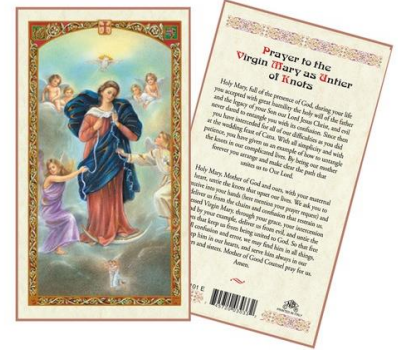
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Funeral Prayer Cards: Has Their Time Come and Gone?

In this age of crowdfunded funerals and rising cremation rates, is the use of the venerable prayer card – the staple of Catholic (and other religions') funerals – going by the wayside? I think not.

Consider this – in the thick of the Bible Belt, the famously evangelical Protestant region in the southeastern United States, some Catholic Masses are filling to standing-room only.

Meanwhile, many Baptist, Methodist and Lutheran churches are struggling to keep enough people in the pews to justify opening their doors. It has widely been reported that the U.S. as a whole is losing its religion, with Protestant mainline churches seeing the most decline over the past 15 years. But two key factors are contributing to Catholic growth throughout the south: a boom in the Hispanic population, and the southern migration of Catholic retirees and families from the Northeast. This growth should help sustain the need for prayer cards not only in the South, but throughout the country. These cards should remain an omnipresent feature of Roman Catholic and other religion's funerary customs, and provided at memorial services and wakes. But have you ever wondered about the history of prayer cards? Since the 15th century, holy cards have served as portable objects of devotion. The oldest surviving holy card is said to be a German woodcut print from the year 1423 depicting the 3rd-century martyr Saint Christopher, but the practice of using holy cards specifically as funeral memorabilia is newer, likely dating back to the Netherlands in the 1700s. There is a great aesthetic disparity between early 20th-century cards, which were printed in black on thick cardboard with silver leaf embellishments, and cards from the late 1950s and onward, printed in full color on thinner paper. It is perhaps no coincidence that the mid-1950s mark the beginning of the direct advertisement of funeral homes on the cards themselves. The imagery on the cards also has changed. The earliest cards showcased images of Jesus Christ suffering on the cross, or else tending to his dying stepfather, Saint Joseph. Later cards show Christ's glorious resurrection, or the Christ child instructing the masses. Just as the verb "dying" has been euphemized into "passing," so did holy cards begin to replace death's meaner aspects with images of heavenly triumph. The popularity of holy cards began to wane with the Second Vatican Council of 1962–1965. In the decades since, holy cards have been all but relegated to a funeral item and marketed as prayer cards. That's enough about history. What about the present? What can be done to ensure that more than just Catholic families see prayer cards as a special keepsake that they can keep in a purse or wallet, or tucked away in your Bible? While many of the following suggestions may already be in use at your funeral home, here are eight things you can do to ensure that prayer cards are seen as an important part for a funeral service.



It's all in a name – First thing is to stop calling them prayer cards, holy cards or funeral cards. Rather, call them memorial cards. That way, they can represent cards that feature either religious or secular themes.

Speaking of secular – Be sure to stock more than just religious motifs for the cards. Offer designs that feature patriotic or other special interest themes, such as hobbies. This allows you to get creative with the card's backside.

Customize the backside – Rather than printing a prayer on the back with the other information, consider having the family place one of Mom's specials recipes or Dad's favorite sayings on a secular card. For a patriotic card – why not suggest printing the Pledge of Allegiance for the back?

Different strokes for different folks – Understand that all Hispanic families are not the same when it comes to their Catholic faith. Be sure to offer cards for different demographics, like families from Dominican Republic, Cuba, Venezuela, Colombia, Mexico, El Salvador, Nicaragua, Chile and more. Catholic families from these countries have a following for their patron saint; they feel warmth and touched by having those images present in a funeral service.

Give them more than one home – Traditionally, the cards are placed next to the register book and/or the donation table. For a change, why not have the grandchildren involved in the service by having them hand out the cards?

Finding faith at the finish line – Remember, many people turn to their faith in their last moments. When people get sick, they turn to their practicing faith and pray. Let them continue that faithful journey by offering them cards that feature images from their homeland. For example, Irish people are devoted to Saint Patrick, Cubans to The Our Lady of Charity, Mexicans to Our Lady of Guadalupe and Italians to St. Francis of Assisi.

Remind families how to use "leftovers" – If there are cards remaining after the service, remember to suggest that families include one in the acknowledgement cards, especially to friends who couldn't physically make the service.

Make them part of every package – Besides offering memorial cards together as a set with register book and acknowledgement cards, make sure to include them in every burial and cremation package that you offer.

Prayer Memorial cards have been a part of funerals for decades. With a little creative thinking, they can continue to live on and be a meaningful part of a family's funeral celebration for a loved one well into the future. FBA

<https://funeralbusinessadvisor.com/funeral-prayer-cards-has-their-time-come-and-gone/funeral-business-advisor>

Meghan Kelly, January 18, 2019

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Will U.S. Tariffs Ramp Up Casket Pricing? Major Companies Weigh-in

When the stream of controversial news headlines is more of a cascade than a trickle, it's easy to become inured to their shock value — and hard to parse exactly how those policy changes are affecting your life. But if you're a death care professional, Trump's tariffs could cause significant changes to your work and livelihood. The increasing costs of raw materials and importation are driving up manufacturing and shipping expenses in a wide range of industries, including casket-making — which has broad-reaching ramifications on retail pricing, consumer choices, and the funeral business at large.

A brief history of tariffs

A tariff is a border tax or duty charged on imported goods, paid by the importers. The funds are collected at customs by the government imposing the tariff, and are used to support government expenses and projects.

A global push toward free trade agreements means that tariffs are at a historical low: around 2.9%, according to [CNN Money](#). What tariffs do persist tend to be in the agricultural sector and act as a safeguard to domestic farmers; when imported goods demand a higher price, what we produce here at home can be sold at a more competitive rate — at least in theory.

But tariffs can also wreak economic havoc, even in the countries that levy them. Domestic manufacturers often rely on imported materials to fabricate their goods, and tariff-related price increases can drive up the cost of U.S.-sourced materials as well. Furthermore, foreign companies with American customer bases, who manufacture their products overseas, may run into a variety of costs at border crossing, including not only the tariffs themselves but also inspection fees.

Since the Trump administration has taken office, tariffs have been imposed on a number of consumer goods and materials, from solar panels and washing machines to steel and aluminum.

How Trump's tariffs and trade changes are affecting the American market

Trump's tariffs have been, in large part, poorly received by both financial professionals and the American public at large. Almost 80% of a group of 60 economists agreed that the tariffs on steel and aluminum in particular would damage the U.S. economy, according to a survey by [Reuters](#). The remaining economists in the survey believed the tariffs would have little or no effect, while not a single one of them thought the tariffs would have any net benefit.

Although the tariffs were imposed in part to help aluminum and steel workers in America's rust belt, [many families](#) in the region find the new policies are harmful rather than helpful. The tariffs have also driven up production costs in a wide range of U.S. industries, from [automaking](#) to [beer brewing](#).

The death care industry is by no means immune to these new fees' impact. For both U.S.-based and importing casket-makers, steel tariffs in particular have driven up the price of raw materials — and may cause changes across the market, from production to final sale.

How increased tariffs are changing the game for casket makers

"The tariffs have had an impact on all [casket] manufacturers," wrote Justin Thacker, the director of manufacturing at [Thacker Caskets](#), in an email. Despite the company's commitment to producing their caskets on U.S. soil — and with domestically-sourced materials — "the recent tariffs have caused all steel prices to climb sharply," he went on. "We have done our best over the year to manage these increases, but steel is our largest raw material expense."

Both Thacker and the company's director of sales, Bob Lowcher, suggested that the firm had been able to absorb the additional cost without an undue increase in wholesale prices, largely thanks to their choice to produce many of their own casket components at a large manufacturing facility in Florence, Alabama. "We haven't had to do anything out of the ordinary as far as how we run our business," said Lowcher. "It's the normal course of business. You see upticks in raw material costs from time to time."

The industry generally sees one price increase across the board each year, occurring in early October. This year's, Lowcher said, didn't seem to be out of line with historical trends: "I would say this was an average year for price increase."

But the same might not be true for those companies manufacturing overseas and importing their finished products — like [Sich Casket Company](#), whose manufacturing facilities are in China, or [Batesville](#), which produces many of their caskets in Mexico.

"If you're producing caskets outside of the U.S., you might be seeing a double increase from both raw material [cost increase] and the tariffs in place," said Lowcher.

Sich's founder, Sirius Chan, said the company would not yet adjust their wholesale prices, though the price of the American wood the company uses at its Chinese plant has increased thanks to the [10% tariff passed in September](#). "By sharing the increased tariff costs with our distributors," he wrote, "we try not to pass on the increase to our funeral home customers."

Batesville has also avoided increasing their prices so far, according to Jody Herrington, general manager of Albuquerque's [Strong-Thorne Mortuary](#), which sells Batesville products. She suspects the large company is able to absorb the additional costs due to its robust and diverse product line.

But Greg Beavers, vice president of [Wise Products, Inc](#) — an outside-burial-container manufacturer and one of Sich's distributors — expressed concerns about the tariffs' impact. "As soon as the administration was talking about putting the tariff on [steel]," he said, "mills started raising their prices."

"We've seen a dramatic increase in that [price]," Beavers went on. "You can only eat so much of it." According to Beavers, distributors, who serve as the middlemen between manufacturers and funeral homes who sell the caskets at retail, end up being the ones paying the difference.

"I'm kind of very upset about it," he said, explaining his struggle to keep products priced competitively while guesstimating the effect of constantly-changing trade agreements. "We kind of have to take the brunt of the increase until it's our price increase time and then see what we can do from there," he said. "You don't want to put increases on and then the tariff comes off — it's good to be as stable as possible."

Broader ramifications for the funeral industry

Casket-makers and distributors aren't the only players in the death care industry that may be affected by changing import costs. As costs shift and materials become scarcer, mortuaries may find themselves unable to stock certain products — which could mean fewer funereal options for grieving families.

"The nature of commerce today is so globalized," said Herrington. "We get so many things from around the world that... could become cost-prohibitive."

She mentioned cloisonne urns in particular: "You can't find them made in America; they're all made in Asia. Families just love them, and they come from areas that are targeted. I worry that... it's a style we may find harder to source," she said, due to the increased cost associated with the tariffs.

Of course, opinions about the tariffs differ significantly depending on who in the industry you speak with. Bob Lowcher, the director of sales at Thacker, said that "if anything, the tariffs have kind of right-sized the pricing" for American producers, since the foreign competition could come in so much lower. From the U.S. perspective, he went on, they served to "level the playing field."

Beavers, however, had a different take-away entirely: "This tariff has pretty much just hurt U.S. companies," he said. For now, professionals across the death care industry (and many others) will have to wait and see what happens during the [Chinese trade negotiations scheduled to start in January](#), which have forestalled the originally-proposed tariff increase to 25%. It will instead remain at its current 10% rate for 90 days.

Of course, it's anyone's guess as to what the landscape will look like by April. As Herrington put it, "You never know what the final outcome will be with this... gentleman."

Article by Connecting Directors contributor Jamie Cattanach

https://connectingdirectors.com/53326-casket-tariffs?utm_source=ConnectingDirectors.com+Members&utm_campaign=c8889cc277-daily_hearse_010319&utm_medium=email&utm_term=0_f1e8c68cd4-c8889cc277-31715333

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Women are changing the face of the funeral industry

Mention singer Monica Brown, and her hit songs like “The Boy is Mine” and “Miss Thang” might come to mind. For others, her stellar acting career with small and big roles in “New York Undercover,” “Living Single” and others also come to mind.

But, it’s Brown’s other profession that – until recently – received little fanfare. “When I’m there, I’m not ‘Monica the artist,’” Brown said on a recent broadcast of her reality show. “I’m a mortician.”

The 38-year-old Grammy and Billboard award winner is among a growing number of women who are beginning to overshadow the typical “man in the black suit” funeral director. “It’s far more than a job; it’s all-day, it’s emotional and it’s far more than you just go to work and come home and that’s it,” said Alyssa George, who just finished her internship on her way to becoming a funeral director.

George works under Patricia Marchesani, the funeral director, owner and supervisor at McCausland, Garrity, Marchesani in Glenolden, Pennsylvania. She’s one of several in Delaware County.

“I definitely think the profession is changing. It’s more female than it’s ever been, and I really can’t tell you why; maybe it’s because we didn’t have a way in earlier, but it seems like we’re doing a lot of good work now,” George said.

Funeral directors, also referred to as undertakers or morticians, help families plan funeral services. They then carry out those services. Most funeral directors are practicing embalmers, which means that they prepare and preserve the body before interment.

To become a funeral director, individuals need to complete a two- or four-year program in mortuary science. Typical courses include physiology, anatomy, embalming techniques, pathology, restorative art, accounting and client services.

All 50 states also require funeral directors to be licensed, which generally requires at least two years of education, one year of apprenticeship and a passing score on a state examination, according to study.com, which notes that the U.S. Bureau of Labor Statistics projects employment to grow in the field by 7 percent through 2024.

Because funeral directors, whose median income is \$48,490 annually, interact with the families of the deceased, it’s important that they are compassionate and empathetic. “You have to be able to put yourself out there and understand that you have to put other people’s needs before your own,” George said. “It’s not to be taken lightly where you can just jump into the profession just because it might be a steady career or a good job because there’s so much more.”

In a published interview earlier this year, Jan Smith, a funeral director in Indianapolis and a spokeswoman with the National Funeral Directors Association, said she’s been in the business 20 years and recalled that there were just a few women then.

“Today... more than 60 percent of students are female,” Smith said. “Women bring a level of compassion. For me to sit down with a mother who lost her child, I can connect on a different level than a man can, just being a mother myself,” she said.

Elizabeth Fournier of Cornerstone Funeral Services in Boring, Oregon, has served as the one-woman funeral service in that town for 13 years, although she started in the industry nearly 30 years ago.

“When I first stepped into this industry, I was a 22-year-old woman and no one else in the place resembled me. It was very uncommon to find a young woman in this profession as it was primarily men or sons of funeral home owners who followed in the footsteps of their father,” Fournier said.

“Our local mortuary college had nearly every seat filled by a female student. And it is the females who are getting a hold of me to apprentice or to learn from a woman who has been in this industry since the old-boy network,” she said.

The reason for the shift is because of where we are as a culture, Fournier continued. “I happen to be in Oregon where the cremation rate is 80 percent. This means a woman doesn’t have to go to school to become an embalmer; she can just meet with families and stay in the funeral home,” she said.

Further, Baby Boomers are gravitating away from traditional funerals, favoring cremations and celebrations of life, said Alison Johnston, CEO and co-founder of Ever Loved, a website where individuals can plan funerals and memorials. “This shifts the role of the funeral directors away from body preparation tasks like embalming, and more toward event planning and family support, two areas that women have traditionally gravitated toward.”

Finally, Pam Vetter said the days of expensive cookie-cutter rent-a-minister and insert-a-name funeral services are hopefully nearly over as families are demanding more personal, caring service from funeral homes.

"If funeral homes want to stay in business, they've realized that they need to diversify their staff. They've also realized that they've needed to diversify funeral service offerings by making the experience of saying farewell to a loved one both personal and honorable," Vetter said.

Spending time with a family, listening to stories, playing favorite music, and adding an overall personal theme that connects to the deceased makes all the difference in the world to grieving families, she said.

"Families will remember a funeral service for decades to come because you never forget the day you say goodbye. The funeral service needs to be memorable and part of that effort is connecting with your families. That need is being met by bringing in and training a more diverse staff."

Published Wednesday, January 2, 2019
by Stacy M. Brown, NNPA

<http://www.triangletribune.com/news/2019/01/02/religion/women-are-changing-the-face-of-the-funeral-industry/>



*Warfield-Rohr
Casket Co., Inc.*

IFHV MEMBER BENEFIT WITH WARFIELD- ROHR

To show support of Virginia's independent firms and particularly IFHV members, Warfield-Rohr Casket Company just announced a special casket program just for IFHV firms. The program was reviewed and

unanimously endorsed by the IFHV Board of Directors.

The Warfield-Rohr Benefit Program for IFHV Members offers member firms a quantity driven discount plan of up to a combined Terms Discount/Rebate of up to 20%. The rebate program began on August 1 and ends July 31 of each year. The rebate program quarters will end on November 30, February 28, May 31 and August 31 of each year.

Quantity of Caskets Purchased	Terms Discount	IFHV Member Rebate	Total Percentage Rebate	Contribution to IFHV per Casket
1 – 25	5%	6%	11%	\$2.00
26 -39	5%	9%	14%	\$2.00
40 – 59	5%	10%	15%	\$2.00
60 – 99	5%	13%	18%	\$2.00
100+	5%	15%	20%	\$2.00

To further show support for IFHV and its members, Warfield-Rohr will additionally contribute \$2 for every casket sold by them to an IFHV member. This program is an example of the benefits of IFHV membership and how IFHV works for the mutual benefit of its firm and associate members. Any questions may be addressed by your Warfield-Rohr sales representatives.

Board of Funeral Directors and Embalmers Guidance on Time Credit for Continuing Education



Credit for one hour of live coursework in continuing education must include at least 50 minutes of instruction.

Credit for self-study courses or activities is limited to the actual amount of time it takes the licensee to complete the course or activity and may not exceed the time credit assigned by the approved continuing education provider. For example, if a self-study course is assigned two hours of CE credit by the provider, but the licensee

completes the course in one hour, he may only count one hour of credit toward completion of this CE requirement for renewal of licensure. If the course is assigned two hours of CE credit by the provider, but the licensee takes three hours to finish, he may only count two hours of CE credit.

SAVE THE DATE: IFHV 1 Day CE Conference – Richmond, VA. March 15, 2019



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