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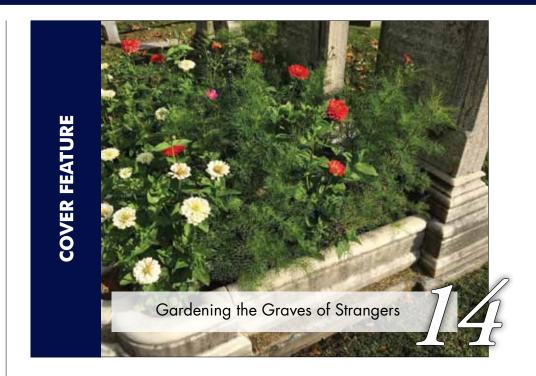
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President's Message Lee Castro



Disaster Team Ready to Serve in Wake of Hurricane Harvey

By the time you read this, your executive board will be knee-deep in Fall Regional Meetings, but at this moment, most of TFDA's attention has been diverted to helping our fellow funeral directors in the path of Hurricane Harvey.

At last report, about 20 inches of rain had fallen on Houston, where water is at monumental flood levels, as well as Corpus Christi, the surrounding area and down the road in Victoria. Around the Rockport-Port Aransas area where the storm made landfall - destruction and standing water is everywhere. Flood waters in Houston and down Texas rivers are predicted not to recede until well past Labor Day.

Emergency managers have said this storm and the damage it has done has not been seen in

Our TFDA Disaster Team is activated and is standing by to help funeral directors/funeral homes, wherever help is needed. All TFDA members are joined in prayer, asking God's guidance and help for all those in need. More reports will be forthcoming.

If you weren't able to attend this year's Leadership Conference at The Woodlands Resort and Spa, you missed an outstanding experience -- a beautiful venue, co-operative weather (mostly, except for Monday teetimes), great service, good food and comfortable accommodations. My thanks to Ann, Joyce and Susi for everything running smoothly. I also want to thank the TFDA regions for their participation and sponsorship, which made this outstanding meeting happen.

Those attending took away a wheelbarrow of business tips from Tuesday's keynoters.

Michael Dominguez, Senior Vice President of Sales for MGM Grand International since 2012 (and UT grad), gave all of us a succinct, entertaining (and sometimes daunting) view of the current business environment and the rapidity with which it is changing. With more than 25 years of experience in the hospitality industry, Dominguez offered a realistic picture of the problems and solutions needed in an ever-changing business world. Everyone in attendance left Leadership with knowledge tools to use at their own firms and in their personal on-the-job performance.

Dominguez is a seasoned professional who has achieved national visibility through speaking engagements and leadership roles in key organizations and plays a vital role with MGM Resorts International in maintaining its industry-leading position and contributing to the company's growth and expansion. (Michael's contact information: mdominguez@ mgmresorts.com)

Ken Carnes, author of a number of books on business leadership, co-founder of CornerStone Leadership Institute, consultant for a number of U.S. Fortune 100 companies and corporations around the world, then spoke on the topic, "LeaderShift," which also is the title of the newest book he co-authored with David Cottrell, interestingly released on the day of his keynote at TFDA Leadership.



Home Sweet SUV. TFDA Disaster Team member Chet Robbins makes his bed in the back of his vehicle during deployment. Team members posted at San Antonio's AT&T Stadium and deployed TFDA and state-owned mobile morgues to southeast Texas during early days of Hurricane Harvey.

Offering an in-depth look at the new business model for American firms, Carnes described the importance of developing a system of individual leadership as well as a practical framework that will help decrease turnover, improve job satisfaction and improve your bottom line.

"During our years of observing leaders, one common denominator of all organizations is that people quit people long before they quit an organization," he pointed out. "The purpose of LeaderShift is to demonstrate how frontline leaders can create a winning atmosphere on his or her team right now."

"LeaderShift identifies six shifts that go to the very heart of how to build a cohesive, effective, winning team," Carnes explained. "Whether you are leading a region for a large corporation or a small local funeral home, the powerful-yet-deceptively-simple message is for everyone who strives to be an exceptional team leader." (Ken's contact info: kcarnes@cornerstone.com)

Delicious lunches and a sumptuous dinner at The Glass (the resort's restaurant) Tuesday evening offered wonderful meals at each setting, and we all enjoyed a luau on Monday evening. Thanks to everyone for making every event a great success.

Continued on page 10



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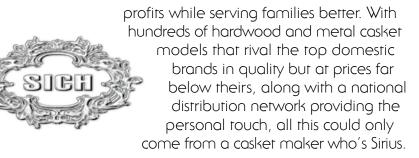


Sabrina Young, CFSP Harper Talasek Funeral Homes Temple



Executive Director Ann Singer Texas Funeral Directors Association 1513 S. Interstate 35 Austin, TX 78741 (512) 442-2304 Fax (512) 443-3559 ann@tfda.com

Meet Sirius Chan. Born in Ningbo, China, educated in Toronto, Sirius returned home to build caskets for U.S. funeral homes better and more affordably than anyone thought possible. He has shown funeral directors how rethinking their casket business can lead to much higher



With 1.3 Billion Chinese, it was inevitable that at least one would know how to build the perfect caskets for U.S. funeral homes.





Funeral Service in the U.S. BY THE NUMBERS



Number of states in the U.S. where funeral directors and embalmers need no license to practice.



Number of companies that manufacture 70 percent of all caskets sold in U.S. (CFSA)

55.8%

Projected U.S. cremation rate for 2020. (NFDA)

35,000

Approximate opioid overdose related deaths in U.S. in 2016.

2,040

U.S. cremations performed per day in 2011. (42% cremation rate)



76.4%

Percentage of consumers who don't think it's necessary for funeral homes to have the word "cremations" in their name. (NFDA 2014 study)

1876

Year cremation was legalized in the U.S.



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"We made the decision to sell the funeral home that my parents started in 1946. Legacy Funeral Group allowed me to keep doing what we have always done. They have been true to their word.

Our employees have many more benefits than we could have provided, they are happy with the way we are able to continue taking care of the families we serve. I believe that it was the best thing that could have happened to my family's business.

When you look at the way Legacy does business, well the facts speak for themselves!"

Jake MintonFormer Owner/ Managing Funeral Director
Minton-Chatwell Funeral Home Borger, TX

Lea MintonPrearrangement/ Aftercare Specialist

It's worked out fine.



For questions on how to join our family of professionals or to find other opportunities to advance in the funeral care industry, please visit our website.

Bravos & Bouquets

To Jim and Lindy Kurtz on their August 17 anniversary!

To Jim Flippen, Matthews Aurora Casket **Company** and member of TFDA's Disaster Team, prayers and best wishes for a quick recovery.

To **Mike Squires**, publisher of Southern Calls Maga**zine**, praying you'll be back to good health real soon.

To Texas women and women across the country, congratulations! Ninety-seven years ago on Aug. 26 (Ann Singer's birthday), the 19th Amendment was added to the U.S. Constitution. This amendment permitted women to vote.

To everyone impacted by Hurricane Harvey, our prayers are with you.

Reporting from Victoria, Adrian Fulton reported he was up and running shortly after Hurricane Harvey made landfall. As he said, "speaking for myself, we are good, I saw the writing on the wall when this storm formed and followed its track into the Caribbean.

When I saw the projected path, I invaded the local Sam's club. We stocked up on supplies for a month, got plenty of food, water, toiletries. After my stint on the TFDA disaster team in Beaumont with Katrina, I got home and purchased a generator big enough to run my whole building, A/C, cooler, prep room everything. When the storm knocked the power out, it kicked right in and has been purring like a kitten ever since. The city of Victoria lost its water pumps early on, so we have been without water until this morning (Aug. 28th)

We're still on generator for now. We are waiting on the torrent of water to come downstream and flood much of the city now. The forecast doesn't look good. But I have been out and about and there are hundreds less fortunate than me. Both of my businesses came away unscathed as far as structural damage, Victoria mainly had tree limbs, fences, etc.

"Water blew in under the door, even after I had duct taped it, but the damage is minor. Goliad Funeral **Home** lost a fence and sign with a few trees. No damage to the building. As far as casualties, none locally. When the city lost water and power, the hospital, nursing homes, etc., transferred all their patients out, so we have been quiet. Thanks to all of you for your thoughts and prayers. Take care Adrian.

Right: When Hurricane Harvey made landfall and then made it's way to H-Town, Houstonian Syd Waldman and family were attending a wedding in Chicago..and

Talk About Living

while his puppy was safely boarded at the vet's, his home was spared, and while closed airports mandated an accidental vacation for the Waldman clan, it's always good to be home.

More from Victoria on Aug.28: Per Facebook, "Yay! We have electricity!" - Heather Hauboldt

Glad to hear: Robby Bates has his ducks in a row!

Happy birthday, Leon De-**Leon**: To celebrate Leon's natal day, **Velma Sue** and family treated him to an evening with Rod Stewart. No really, The

RGV must still think the 72-yearold rocker is still sexy and enjoyed listening to classics like, "Maggie May," "Hot Legs," "Sailing" and "I was only joking. Of course, Leon was but a wee lad when Stewart was known as "Mod Rod."

Speaking of Birthdays: TFDA members celebrating birthdays in September include: Bill Vallie (1st), Jake McKnight (1st), Shaun M. Danz (6th), Gene Allen (8th), Vickie King White (11th), Don Summers (13th), Roy Carroway (14th), Arvin Starrett (15th), **Brant Davis** (15th), Ken Whitaker (19th), Myron F. Danz (19th), Bobby Winn (20th), Sen. Bill Haley (22nd), Floyd Minton (22nd), Sabrina Young (23rd), Sam Tankersley (27th). Happy Birthday Ya'll!

President's Message continued from page 4.

Tuesday afternoon and all day Wednesday, committees met to set goals and make plans for the coming year. I have to say, we have a great team of chairs and lots of enthusiastic members for every committee - which is a good thing because numerous challenges await our attention and will make a difference, not only in individual director's practices but the next steps

I was so happy to see a large group of emerging leaders participating during this Leadership Conference, and am encouraged by the overall enthusiasm and determination of our

Anyone wanting to serve on any of the committees or become more active in TFDA is invited to email Ann (ann@tfda.com). It is not too late to get involved because most of the committees will be meeting throughout the year. Check the calendar on the TFDA website for meeting dates and times.

I want to end this message by reminding all of you about the 25th Annual Edition of "The Gathering" in Wolfe City on October 3, the Services Inc. meeting on October 24 and the next board meeting of the Texas Funeral Directors Association, on October 25. The board meetings will be held at TFDA Headquarters, 1513 South I-35 in Austin.

I am excited about the coming year and look forward to working with all of you, building our membership, strengthening our association, assisting each of you in building your careers and being able to offer Texas families the most - and best - options in funeral service.

In closing, I want to invite each of you to feel free to contact me if you want to share ideas, concerns or ways we can expand and improve our services to you. My email is lee@legacychapelsrgv.com. My cell number is 956-655-4344.

Until next month, let's EDUCATE - ADVOCATE!

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September 20-21, 2017

Harper-Talasek Funeral Home to Host Dr. Alan Wolfelt

Sabrina Young, FDIC of Harper-Talasek Funeral Home in Temple, has announced Dr. Alan Wolfelt, internationally-known author, educator and grief counselor, will be speak-



ing in Temple, Belton and Killeen, September 20-21 at two free seminars.

The first seminar. held Sept. 20 from 7-9 p.m., in Temple is titled, "Exploring Death, Grief and Mourning: An Evening with Dr. Alan

Wolfelt." This seminar is designed for all those who have been impacted by death and those trying to comfort friends and loved ones who have suffered a loss. To reserve your seat, call 254-773-4564 in Temple.

On the following morning, from 9 a.m. to noon, Dr. Wolfelt will discuss, "The Art of Companioning the Mourner: Caring vs. Curing" at Harper-Talasek's Belton location. This free seminar is especially designed for social workers, grief counselors, educators, clergy and other caregivers. Reservations can be made by calling Harper-Talasek in Belton at 254-939-2411.

Dr. Wolfelt has appeared on Oprah, Larry King Live, NBC's Today Show, Nick News and others. He also has spoken to clergy, funeral directors, social workers and grief counselors across the country and around the world.

The public is cordially invited to attend either or both seminars and admission is free.

September 28, 2017

Have a Laugh with South Central FDA for **Fall Banquet**

Join the South Central FDA at the Cap City Comedy Club in Austin on September 28 for their Fall Banquet.

Cost for the Fall Banquet is \$75; register by emailing Karen Hayley at krhayley@ capitalmortuaryservices.com.

During this meeting, they will be recognizing new CFSP designees, discussing the new direction of the region and welcoming back new secretary/treasurer Karen Hayley. The meeting will be held first followed by a fajita meal. The show will begin at 8 pm with local comedians from Austin.

October 3, 2017

"The Gathering" in **Wolfe City Celebrates** 25th Year

Calling all golfers, funeral directors and seekers of CE credits!

Since 1992. Texas directors from around the state have traveled to Wolfe City, where R.W. Owens & Son Funeral Home hosts a day of good golf, food, fellowship and CE presentations.

This year, "The Gathering" will be held October 3rd, at Wolfe City's Webb Hill





Country Club - one of East Texas' best when it comes to hospitality, golf and real down home good cooking. If you haven't tried their world-famous chicken-fried steaks and their banana and coconut cream pies for dessert, you've missed a Heavenly experience.

This year, The Gathering will begin at 8 a.m. with breakfast and CE by Chris Aguilar of The Dodge Company. Lunch and sparkling conversation begins at noon, and at 1 p.m. Scott Smith will speak on the Texas Funeral Service Commission and changes to laws, rules and regulation.

At 1:30 p.m., teams tee off for the Colin Owens Memorial Golf Tournament, with proceeds going to scholarships for funeral service students needing tutoring at Colin's alma mater, Dallas Institute of Funeral Service.

At 2 p.m., Ken Whitaker will provide a CE presentation on one of the mandatory CE areas, which will be announced at a later date.

Mark your calendars now and make plans to attend The Gathering's 25th Anniversary celebration. It's the biggest bargain in Texas!

October 26-27, 2017

Commonwealth Institute Alumni Offer CE Programs

A two-day event, October 26-27, will provide 16 hours of continuing education for those attending Commonwealth Institute's annual Alumni CE programs at the Institute, located at 415 Barren Springs Road in North Houston 77090.

Sponsored by Matthews Aurora Funeral Solutions, the CE offerings are scheduled as follows:

October 26, 2017

Registration: 7:30-7:55 a.m. \$125 (includes lunch)

8 a.m. - 2:50 p.m. (lunch 12-1) Thriving in Today's Changing Marketplace - 6 hrs.

3 - 5 p.m. Texas Law – 2 hrs. credit

October 27, 2017

8 a.m. - noon Be Audacious in Business. Developing in Funeral Service – 4 hrs. credit noon - 1:00 p.m. Lunch

1 p.m.-2:50 p.m. Vital Statistics - 2 hrs.

3 p.m.- 4:50 p.m. Ethics - 2 hrs. credit For further information, call 281-873-0262.



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Gardening the Graves of Strangers



Angelina Jones volunteers at Woodlands Cemetery in Philadelphia. The requirements for this project include spare time and a willing heart.

Jones makes periodic trips to two graves marked "Keen." She neither knows the Keens, nor is related to them. But that doesn't stop her and her husband from regularly applying their green thumbs to the Keen's final corporeal resting spot.

The Jones' have adopted one of the 150 cradle graves at the historic cemetery. They are charged with planting and caring for an assigned site with Victorian-era plants throughout the gardening season.

They are part of the "Grave Gardener" program, which is only in its second year. This past year 250 green-thumbs applied for the privilege. They will accept applications for the coming year in January.

The cemetery, originally a botanist's 18th-century estate, was converted into a rural cemetery in the 1840s. There continue to be burials at the cemetery today, but less frequently than in its heyday 150 years ago.

Cradle Graves or, "tombs in the French style," were particularly popular in the Victorian period from the late 19th through early 20th century. At one point, most would have been planted and maintained by the family of the deceased, but over the course of the past

century, they have come to sit flowerless.

As one of the first rural cemeteries in Philadelphia, The Woodlands also functioned as one of the nation's earliest public parks. In the Victorian Era, it was common for family members to maintain gardens in their family cemetery plots and even to spend time on the weekends picnicking and enjoying peaceful green space outside of the city.

The Grave Gardeners seek to reintroduce this practice, pairing volunteer gardeners with plots that need a little love and care.

There are two groups of people, Jessica Baumert, the executive director of the cemetery, told a writer for Atlas Obscura "There are the ones who think

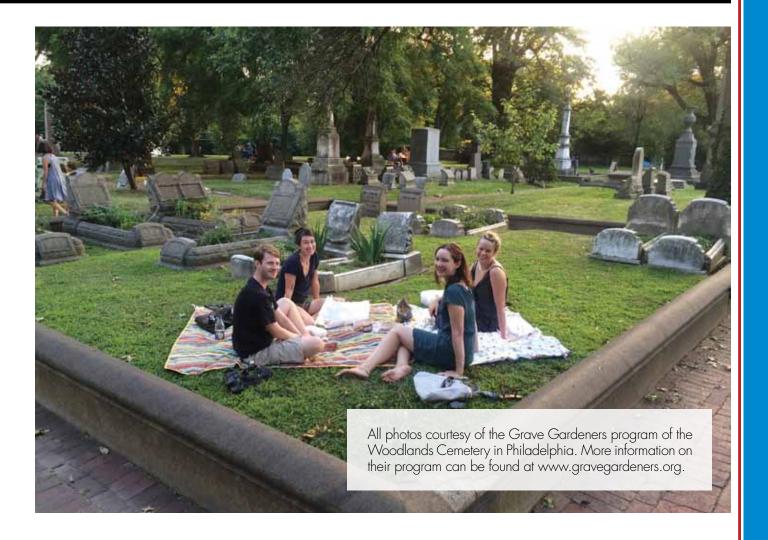
this is the coolest thing ever, and then there are the ones who think it's the weirdest thing ever."

Everyone who signs up automatically falls in the former camp, she told Atlas Obscura, so naturally, they all become friends. Accepted gardeners must attend workshops on novice gardening, the history of rural landscape cemeteries like the Woodlands, and 19th-century plants. This year the gardeners also attended a workshop at the Historical Society of Pennsylvania so they could find information about the people buried in the graves they are assigned.

"It really helps it fit into our interpretation, but it also makes gardeners feel more connected to the site and they end up being really good liaisons for us to the community," Baumert said.

Maya Arthur, a senior at the nearby University of Pennsylvania, said she's found a community among the other gardeners through the planting advice they give one another in-person and on their Facebook group. Gardening her graves has allowed her to escape the academic stress of her life.

A common mantra from people who frequent the Woodlands is if you walk far enough in among the trees and the tombs, you can't even hear the city.



Arthur, the Penn student, described gardening her graves as "really weird and really nice," and hopes she's respecting her residents, Harry and Elizabeth Straw, who are buried beside their five-year-old son, also named Harry. Back in April, before school was over and she left for an internship in California (a friend who is also a grave gardener waters and maintains her graves while she's away), Maya had poppies and Johnny jump-ups sprouting in the cradle graves, and she had just planted some bee balm, snapdragons and creeping phlox.

Many of the other graves have similar plants, and they aren't arbitrary choices. All of the plants in the graves are historically accurate, and come from a list the cemetery's executive director created.

For Elizabeth Womack, being limited to popular 19th-century flowers and plants was the most exciting part of becoming a grave gardener. She is a scholar of the Victorian era, and teaches at Penn State Brandywine.

Right now, Womack is working on an article about the types of plants people grew in 19th-century London, in parks and window boxes.

"When I saw the kind of plants they were ordering for this project, there's a lot of overlap, the same plants that people were growing in 19th century London—lady slippers, geraniums...it was kind of fun to do that work and then see what it was like to plant them in a

Victorian context."

Gardening her grave—of a 20-year-old bride who died from consumption—is like watching her research come to life. She calls the cemetery "a park with reading material." But she hasn't been able to approach every aspect of grave gardening with scholarly distance. Womack says she saw it "almost impossible to look at" the graves of children when she first started.

"It made those deaths feel so real and so immediate and I found that very painful when I was thinking about my own son," she says. But soon it became impossible for her to avoid looking at them, because two children's cradle graves are near her own grave garden.

"I finally had to start planting something there because the neglect felt painful," she says. "What I found is gardening those spaces was kind of healing. Ever since my son was born, I felt this really acute pain when I contemplated the deaths of children. There was something about tending to those graves that helped me acknowledge that possibility in a compassionate way."

Editor's note: Thanks to Gene Kay Robbins for noticing this article, published in "Atlas Obscura," and sharing it with the rest of us. This piece is based on that article and is a worthwhile project other cemeteries may want to consider.

Cradle-Style Markers for the Grave

Cradle graves or bedstead monuments were very popular grave markers in the 19th and early 20th century. A bedstead is composed of a headstone, footstone, and cradling. These elements represent the headboard, footboard, and bed rails on a bedframe. This style of grave marker appealed to Victorian-era sentiments for three reasons.

- 1. Heaven was likened to "returning home," which was comforting to loved ones left behind because they could hope for a future where they were eternally reunited. A bed is a natural symbol of home.
- 2. The 19th century witnessed a phenomenon referred to by historians as the "feminization of death." Public displays of mourning became fashionable, as did more beautiful, peaceful, and pleasant monuments and iconography. The bed is not only a symbol of the home, but of femininity and domesticity.
- 3. The most frequently cited reason for the bedstead's popularity is that it likens death to sleep, a notion that undoubtedly eased the sorrows of many mourners.

Bedsteads come in several forms and are made from a variety of materials, depending usually on the purchaser's economic means, available stone, and current fashions.

Headstones may be quite elaborate, often featuring iconography such as lambs or lilies, symbolizing purity and innocence. Most bedsteads at Oakland Cemetery are made of marble, the

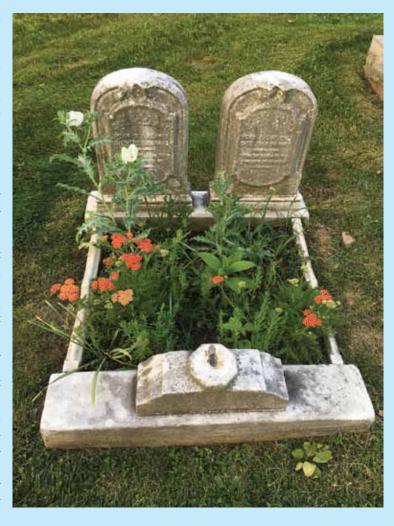
most popular material for monuments during the Victorian era in Georgia. However, a stroll through the grounds will reveal cast concrete and brick also used to make the cradling portion of a bedstead.

Recently, Historic Oakland Foundation's Preservation, Restoration, and Operations (PRO) Team found two very small and unique bedsteads, which were completely buried under six inches of soil in a lot near the cemetery's pedestrian entrance on Memorial Drive.

The recently-uncovered brick cradles of two unknown infants are both made up of small un-engraved marble headstones and footstones and brick cradling. The discovery of these grave markers is very exciting because only a handful of burials at Oakland Cemetery are marked by bricks. Preserving these sites is extremely important because they represent a folk tradition that is rare in Victorian cemeteries.

Curbing, or small walls, surround the cradle grave marker usually incorporates the headstone in the design. The interior was then filled with live flowers. Many now sprout weeds since left unattended while others have been filled with concrete to keep a "clean" look about them.

Despite the name, a cradle grave does not indicate that a child is buried here. Today, they are called kerbed headstones. The cradle grave marker is usually made of the same material as the headstone and incorporates it as part of the overall marker design. Sometimes the space inside the curbed frame is planted with flowers or grass, which is kept neatly trimmed. Others may include statuary. Those cradle grave markers left unattended soon fill with weeds. The cradle gravestone frames the plot and looks like a cradle without the legs, which is how it got its name.





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Meet TFDA Disaster Team Member: WILLIAM SMELTZ

TFDA Disaster Team Stands Ready to Help

This profile on disaster team member William Smeltz was prepared well before the first sniff of Hurricane Harvey came about. With Harvey landing and then lingering in Texas starting August 25, the TFDA Disaster Team has been ready to help as needed.

At press time, they had not been deployed. However, the two trailers had been moved to San Antonio and Aransas County awaiting further instructions. Deployment is at the discretion of the State Emergency Management team and usually involves a decree by the Texas Governor.

TFDA's Disaster Team was organized more than 30 years ago to respond to the flooding of cemeteries in Missouri. Since that time, a number of TFDA members have qualified to serve on DMORT and these men and women make up half of the TFDA Disaster Team today.

Team members have responded to the Oklahoma City bombing, 9/11 in Manhattan, Hurricane Katrina in New Orleans, Hurricane Rita in Southeast Texas and NASA's Challenger Disaster, among others.

For those unfamiliar with Greater Hous-



ton, the City of South Houston is adjacent to Pasadena, two miles southeast of the point where State Highway 3 meets Interstate 45 in southeastern Harris County.

Originally named Dumont when it was founded in 1907. and in 1913, the town was in-

corporated as South Houston. In its early days, South Houston was a railroad shipping point for local truck farmers who grew strawberries, figs and vegetables. The opening of the Houston Ship Channel encouraged the development of heavy industry.

South Houston covers an estimated three square miles and is home to 17,000 according to the 2010 Census, and it is here where native Houstonian William Smeltz, 47, opened South Houston Funeral Home in 2008.

"In my career, I have worked with many pioneering funeral service families and in the corporate side of the funeral profession," Smeltz said. "I decided being an independent funeral home owner would be the best way I could serve families. Being bilingual, along with my experience of being on the other side of the arrangement table, are tremendous assets."

When he opened South Houston Funeral Home, his vision of serving the community of South Houston expanded with an emphasis on building trust through honesty and value with each family served.

"Serving each family and meeting their individual needs is truly an honor," Smeltz said, adding he would be at work until 5 a.m. the next morning with a family if they wanted an overnight wake and family vigil.

A 1999 graduate of Commonwealth Institute of Funeral Services, he was licensed in 2000, but his curiosity about death and responding to disasters dates back to his childhood. "When I was about 7 years old, I began noticing a black-and-white publication called "La Alarma," that graphically depicted disasters, such as mass homicides in Mexico, train and bus accidents and massive fires," the director recalled.

Although his mother spoke Spanish fluently, William said he understood Spanish but could not read or write it. "Because La Alarma was written in Spanish, I taught myself Spanish because I was interested in the reporting and articles in the publication."

He said he was introduced to TFDA as a mortuary student. "I realized that when you are proud of the profession you've chosen, you have an obligation to support the professional association."

"But initially, I steered away from TFDA because I had little extra money as a new director," he explained. "After having my business up and running for the past nine years, I joined, not only because I could now comfortably afford a membership for my firm, but also because I saw value in networking and actually getting to know firms in other parts of the state that I could work with. These relationships, as I've found, are priceless."

He began attending TFDA Disaster Team meetings because he saw it as yet another way to help families during difficult times.

"In mortuary school, I heard about DMORT (and remembered how impressed I was with Mr. Douglas Nobles when I heard him speak about it). Later I looked into it," he remembered, "and was encouraged to try it by Jaime Walker."

After applying for the committee, he attended his first Disaster Team meeting at the 2015 convention in Corpus Christi. Since then, he has participated in the recent team meeting in Weatherford. He applied to attend a non-TFDA emergency response meeting in San Antonio, but it had already been sold out.

Although a relatively new member, Smeltz has great enthusiasm for the team and desires to move it to the next level.

"I think we need a co-commander and TFDA members in every region who go through the same disaster response training and can work with others on the team in the event of a disaster," the director said. "I also think municipalities with emergency response plans should recognize the experience and expertise TFDA's disaster team brings in working with grieving families, making arrangements and disposition of human remains.

"There's nobody in a disaster situation other than a funeral director who is qualified to help a grieving family," he continued, "and who can comprehend the impact of a loss more than a funeral director."

"Among first responders, funeral directors are the only ones who understand families and grief. We also stand out in our knowledge of handling the dead and their families in the aftermath.

Smeltz and his wife Monica have three sons: William Henry, Jr., 15; Michael Henry, 7; and Blake Henry, 3.



TFDA Disaster Team Member Sustains Flooding in Funeral Home, Home Furnishings a Total Loss

When it became apparent Hurricane Harvey was headed for the Texas Gulf Coast, TFDA member William Smeltz prepared to deploy to the Disaster Team's staging area outside AT&T Stadium in San Antonio.

That was before he opened the back door of his home in the City of South Houston, to see what was happening.

"I opened the back door and water came gushing into the house, damaging everything at floor level," said Smeltz, owner of South Houston Funeral Home. "Luckily, all of our electronics were high up, but we also had unplugged everything."

"We had enough time to grab the dogs, put them in kennels and climb into our RV, which I had put up on 12-inch blocks," he said. "Then, because everyone on our block had to be rescued by boat from their homes, I hopped out and directed the rescuers to the senior citizens in our neighborhood to rescue first."

Then he added, "If the water had been higher, we would have had to climb up on our roof."

Smeltz said he had flood insurance on his home but not on his funeral home. He characterized damage to his funeral home and two chapels as "sustaining ample water."

"But I was blessed again," he said, remaining upbeat and cheerful. "Our staff came together from the first moment of daylight after the water began receding. We had about nine to 10 inches of water, enough that we had to gut both chapels, but we had one chapel ready to go in 72 hours...and when we hadn't gotten the new carpeting down yet, the families we served understood and

said they didn't mind."

"My goal was getting the building ready to serve our families," he said. "Our family chapel and casket display room are still being repaired, but we are able to work out of our smaller chapel and our cremation display room."

His firm sustained damage to six caskets during the flood, but the director said the manufacturer has offered to refinish them.

He said the phones to his funeral home were knocked out for a while, but because he is active in the community, many knew his cell number and families contacted him by cell until phone service in the area was restored. "We've been able to serve five families in the last two weeks," Smeltz acknowledged.

When questioned about his upbeat attitude after sustaining so much loss, the director said this: "What can I do? I need to come into my office like it was my first day, excited and ready to work. That's what my families deserve."

Then he added: "I always wanted to help others. Now I was one needing the help. I have always been a man of faith. I believe God will never give me anything I can't handle...and I'm grateful for what he sends. For everything, there's a purpose."

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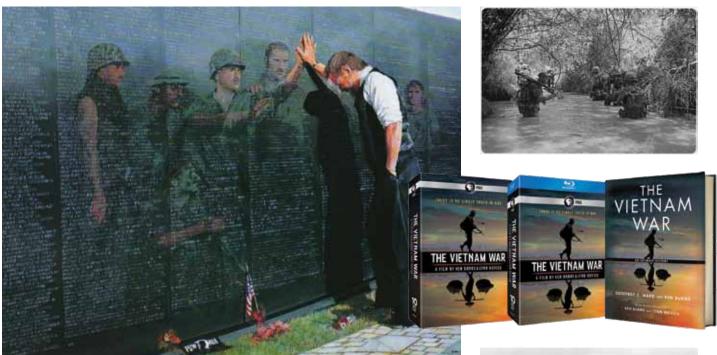
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What to Watch: The Vietnam War Documentary



Funeral directors won't want to miss Ken Burns' new 10-part series to air on PBS

Ken Burns and Lynn Novick's 10-part documentary series, THE VIETNAM WAR, tells the epic story of one of the most consequential, divisive, and controversial events in American history as it has never before been told on film. The series will premier Sunday, Sept. 17, beginning at 7 p.m., CST, on most local PBS stations.

This series explores the human dimen-

sions of the war through revelatory testimony of nearly 80 witnesses from all sides—Americans who fought in the war and others who opposed it, as well as combatants and civilians from North and South Vietnam.

But The Vietnam War, in scope and sensitivity, is the most ambitious and fraught project Burns has ever taken on. "Nothing compares to this film in terms of that daily sense of obligation, of responsibility, coupled with the possibility for art and expression,"



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Members of TFDA, NFDA, and CANA

Burns told Vanity Fair's writer David Kamp. Novick added during the same interview, "There's no agreement among scholars, or Americans or Vietnamese, about what happened: the facts, let alone whose fault, let alone what we're supposed to make of it."

Ten years in the making, the series includes rarely seen and digitally re-mastered archival footage from sources around the globe, photographs taken by some of the most celebrated photojournalists of the 20th Century, historic television broadcasts, evocative home movies, and secret audio recordings from inside the Kennedy, Johnson and Nixon administrations.

After seeing a preview copy of the new



documentary, Kamp described it as "a knock-you-sideways experience that was as enlightening as it was emotionally taxing."

For the Vanity Fair article, Kamp described the series by writing: "Burns and Novick have pulled off a monumental achievement. Audiovisually, the documentary is like no other Burns-branded undertaking. Instead of folksy sepia and black-andwhite, there are vivid jade-green jungles and horrific blooms of napalm that explode into orange and then gradually turn smoky black.

"The Vietnam War was the first and last American conflict to be filmed by news organizations with minimal governmental interference, and the filmmakers have drawn from more than 130 sources for motion-picture footage, including the U.S. networks, private home-movie collections, and several archives administered by the Socialist Republic of Vietnam.

"The series' depiction of the Tet offensive, in which the North Vietnamese launched coordinated attacks on the South's urban centers, is particularly and brutally immersive, approaching a 360-degree experience in its deft stitching together of footage from various sources."

THE VIETNAM WAR features more than 100 iconic musical recordings from greatest artists of the era and haunting original music from Trent Reznor and Atticus Ross as well as the Silk Road Ensemble featuring Yo-Yo Ma.

Whether you're a veteran of Vietnam, had friends or family who went to 'Nam, your father or grandfather fought in this brutal war or, perhaps you or someone you know protested the war, or even burned your draft card. Maybe you buried a casualty of this war, or have directed services for a veteran of this war.

Whatever ever your experience with the Vietnam War, this excellent series is not to be missed.



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Legal Loophole?

Counties Are Placing the Burden of **Transportation Costs on Families After an Autopsy**

By Bill Vallie, Regional Manager, Legacy Funeral Group



Do you remember learning about the old saying, "No taxation without representation" from the time leading up to the American Revolution? This was a major sticking point with our ancestors who ultimately declared independence from Great Britain! They felt the injustice of having to pay a tax without having any say in the matter. There was no vote and no representative to promote their interests "across the pond."

I've recently been reminded of that cry for justice with some of the families we have recently served here in Ward County. In the last 12 months, we have had 10 cases that required an autopsy to be performed. The autopsy was ruled necessary by a justice of the peace, and the body was transported 130 miles away to Lubbock where the autopsy was performed. As required by law, the county paid for the transportation costs to the location where the autopsy was performed. However, once the autopsy

was performed, the county's obligation was complete. In each of those cases, the family had to pay \$390 to have the body returned to them. Keep in mind that in most cases where autopsies are performed, the death is sudden, tragic, and very unexpected. In some cases, we just couldn't place that extra burden on the family, and we absorbed the cost of the transportation ourselves.

This issue may not come up very often in your funeral home, but we want to bring it to everyone's attention because when it does happen, it couldn't be more gut wrenching for everyone involved. In fact, one family that was very well off and could have easily paid for the transportation costs several times over, balked at the idea. "Isn't it the county that required the autopsy? Why are they now requiring us to pay to have the body returned to this county? This doesn't seem fair." Sounds like taxation without representation, doesn't it?

Of course, they are right. It isn't fair. Out of 254 counties in Texas, only a handful have a medical examiner present.

Some counties have to send a deceased to have an autopsy to be performed over 300 miles away, and at \$3 per mile, those costs can add up quickly, sometimes costing the family upwards of \$1000 or more, placing an undue burden on the family during a time of unexpected loss and tragedy. And again, bear in mind that these are costs that the family has no choice but to pay.

Unfortunately, at this moment, the law is on the side of these counties. On May 9, 2016, the Attorney General responded to a letter send by the Texas Funeral Service Commission inquiring into the transportation of a body following an autopsy performed by order of a justice of the peace.

The Attorney General found that "The fact that the Legislature knows how to provide for autopsy-related costs but has not provided for post-autopsy transportation of a body is an indication that such a cost is the responsibility of the person with the legal duty to inter the deceased, or that person's agent, and not a commissioners court."

However, the Legislature's omission of return costs, which the Attorney General seems to confirm was knowingly omitted, creates an expense that would not otherwise exist for the family. This expense is still not an "item of choice" for the family and exists only because of the court's requirement for an autopsy. The cry for justice in this matter from the families we serve has been too loud for us to ignore.

For you, this may be a limited problem. There are not many cases where an autopsy is required, and currently many counties still do pay to return the body to the family. But as counties look for legal ways to cut the county budget, this is likely to become a larger issue for many of us.

So...what can we do?

Be prepared. Now is the time to investigate

the situation in your county. If this doesn't affect you now, it could in the near future. Talk to your county commissioner and judge and find out where they stand on this issue.

Write or call your state representative or state Senator. If you have dealt with this issue, tell them your stories. We need support for legislation to change so that our families are not burdened with a cost that is imposed by the county.

The Texas Funeral Directors Association plans to introduce legislation that would require the county to pay to return the body to the county of death. Please support this legislation when it is introduced and let your state representatives know how important this is to the families you serve.

When it comes down to it, in the cases we have seen in Ward County, our families had no say in the matter of their loved one's body being taken 130 miles away from the county of death by court order. By requiring families to pay for return transportation costs following an autopsy, the county is placing an undue burden on families of the deceased and giving them no choice in the matter. That, to me, is the essence of "taxation without representation."

Bill Vallie has been a Regional Manager with Legacy Funeral Group since April 2007. He graduated from the Dallas Institute of Mortuary Science to become a licensed funeral director and embalmer in 1976. As a Regional Manager for Legacy, Bill is responsible for thirteen funeral homes in West Texas and Eastern New Mexico. He also manages the daily operations of Sunset Memorial Gardens and Funeral Home in Odessa.





Telephone Standards for Today's Funeral Home



The person answering the telephone at a funeral home has one of the greatest responsibilities of anyone on staff. Think about it:

- · This is the first point of contact with the firm for many families.
- This person's voice literally sets the tone for the relationship.
- · The efficiency of this person could indicate the firm's level of service.
- This person's handling of the call could capture or lose customers.
 - This person should be detail-oriented

enough to take a message accurately, deliver the message and then follow-up with the message's recipient.

Telephone etiquette for a funeral home is different (and probably more important) than any other call with the possible exception of first responders...and even with social media (texting, Instagram, etc.), the telephone is still the number one mode of communication for funeral service.

When someone dials the number of a funeral home, they are in a unique situation requiring specific and professional assistance.

Because of this one fact, telephone standards at a funeral home should never be left to chance, requires careful training of the person with telephone responsibility and should never be considered too high or too

It is imperative that the person with the responsibility of answering the firm's phone realize the critical importance of this job. This is not a task that can be multied (as in multi-tasking) while cleaning one's nails, balancing checkbooks, reading the newspaper, eating lunch or drinking coffee or a soda. Answering the phone is an important part of the firm's business sequence because it's the first "touch," the first impression the caller gets of the firm.

1. This is the first point of contact with the firm for many families. Never allow the phone to ring more than three times. Chances are the caller is sitting or standing next to a recently-expired loved one.

2. The answering person's voice literally

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210 N East Street, Arlington, Texas 76011 monarchresources.com • 817-265-4535 sets the tone for the relationship. Answer with a professional tone, beginning with a warm greeting, such as "Good Morning." Second, the firm's name, spoken clearly. Finally, say, "This is (your name)." "How can I help you?" because they are calling because the need help.

Speak clearly and in an appropriate volume. Listen carefully. Take notes...and never interrupt the caller.

Don't lie. Don't say someone's not there when they are. Take a message and assure the caller you will deliver the message. Then deliver it. You cannot say, "Mr. Smith or Mrs. Jones will call you." Take a message and tell the caller, you'll pass the message along to him/her.

3. The efficiency of this person could indicate the firm's level of service. If you must put a caller on hold, ask permission to put them on hold, "May I put you on hold while I check that?" When taking someone off hold, thank them. This shows you respect their time. When placing a call, a person should always state his or her name before asking for the person that the call is for.

If you promise a return call, either with information or to check on whether they received a faxed copy or email you have promised, then do it. If you promised an item at a specific time, be sure to be timely.

Before transferring a call, confirm the person to whom the call is being transferred is available. This person's name should be given to the party who is being transferred.

4. The person answering the call could capture or lose customers. When speaking to someone on the phone, speak with respect to them like you would want them to speak to you.

Never answer the phone with anything in your mouth. This includes gum.

Never be rude, swear or use slang or flippant language.

Never leave a phone unattended. If you need to visit the restroom, get a co-worker to cover the phones.

If a caller asks to be placed on hold, check back every 45 seconds to update the status of their call.

Two phrases you should never use when taking a call: (1) No, we can't do that, and (2)"I don't know." Instead, say "I'll check on that for you."

Always ask, "May I transfer you to Mr. Smith now?" Never transfer a call without informing the caller.

Never end a call with, "Have a good day"

or "I'm so glad you called. Instead say, "Thank you for calling ABC Funeral Home." Then say "Good-bye" not "bye-bye," "Okie-dokie," "Alrighty," or any other slang phrase

5. This person should be detail-oriented enough to take a message accurately, deliver the message and then follow-up with the message's recipient. When possible, use telephone message forms to record accurate and complete information.

A good phone message includes:

• Name of person for whom the message

was left;

- caller's name (get the correct spelling), company or dept. and number;
 - · date and time;
 - message;
- action to be taken (i.e., "Please Call,"
 "Will call back," or "URGENT")

It is important to deliver the message as soon as possible while maintaining confidentiality. Fold message in half, so there is no danger they can be read by staff or visitors.

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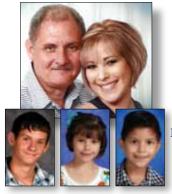
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Vendor News

Soper Named Gulf Coast Entrepreneur of the Year



Ernst & Young (EY) has announced that Michael Soper, CEO of Legacy Funeral Group®, a nationwide funeral service provider, received the Entrepreneur Of The Year® 2017 Award in the Services category in the Gulf Coast Area. The award recognizes entrepreneurs who are excelling in areas such as innovation, financial performance and personal commitment to their businesses and communities. Soper was selected by an independent panel of judges,

and the award was presented at a special gala event at the Marriott Marquis on June 15.

"It is a unique honor for me and my team to be recognized by this prestigious organization. Our employees are passionate about serving each family one at a time. 'We make it personal is not just something we advertise, it's the way we conduct ourselves everyday as we honor the families we serve."

Legacy Funeral Group® owns and operates funeral homes across nine states. They are one of the fastest growing and largest independently operated funeral service providers in the country with 100 locations from Orlando to Las Vegas

Since 1986, EY has honored entrepreneurs whose ingenuity, spirit of innovation and discipline have driven their companies' success, transformed their industries and made a positive impact on their communities. Now in its 31st year, the program has honored the inspirational leadership in many industries.

New Memorials Introduces 3D **Engraved Images to Keepsakes**

New Memorials Direct has introduced 3D engraved images to their line of keep-

sake jewelry. The most distinguished difference between these 3D engravings and standard image engravings is the way it is slightly raised like a relief with an embossed look and feel.

There are a variety of options available for these 3D pieces. One can choose between personal handwriting, signatures, any type of print like a fingerprint or handprint, or even something as unique as baby footprints within a heart shape placed inside a fingerprint. They are currently offered in the oval, heart and dog tag styles with the option of sterling silver, 14k gold or platinum metal choices. Either ash-holding or non-ash holding options can be selected as well. The turn-around time is 24 hours. For more information call 877-995-8767 or visit www. newmemorialsdirect.com.

S & S/Superior Coach Purchase Assets to Accubuilt

S & S/Superior Coach Company, Inc. has purchased the assets of Accubuilt, Inc. and will resume production of the S & S and Superior Coach product lines at their Lima, Ohio facility. The new company will be owned and operated by industry veteran Sean Myers, of Kansas City, Missouri, who has over of 25 years' experience in the professional vehicle market. Myers also owns Armbruster Stageway and several other industry related companies.

The Superior Coach Company has called Lima home since 1923 and the S&S product line dates back to 1876. The two entities were merged in 1981 by Tom Earnhart, owner of Armbruster Stageway in Fort Smith, Arkansas. Over the years the company has been bought and sold several times by various groups, but this recent asset purchase marks the first time since 1985 that the industries oldest brand names will be collectively owned.



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Community News Deaths/Memorials

Rufus Gerner

TFDA Executive Board & Staff Lee & Judith Castro Gary & Della Shaffer Douglas Nobles & Jeffrey Nobles Robby & Betty Bates Matt Boyd – Funeral Planning Agency Dick & Ola Owens

Michael DeWayne Poteet

TFDA Executive Board & Staff Lee & Judith Castro Gary & Della Shaffer Douglas Nobles & Jeffrey Nobles Robby & Betty Bates Matt Boyd – Funeral Planning Agency Wayne & Claudia Giese Dick & Ola Owens

Clarence & Jill Gerke

Dewayne Cain - Rest Haven Funeral Homes

Margaret "Buddy Maggie" Duhon

TFDA Executive Board & Staff Lee & Judith Castro Gary & Della Shaffer Douglas Nobles & Jeffrey Nobles Robby & Betty Bates Matt Boyd – Funeral Planning Agency Dick & Ola Owens

Duhon

Margaret (Buddy, Maggie) Elizabeth Duhon was born on March 16, 1972, native of Lake Charles, LA. She passed away August 14, 2017 in Austin, TX. She was an employee at Capital Mortuary Service.

Buddy was raised by her grandparents Helen Leday and Ernest Snook Duhon, who she loved dearly. After her grandparents' passing, she went to live with her parents Alice Duhon LeBlanc and Carl LeBlanc in California. Maggie graduated from La Grange High School, Lake Charles, LA, class of 1990. She then continued her education at Commonwealth Institute of Funeral Service in Houston and graduated top of her class.

Maggie served her internship at Cook-Walden Funeral Home and started her embalming career and soon showed her amazing talent in the field. She then worked at Capital Mortuary Service. Through her career, she taught many students the skills of the trade with pride and great expertise. Her comforting personality, professionalism and compassion for the families she served followed her everywhere she went.

She made friends quickly with her bright smile and beautiful soul. Maggie was the kind of friend that made you feel like you were the only person in her life; because of this all of her friends were willing to drop everything just to be with her or to help her. But it was her selflessness towards her friends that made them the blessed ones.

Her passions included traveling, roller coasters; she went to Six Flags often, and music. She was always singing every song on the radio, except a country song. She loved life. Maggie also loved to try everything that life offered, from belly dancing to an adventure with one of her many friends, Maggie would try it. She also tried every flavor of ice cream that Blue Bell created. Her life was

filled with laughter and love.

Surviving Buddy are her parents Alice Duhon LeBlanc and Carl LeBlanc; brothers, William Butcher and Cedric D. LeBlanc. Her furbabies, the oldest, Sir Max Amillion Alexander Duhon and Hazel Duhon and her bird, Seymour.

She is preceded in death by her sister Channette LeBleu.

Funeral services were held August 19 under the direction of Cook-Walden Chapel of the Hills Funeral Home. In Austin.

Gerner

Rufus Frederick Adolph Gerner, the son of German immigrants, who entered the United States through Ellis Island, received the ultimate promotion and his Angel wings on July 30, 2017. He was a funeral director and embalmer for over 50 years.

According to affidavits signed by his sisters, Rufus was born at home, in Grassland, on September 1, 1928. He was the last of nine children born to Paulina (Lena) Bredy and Peter Gerner. He attended school at Garnolia and graduated from Post High School in 1947.

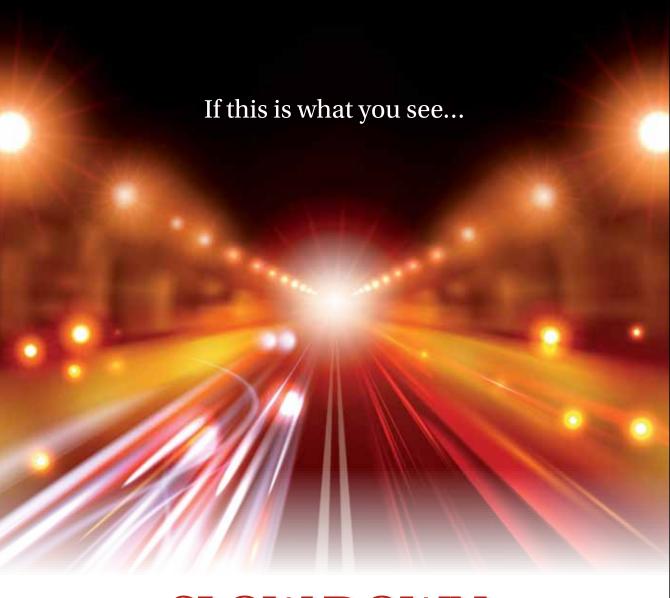
He was also a graduate of Draughn's business school where he studied bookkeeping. He utilized his bookkeeping skills at Mason Furniture Store in Post. His boss, James Minor, decided to open a funeral home and needed a mortician. Rufus graduated from Dallas Institute of Mortuary Science and began his lifelong career as a mortician and funeral director.

Additionally, Rufus played steel guitar in a country band and in January 1953 met his would-be bride, Wilma Smith, at a dance in Brownfield. As his career advanced he not only worked at Mason Funeral Home in Post but also Campbell Funeral Home in Spur and later moved to Tahoka to work for his friend Billie White, at White Funeral Home. Eventually, White Funeral Home became Combest Family Funeral Homes, where he worked until he retired in January 2014. In August 2014, he and his beloved wife of 64 years, Wilma, moved into the Slaton Care Center together.

Rufus is predeceased by his parents; his brothers, Amos and Raymond; his sisters Emma, Mary, Edna, Tilley, Elfrieda, Alene, and beloved niece, Laura.

He is survived by his wife, Wilma; son, Fritz and wife Kleta of Lubbock; daughter, Farla and husband Brent of Weatherford; his grandchildren, who lovingly called him PaPaw, Adam Johanson and wife Holly





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Community News

Deaths/Memorials

of Bulverde and Brady Johanson and wife Abby of Fair Oaks Ranch. Additionally, four great grandchildren Tyler, Avery, Porter and Royce, many nieces, nephews and a host of friends. Rufus will always be remembered for his shy smile and kind spirit.

Funeral services were held August 3 at the First United Methodist Church in Tahoka, TX, under the direction of Combest Family Funeral Homes. Burial was at the Terrace Cemetery in Post, TX, where he will rest eternally on his family's plot next to his loved ones.

Donations in his honor may be made to the Terrace Cemetery Association in Post, TX, Hospice of Lubbock in Lubbock, TX, or First United Methodist Church in Tahoka, TX.

Poteet

Michael Poteet, age 51 of McKinney, Texas, passed away August 14, 2017. Michael was born May 4, 1966, in Lockney, Texas, to Curtis Wayne Poteet and Janice Helen (Jones) Richburg with The Dodge Company.

He is survived by his parents, Jan and Quaid Richburg of McKinney, Texas; parent, Wayne Poteet of Plainview, Texas; sisters, Michelle DuBois and husband, Quinn of Jewett, Texas and Tonnie McCright and husband, Tim of Magnolia, Texas; grandfather, Curtis Poteet of Floydada, Texas; nieces and nephews, Kody DuBois, Kyle Willis, Taylor DuBois, Dana Lee, Chad McCright, Chris McCright, and Timothy Richburg;

great-nieces and great-nephews, Matthew Willis, Jackson DuBois, Morgan Lee, and Emma McCright; uncle, Randall Jones of Bastrop, Texas; and aunts, Gail DuBois of Floydada, Texas, and Sally Poteet of Plainview, Texas.

He was preceded in death by his grandparents, C. W. and Marjorie Jones and Catherine Poteet.

A funeral service was held August 17 at Turrentine-Jackson-Morrow Chapel in Allen, Texas. An inurnment will take place at a later date at Ridgeview Memorial Park in Allen.

Warford

Mr. Charles Emmett Warford, 92, of Amarillo, Texas passed away July 19, 2017. Celebration of Life Services were held on July 27, 2017. Funeral arrangements were under the direction of Warford-Walker

Warford proudly served his country as a member of the United States Navy. He served aboard the USS Sims DE154, a Destroyer Escort that was in the D-Day Invasion of France in 1944, as well as in the Pacific at Iwo Jima and Okinawa. He was nearly killed in a kamikaze attack, but was at Tokyo Bay when Japan formally surrendered in 1945. After his service in World War II, he was honorably discharged and returned to Texas.

Mr. Warford attended Landig College of Mortuary Science in Houston, Texas and graduated in 1947.

After graduation, he worked at mortuaries in Dallas, Abilene and Henderson, Texas before returning to Amarillo in 1962.

In April of 1962, Mr. Warford and his wife, Wilma, founded Warford Mortuary in the North Heights Neighborhood of Amarillo, Texas. At the time of his death, he was the Funeral Director in Charge of Warford-Walker Mortuary. In his 70 years in the Funeral Service Industry, he truly dedicated himself to the Communities and the families he served.

Mr. Warford was a former President of the Independent Funeral Directors Association of Texas, Inc., and also held memberships in the National Funeral Directors Association, the National Funeral Directors and Morticians Association. Inc., the Panhandle Funeral Directors Association and the Texas Funeral Directors Association.



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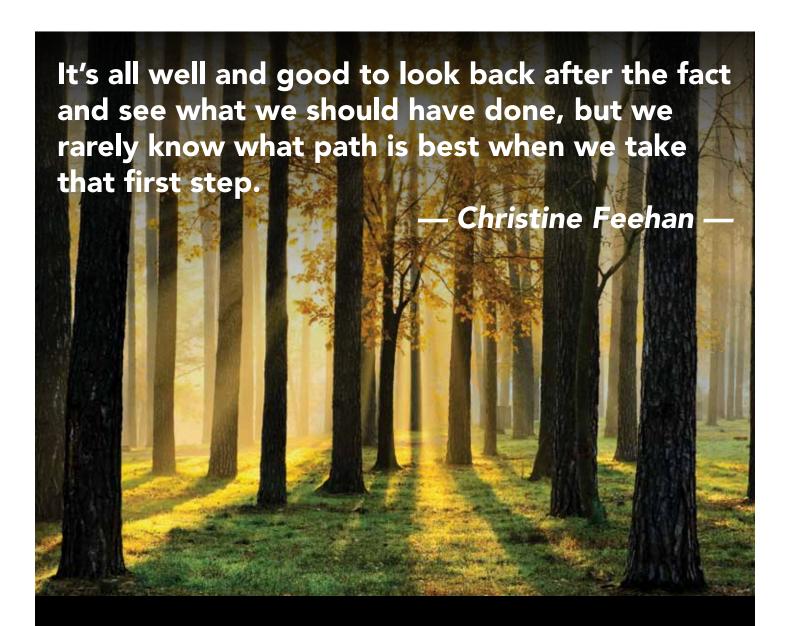
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Top 5 Features to Look for in a Credit Card Processor

Plus Five Must-Ask Bonus Questions to Ask When Reviewing a New Provider By Anthony C. Truitt III



It's very common for business owners to focus solely on the "cost" when buying new trade equipment, renovating the office or even choosing a merchant account provider. While it's important to stay within budget when selecting a vendor, there are other features that should weigh just as heavily in the final decision-making process. I have compiled the top five areas you should consider when choosing a merchant service provider:

1. Comprehensive Support

You never know when you will need help due to unforeseen technology glitches with the terminal or credit card processing account. It's essential to have access to knowledgeable support when you need it. When choosing a vendor, be sure to ask about the level of support offered, and whether it's 24/7 or only available during business hours. Also ask what method of service is provided: in-person/onsite, over the phone, or via email, text or instant messaging. Do they understand your industry and YOUR business? Do you know their first name?

2. No Term Contract

Certain merchant service providers require a fixed-length term agreement with business owners. As you research vendors, only speak with those who Do NOT require you sign long term contracts. Make sure you can cancel or terminate your account anytime with no fee or penalty. This way, if the vendor ends up not being the right fit, you are not handcuffed to the provider for years in a long-term contract.

3. Service Provider but also **Business Partner**

PCI Compliance, EMV Equipment, Accepting Mobile Payments, Integrating with QuickBooks? Technology is not the only area that a qualified merchant services pro-

vider should have expertise in. A professional Merchant Service Agent should be viewed as a "Business Partner" that should offer valuable expertise on best practices as well. As an example, perhaps you are launching a new eCommerce site and need information about best practices for accepting online payments. Maybe you have experienced an uptick in chargebacks and would like to know how you can avoid fraudulent transactions and avoid scams. These are areas of knowledge your partner should provide.

Every card transaction that a business makes earns money for the business, the Payment Processor and the Merchant Service Agent. Successfully attracting more customers, processing more card transactions and increasing your average transaction size is in the best interest of all parties. A Merchant Service Agent that is invested in the success of their clients offers services and solutions that help the owner drive sales, improve cash flow to help grow your business.

A Merchant Service Agent who is a true partner takes an active roll in their merchants' businesses and provides the available tools and resources to increase their customer base expansion and sales revenue. The bottom line is that the right Merchant Service Partner is not simply interested in offering you the cheapest solution. A good partner demonstrates expertise in helping your business be successful and offers the best payment strategy, solutions and implementation to benefit your business.

4. Payment Solutions to Meet **Your Needs**

Your relationship with a trusted and knowledgeable Agent should be a helpful advantage for your business. We all get the cold telephone solicitation calls daily from scam providers looking to "Save you Money", "Provide PCI Compliance" or use some other scare tactics to try and make a "sale". If they have not asked you 10 to 20 questions about how your business operates, your process and procedures for accepting payments from your customers, your internal procedures in booking your transactions and where the data ends up (QuickBooks, Xero, Sage, Freshbooks) then that is not the right provider for you. By taking the time to understand your current business methods, learning of your pain points, anticipating your current and future needs, only then can they properly recommend the most suitable payment transaction solutions and services that help you optimize your business operations.

A knowledgeable provider can help your business implement innovative solutions and be your advocate when any issues occur but also deliver practical options like EMV chip card enabled technology, accepting mobile payments, security and fraud protection services, and consolidated customer support and reporting- all which help increase the speed and security of your debit and credit card transactions. Payment solutions like these are useful for most industries.

5. Merchant Rates

Although extremely important, you should not base your decision of merchant services provider solely on how much you will pay. Rates are nonetheless an important consideration. Look for a provider that offers transparency into its rates structure, so you can understand exactly what you are going to be charged for, and when. Review all the terms and conditions before signing an agreement, and ask questions if you are unsure about any of the fees. It's worth the time to research providers and only select one that works with you and gives the most straightforward answers.

Five must ask meaningful questions to ask the Merchant Service Agent when reviewing services:

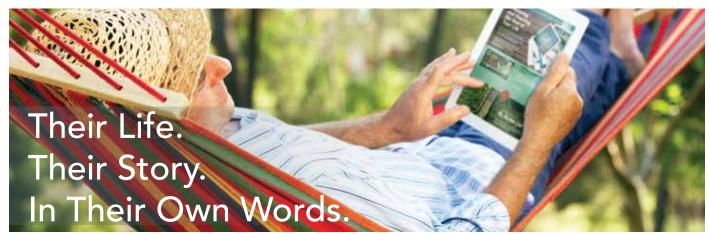
- 1. How long have you been working for the current company? This should be an easy to answer question. It should be years, not months.
- 2. How long have they worked in the Payment Processing Industry? Again, should be years, not months. You want an Agent with a proven track record with local industry references.
- 3. After a review of pricing, you should be placed on the most transparent and cost-effective fee structure called "Interchange Plus". NOT on a "Tired Rate". Ask what type of Fee Schedule do they recommend for you.
- 4. Who do I call for Customer Service when I have an issue? 95% of the time the

"Payment Processor" has 24/7 Customer Support, but that's like calling United Airlines and requesting a refund. Difficult and painful. You should be able to reach the Merchant Service Agents local office as your point of contact for any issue.

5. If you get this far and are comfortable with who you are working with you should ask, "Why should we work with you? And why your company? It's a buyers' market; let them work hard to earn your business.

Today's merchant account providers offer much more than a clearinghouse for transactions. Many provide additional services that help keep transactions running smoothly and customers protected from cyber attackers. By taking the time to find an honest, reliable Merchant Account Agent that has competitive fees and solid interest in helping your business grow and you will be well on your way to a creating a lasting, valued profitable relationship with your Merchant Service provider and your customers.

Anthony C. Truitt III, Vice President of Authorized Credit Card Systems, is a TFDA member and was named the 2016 South Central FDA Endorsed Provider of the Year.





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TFDA Job Bank assists funeral homes, commercial embalming establishments and crematories looking for personnel. Information is posted to the TFDA website for 90 days unless otherwise stated. Using the TFDA job bank significantly increases your applicants and shortens your search time. Licensed funeral directors and embalmers are encouraged to email their resumes to joyce@tfda. com so that potential employers can contact them. Contact the TFDA office at (512) 442-2304 for more information.

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Funeral Service Credit Union, located in Springfield, Illinois, is a state-chartered credit union established in 1983 that provides financial services to funeral service professionals, their employees and immediate families. This credit union is endorsed by NFDA, many other national funeral service organizations and state funeral directors associations. They offer many services and very competitive rates. For more information, visit www.fscunet.org or call toll-free (866) 701-3728 or (217) 546-5480.

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2017	TFDA CALENDAR OF	EVENTS
September		
12	Texas Funeral Service Commission	Austin
12	Legislative Committee Meeting	Austin
12	Membership Committee Meeting	Austin
14	Southeast Texas Meeting	Houston/Cypress
21	East Texas Meeting	Kilgore
28	South Central Meeting	Austin
3	The Gathering	Wolfe City
October	Ŭ	,
12	North Texas Meeting	Fort Worth
24	TFDA Services, Inc. Board	Austin
24	Long Range Planning Cmte. Mtg.	Austin
25	TFDA Board Meeting	Austin
29 – Nov 1	NFDA Convention	Boston, MA
December		,
1	Wreaths Across America	Austin
12	Texas Funeral Service Commission	Austin
	2018 TFDA Calendar of Ev	ents
January		
23	TFDA Services, Inc.	Austin
24	TFDA Board Meeting	Austin
March		
20	Texas Funeral Service Commission	Austin
April		
12	Southeast Texas Meeting	TBA
17	TFDA Services, Inc.	Austin
18	TFDA Board Meeting	Austin
25-27	NFDA Advocacy	Washington, DC
June		
11-14	TFDA Convention	Galveston
19	Texas Funeral Service Commission	Austin
July		
8-11	NFDA Leadership Conference	Asheville, NC
September		
	Texas Funeral Service Commission	Austin
October	107.00 1 07.01.00 007.11.00	, 1661111
14-1 <i>7</i>	NFDA Convention	Salt Lake City
23	TFDA Services, Inc.	Austin
24	TFDA Board Meeting	Austin
December		
	Texas Funeral Service Commission	Austin
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Mary Frances (Mrs. Joseph) Hagan

May 24, 1923 - August 15, 2017

By Alice Adams

Mary Frances Hagan of Brookville, Maryland wife of the late Funeral Director loseph E. Hagan, joined her beloved husband in Heaven on August 15. She was 94.

Both Mary and Joe were familiar figures at NFDA Conventions since the 1950s, and after loe's death in 2000, Mary continued her faithful convention attendance until health issues prevented it two years ago.

Services celebrating Mary's life were held at Joseph Gawlers Sons, Washington, DC, where loe served as funeral director and then president for 50 years.

if you've had the privilege of meeting Mary Hagan, you'll never forget her gracious Southern style, her exquisite wit and her unabashed love of the funeral service profession.

The wife, life partner and "woman behind the man," Mary Hagan and her husband Joe were the handsome couple gliding across the dance floor or at the center of the laughter at receptions across the country when funeral directors met. Joe, dressed as though he had just stepped out of Gentleman's Quarterly. Mary on his arm, looking like the beautiful and adoring wife she always was.

Mary and Joe, two years her senior, had known each other since childhood, attending the same schools in Mobile, Alabama. "Joe's family was very poor, but he never talked about it. His father was killed in an automobile accident in 1934 when loe was 12."

The accident occurred on a little two-lane bridge which had a pipe railing. "My mother and I were in a car directly behind Mr. Hagan's car, although we didn't know him at the time. After the crash, my mother ran to help the injured Mr. Hagan and with some water we were carrying, bathed his face and talked with him. As we awaited the ambulance, he kept asking for his son, Joe," Mary remembered. "It was quite a while later I found out this was my friend's daddy."

Mary was truly a funeral director's wife, supporting Joe after long days or longer nights on the job. "I never went to the funeral home (Gawler's) unless I was attending a visitation or a funeral," she said. "I tried not to add anything to Joe's plate at work unless it was absolutely an emergency."

According to his obituary, Joe Hagan was the funeral director in charge of arrangements for President John F. Kennedy, as well as President Dwight D. Eisenhower, F.B.I. Director J. Edgar Hoover, and U.S. Supreme Court Justice Thurgood Marshall.

After Service Corporation International acquired Gawler's in 1970, Mr. Hagan's responsibilities extended beyond loseph Gawler's Sons. He served as District Manager for SCI from 1971 to 1987, a Vice President until 1994, and an SCI consultant after 1994.

Mr. Hagan was honored by his peers with the presentation of the President's Award from the National Funeral Directors Association in 1996. Additionally, he was featured several times on the cover of the trade magazine The American Funeral Director.

When he celebrated 50 years of service in the funeral industry on November 14, 1998, at the Cannon Caucus Room of the U.S. House of Representatives, more than 220 people, including family members and funeral industry leaders from across the country, gathered to honor him.

Mary took pride in her husband's professionalism and in the honor and dignity he brought to every funeral service...and when he arrived home, whatever the hour, Joe was greeted by Mary, who had a hot meal waiting for him. "Joe had an uncanny way of separating work from home, so when he arrived home from work, he was all about me and later, all about our family," she said.

Mary and Joe became the parents of two children - a :

son, Joseph Richard, who is a funeral director in North Carolina, and a daughter, Mary Beth, who succumbed to ovarian cancer in 2009.

"As a funeral director's spouse, you sometimes feel like a single parent because he/she works all the time," Mary said candidly.

She said Joe made sure every family was important, whether the wealthiest or the poorest. "I think Kennedy's death and funeral weighed on Joe the most although every service was hard for him."

"We both realized the importance of JFK's death and its impact on the entire country but, like I said, loe didn't talk business too much at home. He saw funeral planning as confidential between the family and their director, so he didn't discuss it. But I remember Joe saying things as the months and years passed to make me know how difficult the Kennedy funeral had been."

When asked what advice she would give the spouses and partners of young directors, Mary Hagan was unapologetic: "The best advice I'd offer would be to have a lot of patience. Your family life will have many interruptions. Often other people - sometimes complete strangers - will need your spouse more than you do, so learn how to give your partner to those in need...and learn how to give things up."

"Even though spending Christmas day together or going on vacation means a lot to you, it means little when you compare it to the family who has just lost a child or a mother or father," she said.

Mary Hagan, we will never forget you.

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