A look back at the 2015 CFDA Convention
San Francisco
Crystal Remembrance™ is a unique product which incorporates a small portion of cremated remains in a solid work of glass art. Each Crystal Remembrance™ is 8-10 lbs in weight and approximately 7 inches high. They are handmade by professional glassworkers in our state of the art studio.

As unique as the individual being remembered.

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A Memorial to be shared for generations.

Alternative or supplement to urns

New additional source of revenue

Crystal Remembrance offers:

- New additional source of revenue
- Sold exclusively through funeral homes and crematories
- Alternative or supplement to urns
- Superior customer service

Crystal Remembrance
It takes a village… working with some of the finest men and women within our industry and producing an award-winning convention in every aspect was a tremendous start to my presidency. Rachel Hickerson and her efficient and reliable CFDA staff were instrumental in its success.

We all left our hearts in San Francisco, and we owe Rita and Dan O’Hara a heartfelt thanks. They welcomed all of us by opening the Golden Gates to their city for us. Their networking within the SF community afforded us golden opportunities that were an enormous benefit to CFDA. Thanks to them, we were able to enjoy presentations from San Francisco Chief of Police Greg Suhr and San Francisco Fire Chief Joanne Hayes-White.

Kudos to the Convention Committee Chair Tiffany Gallarzo. I am so appreciative of her and all of the members of this committee. Dan Scales, a long-time friend and co-worker, began the evening with his most generous and kindly-worded invocation. We also cannot forget Past President, Jack Jensen, who in his most unique presentation, acted as an unforgettable Master of Ceremonies.

Our vendors and speakers reflected the changing trends and the new direction of our industry. Their research and insight into a new emerging market afforded all of us opportunities to present our families appropriate and personal choices.

Fast forward to the present… I am so honored to have such an incredibly talented Board of Directors to help guide me and serve you. Join me in welcoming two new members to our Board — from El Segundo in the south, Sean Douglass of Douglass Family Mortuaries and from San Mateo in the north, Brian Kestenblatt, general manager of Skylaw Memorial Park & Mortuary. Indeed it takes a village, and I am grateful to you all!

Dennis Steiner
CFDA President

CFDA Past Presidents
(left to right) Back Row: Scott Pennington, Merrill Mefford, Jack Jensen, Ron White; Front Row: Dick Jungas, Fredrick “Ric” Newton, HW “Skipper” Ragsdale III, President Dennis Steiner, Executive Director Bob Achermann, Vic Savino

California Master Trust
As most of you know, CFDA has settled and resolved the litigation with the Attorney General regarding our relationship with the California Master Trust (CMT). As a result of the settlement with all parties a new Trustee was confirmed by the Court, Bessemer Trust. Since CFDA no longer has any relationship with the CMT, some of you may have received solicitations from other trust or insurance companies that may create some confusion. The change in CMT trustee does not require you to take any action but you certainly can look at all trust options.

Have you moved?
Changed your name?
Do you have a new Funeral Director?

LET US KNOW!
cfda@amgroup.us
It’s true that preneed insurance is a product that we offer. But what we provide to our customers is something more important. The comfort of knowing that when they need us, we’ll be there. The appreciation that when we give them our word, we keep it. The respect they deserve for helping guide families through their most difficult hours. That’s why we’re here. Of course, ours is a business of providing plans and funding policies. But at its heart, it’s a business of people serving people. It’s not just something we say but something we try to live every day.

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LEGISLATIVE UPDATE

Summary of Proposed Changes to Title 16, California Code of Regulations
Prepared by Jim Draper and Merrill Mefford • June 22, 2015

After nearly seven years of study, the Cemetery and Funeral Bureau (CFB) is getting close to promulgating the following changes to funeral regulations. If approved by the Department, these changes could become effective as early as October 1, 2015 but it is more than likely they may become effective January 1, 2016.

PLEASE NOTE: The following is only a brief summary of the proposed changes. Please review the actual text of the proposed changes for specific language.

§1221 WOULD eliminate “nurser employed in a cause” as persons authorized to enter an embalming/storage room, and, further, would clarify other persons authorized by the 7100 right holder may also enter embalming /storage rooms.

§1225 WOULD clarify the posting of a placard containing §1221 applies to “refrigeration facilities” as well as embalming and storage rooms.

§1258 WOULD modify the existing sealing device disclosure to read “There is no evidence that any casket represented as having protective features, which may include a gasket, will preserve human remains.” Would eliminate the need to make this disclosure in any manner other than at the beginning of the casket price list. It would also require caskets having, or represented as having, a gasket of any kind to be identified on the casket price list.

§1258.1 WOULD clarify only caskets/alternative containers “regularly offered for sale” to be physically or photographically available and be listed on the casket price list. Would clarify the term “regularly offered for sale” includes “representations of caskets,” but does not include caskets/alternative containers previously selected on a preneed basis that are no longer offered, nor those offered to meet the special needs of a consumer. Additionally, would eliminate the requirement to describe wood caskets as dark, medium or light.

§1258.2 WOULD eliminate the need for a signed rental casket acknowledgement form. Would further require rental caskets be referred to as a “rental” casket, be listed on the casket price list, and be displayed physically or photographically.

THESE REGULATIONS HAVE NOT YET BEEN PROMULGATED. FOLLOW THE CURRENT REGULATIONS UNTIL FURTHER NOTICE!
American River College has exciting news to report! This fall 2015 semester, we will be welcoming a new faculty member to our program, Valarie Rose. A Sacramento native, Valarie is a California licensed Embalmer and Funeral Director. Her career in funeral service formally began when she attended San Francisco College of Mortuary Science in 1986. While attending college in San Francisco, she worked as a student apprentice with Chapel of the Chimes in Oakland, California. Upon completion of Mortuary College, she was awarded a certificate in Mortuary Science and began an embalming apprenticeship with Whitehurst Muller Funeral Service in Salinas, California. She worked throughout the Monterey Peninsula learning not only embalming and funeral directing skills, but also participating in the Monterey County Coroner’s rotation, assisting in crime scene preservation, transportation, specimen collection, autopsy, and identification procedures.

In 1988 she returned to Chapel of the Chimes to work as an apprentice embalmer and went on to work for North Sacramento Funeral Home, before finishing her apprenticeship with East Lawn Andrews & Gerdich. It was then that she was offered a position with East Lawn Mortuary as a funeral director and embalmer where she has been employed for almost 25 years. During her employment with East Lawn, Valarie was promoted from a starting Funeral Director/Embalmer to Assistant Mortuary Manager, Assistant General Manager, and most recently to Manager of East Lawn Mortuary, East Lawn Sierra Hills Memorial Park, and East Lawn Care Center. Valarie has experienced a diverse mix of funeral needs at East Lawn due to the variety of cultures this particular facility serves. She has received numerous awards, most notably Excellence in Service awards in 2005 and 2008. She has worked to develop programs utilizing the benefits of mentoring and knowledge sharing in the workplace and worked as part of a team to create the East Lawn Care Center, a standalone embalming and transportation center.

Within East Lawn, Valarie has held the position of Chair for the Total Quality Committee and currently serves as the Chair for the Joint Labor-Management Safety Committee. Outside of East Lawn, she has been a Board Member of the Bereavement Network Resources of Sacramento for the past four years working with bereavement and hospice outreach groups throughout the Sacramento area. She has also been an active volunteer at St. John’s Women’s Shelter in Sacramento. Additionally, she has served as a Subject Matter Expert for the Funeral and Cemetery Bureau in workshops for item writing, passing scores, and occupational analysis for both funeral directors and embalmers in the State of California.

Soon after her promotion into management, Valarie returned to school to further her education in leadership and business. In 2009, she completed a Bachelor of Science degree in Business Management from the University of Phoenix and went on to receive a Master of Public Administration from Ashford University in 2011. After a brief break, Valarie went on to obtain a Master of Arts in Human Resources from National University in 2014. Her thesis researched the area of employee motivation through career stages, and explored possible solutions to be implemented in today’s workplace.

This year, Valarie began an adjunct teaching position at American River College in the Funeral Service Education Program. Valarie’s extensive funeral service career teaching new directors and embalmers has allowed her to develop new and exciting teaching methods that will help all of ARC’s students succeed in their careers in the funeral service industry.

“She has received numerous awards, most notably Excellence in Service Awards in 2005 and 2008.”
Cypress College Mortuary Science Program recently concluded its summer session that included courses in Funeral Service Ceremonies and Customs, Mortuary Law, and Funeral Service Management. Since students enrolled in the Program at Cypress College are eager to complete their funeral service education and begin their careers as practicing funeral directors and embalmers, they relish the opportunity to visit local funeral service establishments. On June 11, 2015, Professor Glenn Bower (shown in the image above on the far left) arranged for more than 30 students to tour Rose Hills Memorial Park and Mortuary in Whittier, California to learn more about mortuary, cemetery, and crematory operations. During their visits, students were provided with additional information about the various career opportunities and funeral service operations. This was only one of several field trips Mortuary Science students participated in during their Funeral Service Ceremonies and Customs course. They were also treated to a tour at Forest Lawn Memorial Park in Cypress and Harbor Lawn in Costa Mesa.

The New Class
On August 4 and 5, a new cohort of incoming Mortuary Science students participated in an on-campus orientation prior to enrolling in their first semester courses. As is the case every semester, 30 students have been accepted to the Fall 2015 class, and began their funeral service education journey, during which they will receive countless hours of instruction and practical experience in all aspects of funeral service practice. This fall, in collaboration with the North Orange County Community College District School of Continuing Education, a new Funeral Service Assistant course will be launched for students interested in a nation-free option that will allow them to gauge their desire to pursue a degree in Mortuary Science. The Funeral Service Assistant program is designed to provide recent high school graduates, second-career individuals, and community members to catch a glimpse of what funeral service practice entails before making the commitment to embark on an academic degree pathway to professional licensure as embalmers and funeral directors. For more information on the SCE Funeral Service Assistant Program, please visit www.sce.edu.

2015 Commencement Ceremonies Held
On May 22, 2015, the Cypress College graduating class of 2015 assembled for the annual commencement exercises. Among the over 700 graduates earning their Associate Degrees that day, were more than 35 exceptional Mortuary Science students who completed the program between December 2014 and May 2015. Decked out in their blue gowns, burgundy graduation stoles, and gold academic honor cords, the Cypress College Mortuary Science Program graduates enthusiastically walked across the stage, shook hands with the college president and received their well-earned Associate of Science Degrees. Most students completing the program have successfully passed the California Funeral Directors Examination, the National Board Examination administered by the International Conference of Funeral Service Examining Boards, and are ready for employment as funeral service practitioners. For those students who have already secured positions in funeral establishments, they will immediately begin serving their apprenticeship or meeting with client families. Graduation ceremonies are the culmination of more than 18 months of intense Mortuary Science coursework involving more than 1100 hours of classroom time and 50 semester units of prescribed Public Health and Technical, Business Management, Social Science, Legal, Regulatory, and Ethics curriculum content.

Cypress College Mortuary Science Program in the News

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Installation of New Officers

Jack Jensen installing new President Dennis Steiner

Past President and event MC, Jack Jensen installing new President Dennis Steiner

Jack Jensen installing the new Executive Team: Tiffany Gallarzo, Erlinda Valdez, Kathleen McLaughlin and Dennis Steiner

Installation of New Officers Awards

Awards

Dick Fallbeck Award: California’s Funeral Director of the Year, Randy Deas with Past President Damon Ullrey

Employee of the Year, Jermaine Slaughter with Rita O’Hara

President’s Award, H.W. “Skipper” Ragsdale, presented by Executive Director Bob Achermann

Jack Jensen presenting the Supplier of the Year Award to Jim Whitecar of Messenger

Young Funeral Director of the Year, Shannon Braz with Kailee Vitelli

Past President and event MC, Jack Jensen installing new President Dennis Steiner

Jack Jensen Installing new board members, Sean Douglass, Brian Kestenblatt and Ten Featheringill
Boat Trip

CFDA members enjoyed an evening sunset yacht cruise around the San Francisco Bay.
THANK YOU, Sponsors & Exhibitors

In the Pacific Ballroom at the Hyatt Regency, our convention goers visited with the exhibitors and sponsors of the 2015 convention. Without their support this event would not be held.

SPONSORS

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BRONZE SPONSORS
Astral Casket
Security National Life Insurance

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Meetings & Panel Discussion
The CFDA, through the Professional Development Committee, is committed to recognizing applicants who will be productive death care professionals, will stay and work within our profession and provide excellent care for the families we all, one day, will serve. Being a service-related profession, it is our desire to help those with a financial need. In consideration of that, this June the CFDA awarded scholarships to four mortuary college students.
Basketball

Can Our Future President Get a Three-Peat?

By Homer Alba, CFDA Board Member

San Diego was a breeze and San Francisco was a slight bump in the road, but Kathleen McLaughlin is still the ‘Queen of CFDA Hoops.’ After San Diego, there were some doubters, but Kathleen has kept her cool about this new annual ritual at the CFDA State Conference.

I understand that the night prior to the morning event, there were many boastful promises of defeating Kathleen once and for all. Of those who dared to dream, only a handful showed up to challenge the current champion. Bob Achermann and Eric Smith hung in there in the final round but could not catch up, finishing second and third, respectively. This is Eric Smith’s second time in the final three. Also, kudos to Rita O’Hara who gave a most spirited challenge and finished in fourth place.

It was a better turnout than last year, and judging from how the news was met later in the day, Kathleen needs to be well poised to win a third straight title next year in Redondo Beach.

This last outing was more spirited and hard fought, but in the second round, Kathleen managed to retain the rights to the traveling trophy, which was sponsored by Angelus Funeral Home President and General Manager Todd Davenport. Todd also sponsored first place and third place. Second place was donated by Shawn Dandy-Alba, president of Keepers Security and the son of current CFDA South Board Member Homer Alba.

I understand that the hotel in Redondo Beach has tennis courts, and we started with a tennis event in San Jose several conventions ago. Guess who won—Kathleen McLaughlin! She won the following years as well in San Diego, Monterey, and Newport Beach. Even though she did not participate in Monterey, she still won.

I have been approached by a couple of people who miss the tennis outing but in light of all the “Beat Kathleen” clamor, we will stick with CFDA Hoops 2016 in Redondo Beach.

Until then, we have another year of planning how to finally beat Kathleen. Deal with it!
NEW BRIEFS

Margie Hilgenfeld
3rd generation owner of Hilgenfeld Mortuary
February 14, 1942–September 3, 2015
Anaheim, CA

F. Corby Dale
Funeral Director
Phillips-Dale Funeral Chapel
April 15, 1925–September 21, 2015
Lemoore, CA

IN REMEMBRANCE

Cemetery Maintenance and California’s Drought — What You Need to Know

On April 1, 2015 Governor Jerry Brown signed an executive order mandating that commercial, institutional, and industrial properties, including cemeteries, throughout California reduce water usage by 25 percent. What does this mean for you?

A new brochure published by the Department of Consumer Affairs’ Cemetery and Funeral Bureau offers information on what to expect from the Bureau and the cemeteries it licenses. It also offers best practices for cemeteries on how to maintain their grounds and inform consumers of their drought-related practices and restrictions. For more information and to view the complete brochure, visit www.cdfa.ca.gov.

New Reporting Requirements for Transgender Individuals’ Birth Certificates Now in Effect

Until recently, the reported sex of a decedent’s birth certificate has been determined by the medical certifier or coroner, and attested to as part of the decedent’s medical information. In cases when a decedent’s transgender identification differed from that indicated at birth or when a decedent’s physical characteristics did not correlate with the decedent’s self-identified gender, medical certifiers and coroners have been challenged in determining the appropriate sex to enter on a death record.

Assembly Bill 1577 (2014, Atkins) now requires the authority responsible for completing a transgender person’s death certificate to do so in a manner that reflects the person’s gender identity if the authority is presented with appropriate documentation. In the absence of these documents, the gender reported by the person’s legal next of kin would be used. For more information on these new requirements, visit www.cdfa.org.

Important Information Regarding Lawsuit Against the Funeral Service Examining Boards

Earlier this year, the United States Department of Veteran Affairs (VA) released new guidelines for the proper handling of unclaimed Veteran remains to ensure their dignified burial. “Unclaimed veterans” are defined as those who die with no next of kin to claim their remains and insufficient funds to cover burial expenses. If you need help determining a decedent’s eligibility, contact the National Cemetery Scheduling Office at (800) 535-1117. They can help you determine if an identified, unclaimed decedent is a Veteran and eligible for burial in a VA national cemetery. For a complete step-by-step process, visit www.cem.va.gov.

UPDATE: Unclaimed Veteran Remains

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Recent License Renewal Notification Inserts

In the 2013 legislative session, Assembly Bill 1057 added section 114.5 to the Business and Professions Code to read:

§114.5. Commencing January 1, 2015, each board shall inquire in every application for licensure if the individual applying for licensure is serving in, or has previously served in, the military.

As a result of this legislation the DCA has included in all recent license renewal applications an insert asking if the licensee is currently serving, or has previously served, in the military. The submission of this information is voluntary.

ASD Delivers A Competitive Advantage

Tools to Grow Your Opportunities – Delivered

- Track price shoppers, pre-need and at-need calls anywhere, anytime with ASD’s award-winning mobile app and real-time dispatch reports. ASD helps you ahead of the competition!

Solutions to Coordinate Removals – Delivered

ASD’s customizable systems allow you to:
- Collect the required first call information and immediately dispatch to a prefered transport company.
- Notify multiple employees of a passing.
- Contact a specific on-call person depending on the day or time of death.
- Copy central dispatch so you can track the status of every call.

At-Need and Pre-Need Price Shopper Calls – Delivered

Price shoppers are connected directly through to you rather than hanging up and contacting another funeral home. For the At-Need calls, specific employees can be designated to receive these messages, driving more Pre-Need leads to the funeral home.

www.myASD.com 1-800-868-9950
Understanding Cash Flow & the Health of Your Business

By Live Oak Bank Funeral Home Lending Team

Many factors will affect the strength and success of your funeral home, including the financial decisions you make for your business. As a business owner, you want to look for ways to improve the business’s cash flow. Are there ways to cut expenses? In what ways can you better serve your customers while also improve profits? If you’ve asked these questions, then you may have been looking to improve your cash flow.

First, we need to understand what cash flow is, why it is important, and how to analyze it easily; then we can review ways to improve it.

What is Cash Flow?

In its simplest definition, cash flow is the difference between revenues (or sales) and expenses that a business incurs in any given period. If there is more cash coming in from revenues than going out from expenses, the cash flow is positive. Conversely, if expenses are higher than revenues, the cash flow is negative.

Net Income and Cash Flow are often thought of as the same. However, net income often includes non-cash expenses such as depreciation and amortization. To calculate your net cash flow, you should take the net income per your profit & loss statement, and add back any non-cash expenses such as depreciation and amortization. You will also add-back any interest expense — as the interest is a function of your financing activities. This is called EBIDA (Earnings before Interest, Depreciation and Amortization).

To calculate DSCR, you will take your annual net income and add back any non-cash expenses such as depreciation and amortization. You will also add-back any interest expense — as the interest is a function of your financing activities. A DSCR of 1.50 indicates there is 50% more income than is required to repay all debt, or $1.50 available to pay each $1.00 of debt. However, a DSCR of 0.90 would indicate there are only 90 cents available to pay each $1.00 of debt.

In the same respect, carefully track your call volume and sales month by month. Industry trends and death rates will affect your bottom line, so it is important to understand your local market. Recognizing your revenue trends is vital to determining your business’s budget and whether or not you need to reduce costs in the future.

The next step in managing your expenses is to create a budget (and stick to it)! It will help you stay on track throughout the year. Since you will have tracked your spending, you can create the necessary and realistic budget lines based on your revenue. By creating a budget and controlling your spending over time, you can prepare for slow months by saving in months that are more profitable. As you see these trends throughout the year, you can plan things like inventory purchases according to your budget. Part of an effective budget is examining it month to month with the appropriate team members to identify changes that need to be made. Sometimes these changes will be modifications to the budget, but some will be changes your staff can make to decrease expenses. For example, are there discounts or reward programs for office supplies? Do you need to restructure your staffing plan? Your budget will be able to provide insights to your business.

The call volume and local market will affect the percentage of the budget that will go towards various expenses. For example, a firm with a $50 annual call volume would likely budget 18% of their revenue for cost of goods sold. Continued in next issue…
Are Your Property Limits Accurate?

By Federated Mutual Insurance Company

Imagine you get that middle-of-the-night call every business owner dreads: There’s smoke coming from the roof at your main location. When you arrive, the entire building is in flames. The fire gets put out shortly after dawn, but it’s evident the fire and water damage is extensive. That shiny new equipment is now scrap, the shelves, light fixtures, inventory, carpet, family photos—anything and everything—ruined.

Now imagine finding out that, while the walls and roof were insured at their full replacement value, not much else was. Not calculating replacement value for property contents is a costly mistake some business owners make when valuing their business insurance limits. Don’t be one of them!

Determining the replacement cost of your business personal property (contents) is involved, and it requires your time and expertise. Yes, it may be time-consuming to do a walk-through to list floor-to-ceiling contents and determine accurate costs, but it is the best way to calculate true value to help ensure you’re adequately covered if you have a claim. Federated Insurance uses one of the finest building value estimation tools in the marketplace to help business owners determine adequate values. Doing what you can to make sure you are insured to values offers an added layer of peace of mind.

The extra time spent now will be much appreciated in the unfortunate event of a loss. And, to protect all your hard work, you will want to store the documentation in a safe, off-site location to make sure you can readily access it when it’s needed most.

The amount you have on your balance sheet or the item’s cost new may not be an accurate reflection of your contents’ replacement costs. Remember, you probably had time to shop around and buy the items at the best possible price, but you won’t have that luxury when you need to get your business back up and running as fast as possible.
Did you know that our 110 Managing Partners:

- Set their own prices
- Determine their own service offerings
- Make all staffing decisions
- Select their own vendors
- And are truly treated as a partner

Carriage Services’s decentralized operating model allows local Managing Partners to continue to run their operations as owners. If you are considering succession planning but want to maintain operational control over your business and be treated as a partner, please directly contact:

- **David J. DeCarlo**
  - Vice Chairman/President
  - Direct: 713-332-8413
  - Email: Dave.DeCarlo@CarriageServices.com

- **Ken Stephens**
  - Director of Corporate Development
  - Direct: 713-332-8452
  - Email: Ken.Stephens@CarriageServices.com

- **Michael Cumby**
  - Cumby Family Funeral Service
  - Direct: 336-906-7153
  - Email: Michael.Cumby@CarriageServices.com
The Best Place to Find the Perfect Job... Is Just a Click Away!

No need to get lost on commercial job boards. The CFDA Career & Job Center is tailored specifically for you.

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**JOBSEEKERS**

- Manage your job search
- Access hundreds of corporate job postings
- Post an anonymous resume
- Advanced Job Alert system

---

**EMPLOYERS**

- Quickly post job openings
- Manage your online recruiting efforts
- Advanced resume searching capabilities
- Reach targeted & qualified candidates

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NEVER LET A JOB OPPORTUNITY PASS YOU BY!

START YOUR JOB SEARCH TODAY!

http://www.cafda.org/
Select Job Board on the left-hand of the CFDA homepage.