

THE

I  
N  
D  
E  
P  
E  
N  
D  
E  
N  
T



Good Day Everyone,

It is an honor to be your next IFHV President, for 2024-2025. I have enjoyed my time on the board of IFHV and having served as chairman of the legislative committee for many years.

I am a fourth-generation funeral director with Bliley's Funeral Homes, here in Richmond, Va. I am fortunate to work for such a legacy, where we help on average 1600 families a year. I currently serve as the Executive Manager of Family Experiences for Bliley's, and I enjoy studying and learning how to be a better funeral director. My passion is delivering an exceptional family experience and considering how to enhance it at every step along the journey.

I have represented IFHV in the critical design of highly infection disease standard operating procedures in partnership with VCU Health, VDH, the Medical Examiner's office, and other funeral homes. There is no SOP like this in the country.

Additionally, I have championed improving communication and collaboration with VFDA and VMA. I find it vital that we work closely with our peers and colleagues to be a truly unified voice.

I work very hard to study and understand the legislation that affects our industry. I strongly believe that legislation can make or break our profession; therefore, I focus on keeping an open mind and listening to all aspects in order to find the best path forward, understanding that at times, there may not be one.

Again, I am honored to represent you. I believe that we all have something to teach and something to learn. I am here for you and will find time to listen not only in this term as a leader but also in the future as peer. I look forward to seeing everyone in March 2025 at our CEU convention.

Cheers and have a blessed day!

Eric A. Bliley  
President IFHV  
2024-2025

***The Association of  
Independent Funeral  
Homes of Virginia***

**Officers:**

Eric Bliley, President  
DD Watson, Sec/Treasurer  
Johnny Muncy, Past President

**Directors:**

Robert Givens      Mary Morehead  
Glenn Wood        Paul Welch  
Blake Baker

**Executive Director**

B. Bennett Keeney Jr. "Bo"



## Ready to reduce risk? Worry? Exposure? Relax, we're here.

No one likes uncertainty. And when you're wearing lots of hats around your business, the stress can really get to you. Luckily, you have an American National agent just down the road—and reducing stress is what they do best.

Contact your agent for a **FREE risk assessment** to check your current coverage and find ways to potentially reduce your risk and rates.



BUSINESS • FARM & RANCH • LIFE • ANNUITIES



Scan the code  
to learn more.

ML-23-106-15437

American National is a group of companies writing a broad array of insurance products and services. Products and services may not be available in all states. Terms, conditions and eligibility requirements will apply. Life insurance and annuity products may be issued by American National Insurance Company, or American National Life Insurance Company of New York, Glenmont, New York. Property and casualty products may be issued by American National Property And Casualty Company, Springfield, Missouri; Farm Family Casualty Insurance Company, Glenmont, New York; or United Farm Family Insurance Company, Glenmont, New York. Not all companies are licensed in all states. Each company has financial responsibility only for the products and services it issues.

## Board of Funeral Directors and Embalmers FAQ Corner

### Closure of a Funeral Home

What steps are necessary to close a funeral establishment?

- If an establishment is closing permanently with **no change of ownership or location**:
  - Provide written notice to the Board with the name, license number, and date of closure of the establishment being closed.
  - If the establishment has preneed contracts, follow the notice and correspondence provisions of [18VAC65-30-70\(B\)](#), [Record keeping](#).
  - For questions or additional information specific to the licensure of the establishment, please contact the Board. For any legal questions, you should contact your own attorney.
- If an establishment is being closed due to a **change of ownership or sale**:
  - If the establishment will be closed permanently, provide written notice to the Board with the name, license number, and date of closure of the establishment.
  - If the establishment is under new ownership, being renamed or relocated, submit the [appropriate application](#) and fee to the Board for Change of Ownership, Change of Name, and/or Change of Location, as applicable. Please note that certain changes to existing establishments may trigger a reinspection by the Board either prior to or after the change.
  - If the establishment has preneed contracts, follow the notice and correspondence provisions of [18VAC65-30-70\(B\)](#), [Record keeping](#).
  - Review the provisions of [18VAC65-20-700\(D\)](#), [Retention of documents](#), regarding the requirements for retention of documents by the new owner.
  - For questions or additional information specific to the licensure of the establishment, please contact the Board. For any legal questions, you may wish to contact your own attorney.

What are the recordkeeping or notice requirements for existing preneed contracts if an establishment closes or changes ownership?

- A contract provider that discontinues its business operations, whether by closure or change of ownership, must notify the Board and each existing contract buyer in writing in accordance with the provisions set forth in [18VAC65-30-70\(B\)](#), [Record keeping](#).
- In instances where the funeral establishment is sold, documents must be transferred to the new owner, unless the existing firm is relocating to a new facility. The new owner must retain transferred documents in accordance with the Board's Regulations. When transferred documents include preneed contracts, the documents must be retained and maintained in accordance with the provisions of [18VAC65-20-700\(D\)](#), [Retention of documents](#).

What steps are necessary to close a funeral establishment on a temporary basis?

- When a funeral establishment ceases operations on a temporary basis, the establishment must provide written notice to the Board regarding the establishment's name, license number, the circumstances of the temporary closure, and the anticipated reopening date.
- Depending on the circumstances of the temporary closure, the Board may request additional information to determine future steps for restoring the license to an active status. For example, an establishment that ceases operations temporarily because it does not have a permanent or temporary manager of record, is required to submit an application for change of manager of record prior to reactivation.
- Where the temporary closure involves renovations that alter the structure of the preparation room, the structural changes trigger a non-routine inspection of the change to the preparation room. The establishment must complete and submit to the Board the [Request for Reinspection due to Structural Change to Preparation Room](#).

What happens if an emergency impacts the operation of the funeral establishment at its current, licensed location on a temporary basis?

- In the event of an emergency requiring the evacuation or discontinued use of a funeral establishment, the impacted establishment may be approved by the Board to continue operations out of another licensed funeral establishment for a period of no more than 60 days. The impacted

establishment may request an extension of emergency operations for an additional 30 days upon good cause shown.

- To request approval for conducting emergency operations, the impacted funeral establishment must submit documentation that identifies the manager of record for both the impacted establishment and establishment for emergency operations, and any agreement for emergency usage. See [18VAC65-20-170\(F\), Requirements for an establishment license](#).

### **Virginia Board of Funeral Directors and Embalmers RAP for Regulations on Preneed Funeral Contracts**

The Virginia Board of Funeral Directors and Embalmers gathered a regulatory advisory panel (RAP) on July 10, 2024 to discuss and make recommendations to Full Board Regarding Emergency Regulations for Preneed Funeral Contracts, Declinable Preneed Funeral Guarantee Fee (SB 521 – Ch. 247 of the 2024 Acts of Assembly) (18VAC65-30-10 et seq.) IFHV's Johnny Muncy (President) and Bo Keeney (Executive Director) attended on behalf of the organization. This RAP is a result of SB 521 that Defines "declinable preneed funeral guarantee fee" as an optional and declinable fee agreed to by a preneed funeral contract purchaser, if offered by a seller, for which the cost of the supplies and services as described in the preneed funeral contract are guaranteed. The bill describes certain requirements that must be met for funeral service licensees to offer declinable preneed funeral guarantee fees. The bill directs the Board of Funeral Directors and Embalmers to adopt emergency regulations to implement the provisions of the bill. You may track the progress of this endeavor via Virginia Townhall or by the Board of Funeral Directors and Embalmers website .



NEW PARTNER IN PROCESSING

## **IFHV's endorsed vendor for all of your payment processing needs.**

Don't let the burdens of running a successful funeral home stop you from providing families with the most thoughtful experience. At Reliable Payments, we bring customizable solutions and industry expertise delivered with unparalleled customer service.

[Learn More](#)

[Get Started](#)

**NEW LAW IN EFFECT HB 652 Funeral arrangements; def. of next of kin, proof of designated person to make funeral arrangements.**

*When there is a disagreement among a decedent's next of kin concerning the arrangements for his funeral or the disposition of his remains, at least one of the next of kin shall, within 48 hours of the funeral service establishment receiving the decedent's remains, notify such funeral service establishment of the dispute, at which time the funeral service establishment shall immediately stop making arrangements for the decedent's funeral or for the disposition of the decedent's remains until such time as an agreement is reached by the disputing next of kin or a court of appropriate jurisdiction has ruled on any petition filed by such disputing next of kin.*

*If there is a dispute regarding the identity of any persons who have the right to make arrangements and otherwise be responsible for the decedent's funeral and the disposition of such decedent's remains, a funeral service establishment shall not be liable for refusing to dispose of the decedent's remains or complete the arrangements for the final disposition of such remains until the funeral service establishment receives a court order or written agreement signed by the disputing next of kin that establishes the final disposition of the decedent's remains. If the funeral service establishment retains the decedent's remains for final disposition while any such dispute is pending, the funeral service establishment may embalm or refrigerate and shelter the decedent's body for preservation purposes until the dispute is resolved. Any person or persons adjudged or agreed to have the right to make arrangements and otherwise be responsible for the decedent's funeral and the disposition of the decedent's remains shall be responsible for any costs incurred by the funeral service establishment pursuant to this subsection.*

§ 54.1-2807.03. Proof of next of kin status.

*A. A funeral service licensee may require that a person claiming next of kin status, in accordance with the definition of next of kin in § 54.1-2800, execute a document affirming that such person is the next of kin. Upon execution of this form, the funeral service licensee is exempt from any liability for allowing such person to proceed with funeral planning for the decedent.*

*B. A funeral service licensee may, as a part of affirming that such person is next of kin under this section, rely on the decedent's will that names such person as the individual the decedent wishes to serve as next of kin for making funeral and burial arrangements, regardless of whether the will has been probated.*



*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.

## **New Vatican Proclamation on Cremains Opens Up Options for Catholic Families**

The Vatican announced important changes to its instructions regarding the handling of human cremains. The update allows “a minimal part of the ashes” to be retained by family members and loved ones rather than requiring the entirety of a person’s cremains to be buried or entombed in a sacred place. It also approves the commingling of cremains of two or more individuals. With about 21% of the North American population identifying as Catholics, these allowances could have a huge impact on the families you serve.

**The history of Catholic cremation** - The Catechism of the Catholic Church dictates that the human body is sacred and that “the bodies of the dead must be treated with respect and charity, in faith and hope of the Resurrection.” Cremation was believed to violate this doctrine until 1963, when the Church established that the practice was not “opposed per se to the Christian religion” if the decision to cremate was made in good faith. However, burial or entombment remained the preferred methods of disposition. In 2016, recognizing that the “practice of cremation has notably increased,” the Church issued its Instruction Regarding the Burial of the Deceased and the Conservation of the Ashes in the Case of Cremation proclamation. This document clarified post-cremation options for Catholics, dictating that “the ashes of the faithful must be laid to rest in a sacred place, that is, in a cemetery or, in certain cases, in a church or an area.” They were not to be kept in a domestic home, divided among loved ones, scattered, or incorporated into keepsakes or jewelry.

**Here’s what’s changed** - The December 12 proclamation, which was issued by the Vatican’s revered Dicastery for the Doctrine of the Faith department, contained its responses to two questions asked by an Italian archbishop. Specifically, Cardinal Matteo Maria Zuppi, Archbishop of Bologna wanted to know if 1) “ashes” could be commingled, and 2) “a family be allowed to keep a portion of their family member’s ashes in a place that is significant for the history of the deceased.”

Both questions were answered in the affirmative — but with conditions. First, cremains can be commingled as long as a “sacred place can be set aside” for permanent preservation and each person is properly identified “so as not to lose the memory of their names.”

As for keeping a portion of cremains, some of the old rules still apply. For example, families must seek permission from an “ecclesiastical authority” like a bishop (priests and deacons are considered his “assistants” or “helpers”). Also, the “minimal part of the ashes” should be preserved “in an appropriate way” in a “place of significance,” with no “pantheistic, naturalistic, or nihilistic” misunderstandings. Lastly, the remainder of the cremains must be permanently memorialized in a sacred place.

**Opportunities for deathcare** - Although this proclamation may at first seem to be a simple addendum to the Vatican’s groundbreaking 1963 approval of cremation, it’s a pretty big deal for Catholic cremation families — and for the deathcare professionals who serve them. Permanent memorialization of cremains remains a priority, so opportunities will always exist for niche and plot sales as well as urns and urn vaults. Now that Catholics may reserve a portion of cremains to keep in a place of significance to the deceased, though, additional urns or traditional containers for cremains are definitely an option that should be presented. The 2016 announcement clearly states that under no circumstances may cremains be preserved in “mementos, pieces of jewelry or other objects,” However, the revised advice does not specify what sort of containers the minimal cremains may be placed in. Cremation jewelry and decorative containers might be an acceptable option for some families, while others may seek the advice of their bishop on particular pieces. It’s also important to note that not all Catholic families will be familiar with this new provision. Having easy access to the official Vatican document ([bookmark it online here](#); the final decisions are in bold type at the bottom of the page) could be helpful. And of course, knowing that they can trust you as a knowledgeable expert on ALL things deathcare, including their faith’s latest allowances and beliefs — is always a bonus.

[New Vatican Proclamation on Cremains Opens Up Options for Catholic Families | Connecting Directors](#)

CREMATION FUNERAL INDUSTRY NEWS

December 19, 2023

# Bill Black

—SINCE 1955—



PROFESSIONAL DEALER



**XT5 Federal  
Heritage Coach**

EXPERIENCE THE DIFFERENCE



A Legacy of Excellence

**XT5 Medalist  
Coach**



**Jerry Small 336.210.9004**

**Melvin Thompson 336.210.9663**

601 E Bessemer Avenue  
Greensboro, NC 27405



A Legacy of Excellence



**EAGLE**  
COACH COMPANY



Superior in Every Pleasure



**FEDERAL**  
COACH · LIMO

Greensboro, NC – Serving NC, SC, VA and WV

Contact one of our experienced sales representatives today for all your professional car needs.

**BillBlackProAuto.com**

**800.451.8274**

**Maximize Your Funeral Home Sale: Essential Steps for Funeral Directors**

FINANCE FUNERAL INDUSTRY NEWS GROW

July 2, 2024

*By Tim Bridgers, SVP of Funeral Lending, Live Oak Bank, Member FDIC*

### **Key Steps to Prepare Your Funeral Home for Sale**

As a funeral director, you've dedicated years, if not decades, to building your business. When it's time to sell, thorough preparation is crucial. Tim Bridgers and Ryan Thogmartin recently discussed the importance of seller preparation on their podcast, "Take it to the Bank." Here's why preparing your business for sale is essential and how to do it effectively.

### **Why Preparation is Key**

When selling your funeral home, meticulous preparation can make the difference between a smooth, profitable sale and a stressful, disappointing one. Tim Bridgers and Ryan Thogmartin highlight that proper preparation ensures you attract the right buyers and secure the best outcome.

### **Impact of Long-Term Ownership**

Many funeral homes stay in families for generations, giving owners significant influence over the current and future business. Your preparation affects the sale and sets the company up for future success. Well-prepared sellers make it easier for lenders to assess the business's creditworthiness, speeding up the sale process and improving outcomes.

### **Essential Preparation Steps**

1. **Financial Organization:** Start early. You do not want the challenge of organizing years' worth of financials to delay your sale. Keep consistent, year-to-year financial records to show your business's health. Organized, transparent records attract buyers and lenders by demonstrating continuity and stability.
2. **Expense Management:** As retirement nears, identify and manage expenses that will phase out. Clearly presenting these adjustments to buyers and lenders offers a realistic view of your business's cash flow, enhancing its appeal and value.
3. **Accurate Valuation:** Don't rely on informal offers. Get a professional business valuation to understand your funeral home's true worth. Knowing the actual value of your business ensures you set a realistic price and avoid financial surprises that could derail your retirement plans.

### **Buyer Preparation Insights**

While your preparation is vital, understanding the buyer's perspective also helps. Buyers must be financially prepared, understand the business's history, and maintain good personal credit. Clear, organized financial information helps the buyer understand your business and financially prepare for the acquisition. It also makes your business more attractive and expedites the sale process.

### **Common Mistakes to Avoid**

**Sellers' Mistakes:** Setting an unrealistic price based on a past offer can lead to financial surprises. Ensure you get a professional valuation to understand your business's true worth.

**Buyers' Mistakes:** Buyers often get emotionally attached during due diligence, leading to oversights. As a seller, encourage buyers to remain objective and thorough for a smoother transaction.

### **Conclusion**

When buying or selling a funeral business, a successful ownership transition is essential to preserving the seller's legacy and setting the buyer up to thrive. Organizing your financials, managing expenses and obtaining an accurate valuation make your business more appealing to buyers and lenders. Preparation increases the likelihood of a successful sale and ensures you get the best possible value for your years of hard work. Download Live Oak Bank's Free Guide to Ownership Transition for a thorough overview of how to plan and execute an ownership transition for buyers and sellers.





Experience the Matthews Aurora™  
**DIF**ERENCE.

**IF** you want a partner  
deeply invested in the  
future of your business.

**What is the Matthews Aurora™  
Difference?**

We provide solutions that help you grow your business. Of course, we deliver the broadest selection of high-quality products when you need them. But we also provide solutions that help you serve the evolving needs of families in today's digital world. Our Funeral Service Consultants tailor programs to meet your needs and partner with you to ensure that we are delivering the results that you expect.



**Discover Matthews Aurora™ Funeral Solutions.**

Please contact us at 1.800.457.1111 to be connected with your Matthews Aurora  
Funeral Service Consultant.

MAFS-11794-2024 © 2024 Matthews International Corporation, all rights reserved.  
MATTHEWS® and MATTHEWS INTERNATIONAL® are registered trademarks of Matthews International Corporation.