

# The Dead Beat



## The Caregiver's Soapbox



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

Volume 12

[www.thedead-beat.com](http://www.thedead-beat.com)

Issue 2

### **“The Cold Within” By James Patrick Kinney**

This poem was shared in the Abigail Van Buren column and repeated at the request of reader who had this read at her mother's funeral. It has a meaningful message that we should keep in mind.

Six humans trapped in happenstance  
In dark and bitter cold,  
Each one possessed a stick of wood,  
Or so the story's told.

Their dying fire in need of logs  
The first woman held hers back,  
For of the faces around the fire,  
She noticed one was black.

The next man looking across the way  
Saw not one of his church,  
And couldn't bring himself to give  
The fire his stick of birch.

The third one sat in tattered clothes  
He gave his coat a hitch,  
Why should his log be put to use,  
To warm the idle rich?

The rich man just sat back and thought  
Of the wealth he had in store,  
And how to keep what he had earned,  
From the lazy, shiftless poor.

The black man's face bespoke revenge  
As the firs passed from sight,  
For all he saw in his tick of wood  
Was a chance to spite the white.

The last man of this forlorn group  
Did naught except for gain,  
Giving only to those who gave,  
Was how he played the game.

The logs held tight in death's still hands  
Was proof of human sin,  
They didn't die from the cold without,  
The died from the cold within.

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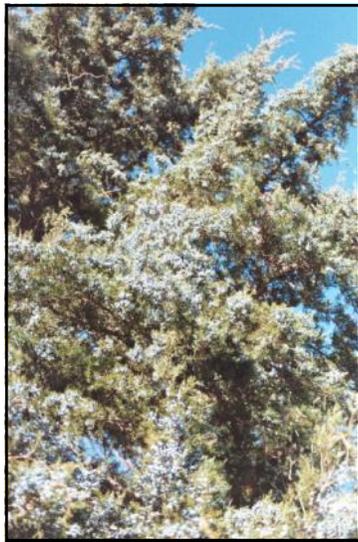
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Scattering Remains can now be a Family Affair! With something for every family member.



Evergreen with Blue Berries at the funeral home



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



Amy Howard



# Are your Pre-Need returns looking a bit thin lately?

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## Mortuary Muse \*

\*to think or consider deeply; meditate

By Lowell Pugh

For about 11 months I was unable to read anything due to age-related macular degeneration. Now with the help of a Merlin LCD reader, from the VA, I can read about any font size of type albeit rather slowly thanks to all the adjustments the machine makes.

I plunged into the pile of back issue of trade journals and papers. What had I missed? Hmm... well, I'll skip a few months. Oh, well, let's check the latest.

So now I know who went to the convention, both funeral directors and vendors, who think they saw and heard a lot of new solutions to new problems. But, maybe some new twists, but is anything really "new?" I would welcome any responses to that question.

I am borrowing some comments from another industry leader, Bill Lee, president and CEO of the trade journal, **Hardware Retailing**, serving independent hardware, home centers stores and lumber yards. In his editorial he questioned whether or not some firms in

the industry might not be losing their competitive advantage by hiding behind the myth of customer service. Perhaps this is an area we should all try a little self-analysis.

Good business practices know no boundaries, sometimes the excuse, "I run a funeral home—I can't do that," isn't valid.

Okay, another thought—"Simple Cremation—starting at..." appears often in funeral service advertising. A marketing ploy, I guess. But I think it is poor judgment (actually I think it is #%&..., but the editor would not let the word get into print). I don't think there is such a thing as simple cremation except a self-inflicted accident. Maybe the wording should be re-thought.

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

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# Behind the Back Fence

By Lowell

## Death—Has it come out of the closet.?

Recently our son drove Betty and I out to a small gathering of old friends to celebrate one of their birthdays.



The hostess had invited son to stay for conversation and finger foods. But he declined. Saying, "At fifty-three years old, I am perfectly comfortable with saying "no" to attending social functions with which I am not comfortable."

Later in the evening as we were having conversation, somebody remarked about why Phillip didn't stay. And I repeated what he said that at fifty-three years old he felt comfortable with declining invitations to events where he is not socially comfortable. At least two of participants in their eighties said, "I wish I could do that."

This got me to thinking. With all the emphasis on personalization and memorialization, it seems to me the last few years we are still

seeing more and more people going to direct cremation and no services.

About forty-five years ago an older close friend said to me he had attended a funeral for a relative in the city. The new modern trend then was no obituaries and closed casket. And if he hadn't already known, he would not have known whose funeral he was attending.

Well, I think this was the type of event that it did lead people to question the value of the funeral services. It also may have prompted the movement for personalization and memorialization to show who the funeral was for.

But perhaps it goes really deeper than that. Maybe death is coming out of the closet? Maybe more and more people are realizing: "Well, I'm not comfortable with death," "I don't have to have a funeral," "We can just dispose of the body and go merrily on my way."

True, this doesn't take into consideration the feelings of some of the other next of kin, mourners or

friends. But it probably reflects the attitude of people who suddenly realize that they don't have to go to funerals or even have a funeral for a loved one if they don't want to.



In the past people some of those who opted for religious funerals may not have been comfortable about it, but just felt they couldn't say "no."

So how do we counteract this possible- not wanting to deal with death - in terms of how things have been in the past?

How do we convince people of the value of funeral services? How do we influence people that only want to do what is comfortable for themselves? Is it wrong to let the people go with what they want?

What do you think?

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

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## Colleagues Lost or Found!!!



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

### Northwest Arkansas Funeral Directors' Association (NWAFFDA) Annual Meeting

The Northwest Arkansas Funeral Directors' Association (NWAFFDA) held its annual meeting and Holiday party on Thursday, December 15, 2011, at the Outback Steakhouse in Springdale, Arkansas. Approximately 30 funeral professionals, suppliers and guests were present for the program "Compassion versus Competition" given by Mr. Daniel Hocklander. Sponsors were the Melton Casket Company of Little Rock, Arkansas, and S.I. Funeral Services of Charleston, Arkansas. Bradley Sheppard of Westfield Chapel Funeral Home in Springdale and Lisa Bacon of Stockdale Funeral Services in Rogers were elected 2012 President and Vice President, respectively. Jason Engler remains Secretary/Treasurer for the final year of his three-year term.

The NWAFFDA is an Association of Funeral Professionals throughout Northwest Arkansas. Their gatherings serve as fellowship and facilitation of continuing education for its membership.

### Smith Mortuary Proudly Returns to Family Owned Charleston, Arkansas

The **Charleston Express** wrote an article about the Smith Mortuary in it's January 10, 2012 edition.

Smith Mortuary has been a part of the community for the past 83 years and the Hahn family wants it to remain a part of the community for generations to come. That is why Eddie and Cythia Rice Hahn were excited about their recent repurchasing of the funeral home.



Since 1929 Smith Mortuary has been serving families of Charleston and surrounding communities with the utmost dignity and respect, and the staff today, with over 125 years of combined funeral service experience, shares the same core values. Eddie said, "Paying attention to detail and helping families tell the story of life's journey is very important to us."

As we all know, death is personal and when the time of need comes you want to feel confident that the funeral home you select will be compassionate, competent and professional. Eddie commented, "Smith Mortuary wants to continue to help you, and your neighbors, with professional advice in service options in making your funeral, cemetery and memorial decisions. The Hahn family sincerely appreciates being entrusted with the care of your loved ones in the past and will continue that level of service you have come to expect."

### First Call of Colorado, Inc. & Funeral Director's Services Denver, Colorado

Since formation in 2003, First Call not only became the largest removal service in Colorado, they have come to set the standard by which transfers are conducted in this state. They have a staff of thirteen professionally dressed, compassionate drivers and ten fully stocked, clean vans. They are more than capable of handling all the funeral home transfer needs in the metro area, across the state and beyond our borders. With standards set at the highest echelon of dignity to care for the families the funeral homes serve, they would be honored to be given the chance to represent your establishment.

Their trade company, Funeral Director's Service proudly announce that its second Power Pak II has been successfully installed and is in full operation at their centrally located facility. They'd like to also remind everyone that FDS is the *only* private, locally-owned trade service in Denver that does not serve the public. They are here to handle all of your trade work needs with dignity and care without acting as a competitor. With the two brand new Matthew's Power Pak II full walk-in coolers, experienced embalmer and a full time DC runner, they are truly one source for dignified and professional transfers, storage, paperwork filing, embalming and cremation services.

With over 45,000 transfers and 4,500 cremations under their company belt, they are confident that you will be pleased with First Call and Funeral Director's Services superior service and they look forward to representing your organization.

For more information, contact Nick Hodgdon or David Feir at (303) 777-0190. They are located at 1849 S. Acoma Street in Denver.

### As We Surf By on the Internet

We love to take pictures as we go by funeral homes and interesting places, but we haven't been on any trips lately, so send us picture so your locations.



Harden Funeral Chapel  
What Cheer, Iowa

Harden Funeral Chapel  
New Sharon, Iowa



**Have you had an OPEN HOUSE, built a NEW ADDITION to your funeral home, developed a new PROGRAM FOR GRIEVING CLIENTS, RECEIVED AN HONOR from your community, have an interesting HOBBY or DONE SOMETHING THAT WAS JUST PLAIN FUN? If so, tell us about it. We want to tell your story (WE LOVE PICTURES, TOO) call us 800-575-2611, fax us 417-537-4797 or e-mail us: editor@thedead-**

# After-Thoughts *By Joanne Howard*



Boy, has this been a hard time to come up with something to talk about. I was having writer's block and hoping that I didn't repeat myself. So I came up with something that I have some feelings about and I wonder if you have had any experience with your clients.

I don't know if you've seen these products advertised or if you sell them or give them in your funeral home, but there are several products that you utilize a photo of the deceased. I'm not talking about memorial folders or bookmarks or even in the casket. I'm referring to the blankets or throws with the photo on them.

Now some people might use a family picture and that may be okay. But a portrait photo of your loved one on a throw or blanket that is approximately five feet by maybe six feet, freaks me out a bit. I loved my daughters and have no problem seeing pictures of them, but a blanket with a gigantic picture on it just seems to be a bit much to me.

I wondered if at the beginning of my grief journey that would have been comforting, but after so long it

seems like it would be too much. They make statements like having your loved one hugging you.

Not that I wouldn't like a hug from my daughters, but this isn't exactly what I would desire. Now I think I would like to have the quilts that are made from the clothing of the loved one, but that's not this gargantuan picture of your loved one wrapped around you.

So I wondered if anyone sells or gives these items and how the family members feel about these objects??? I've read the companies' testimonials from funeral homes that are quite pleased, but I was wondering if they are always received positively or it overwhelms the loved one.

As funeral directors we are offered many personalized items for the families. Do some of these items go too far? Do we make the family feel uncomfortable when we offer these products?

We have mentioned many times, everybody deals with grief in their own way and in their own time frame. So some products we offer may be very appreciated shortly

after the death, but do they become painful later? It has been many years since I have lost my girls, but dealing with their things still seems to be a challenge and I really expect it to be that way forever. It doesn't hurt as much as the beginning, but it still hurts. So would the blanket become a painful reminder?

Well, speaking of what I do in relation to my girls, my youngest daughter's birthday is coming up and I really don't know what I want to do. I usually sing at church, but I really don't have anything planned. What do I want to take to her grave? We just got flowers at Christmas, I guess I need to take Christmas away and come up with something new. What would make me feel good about acknowledging her 25<sup>th</sup> birthday after she's been gone 14 years? What would she be into now? I guess I'll just have to think about it, but I'm pretty sure I don't want the blanket with her picture on it.

## A Birthday Thought

*It's been many years since I've heard your laugh,  
Heard you tell your silly jokes,  
Heard you sing in church,  
But your presence is still in my heart.*

*I sang "Happy Birthday" at your grave,  
I told your sister (who is with you) to sing too.  
I left you flowers and a little bird.  
To show you are still loved and remembered.*



About the author: Joanne Howard is the editor of **The Dead Beat**. She has been a licensed funeral director since 1992 with Pugh Funeral Home in Golden City, MO and also the aftercare coordinator.

Much of her writing in this column is influenced by her loss of her two daughters Laura at age 10 in 1997 and Amy at age 19 in 2003. Any comments or questions can be directed to 417-537-4412, P.O. Box 145, Golden City, MO 64748 or email [Joanne@thedead-beat.com](mailto:Joanne@thedead-beat.com).

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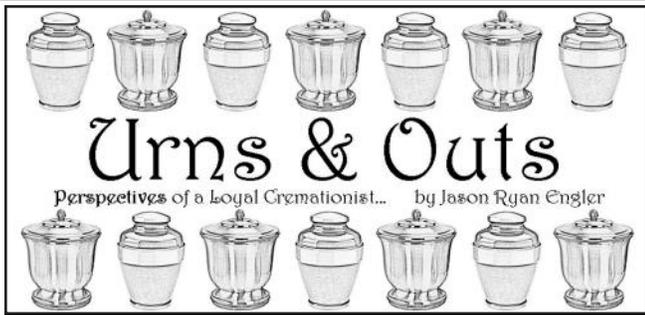
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When I think back to the time I first became interested in the funeral profession, I remember that I have always been interested in the Cremation side of things – and especially in Cremation Urns. It was the early 1990’s, and at that time, there were only a handful of national suppliers that provided Urns to the trade. Meierjohan-Wengler, Oregon Brass Works, Gorham and Matthews were the primary creators of bronze Urns; MacKenzie Vault had their cultured marble Urns; Old Saybrook Metals created pewter Urns; and Wilbert had a variety of styles that included all of the types mentioned. It was also around this time that Batesville introduced their “Options” program, York had “Traditions,” and Aurora had “Preferences.”

Over time all of these companies have changed – some have merged together, others with larger suppliers and still others with casket companies, some have been sold and relocated – but most are still in the business of supplying hand-crafted Urns to the profession.

Now, you can find Urns on eBay, Amazon, and more websites and in more catalogs than the mind can fathom. A number of distributors now import a majority of their offerings from India or China, but there are still a number of Urns that are made right here in the U.S.

As you can probably imagine, with a column titled “Urns & Outs” I’ve had dealings with countless Urn suppliers. When I had my company “Engler Cremation Urns” I was proud to supply a wide variety of Urns, and represent a number of these suppliers. A few became my absolute favorites to deal with.

I wrote of Old Saybrook Metals in the Fall, 2009, issue of the Dead Beat. Their company began in 1981 when Garry Lea spun a pet Cremation Urn for the Cremated remains of his beloved German Shepherd. He began creating a similar Urn (#301) for the local humane society before making larger versions and supplying them to the funeral industry. Their #901 is one of the Urns in my column’s banner above, and my grandfather was inurned in their Urn that is exclusively created for Aurora. Most recently, in 2010, Old Saybrook was purchased by their longest and most loyal customer – a company that also got its start in the pet deathcare trade. Kap-Lind Enterprises was originally based in Chicago, but was relocated to St. Louis in 2009. Lori Simmons, Kap-Lind’s principal, is carrying on her family’s business in the heart of the mid-west. In addition to their original bronze and onyx lines, and their newly-acquired Old Saybrook line, they have begun spinning the familiar Old Saybrook shapes in

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copper. Lori is respectfully and admirably carrying on the legacy of Old Saybrook Metals – and I am personally and professionally grateful for her doing so.

MacKenzie Vault Company is based just outside of Boston, Massachusetts. In the Winter, 2008, issue of this journal I wrote of their history and current practice. There is a company that has not changed much in their operation over the last 60-plus years they’ve created their Urns. They were the first to create Urns using cultured marble and today their Urns are the standard in the industry in that medium.

A company that varies from the two previously discussed, yet deserves mention in this column, is the Mark Thomas Company. Based in Sleepy Eye, Minnesota, they purvey hand-made ceramic Urns, and hardwood Urns made in the US. But the Urns I prefer from their company are the high-quality, durable brass Urns. They have several that are unique designs exclusive for their company, and upon ordering a couple, I found that they are some of the highest quality brass Urns I’ve ever handled. Their threaded lids find their path and twist on effortlessly – interiors are clean, without metal shavings, and are finished with black paint. I know they’re imported, but of the brass Urns I’ve come across, they’re the best I’ve seen. Additionally, they will plant a tree in an Idaho forest to honor the memory of the person the Urn is purchased for.

The companies I have mentioned here have some of the highest quality Urns in the trade. When offering these sacred vessels to those who have chosen Cremation for their loved ones, we must do so with confidence. Perhaps cost shouldn’t be the only factor we consider in the purchase of Urns. Having our own peace of mind that we are offering superior products, made with pride by artisans who painstakingly create each Urn as a work of art – always wins over. Quality overshadows quantity every time...

At least, that’s my perspective...



Jason Ryan Engler is a Funeral Director in Northwest Arkansas. He has studied cremation and its history throughout most of his life. He can be reached at: [arcremationist@hotmail.com](mailto:arcremationist@hotmail.com).

# Keeping Healthy Even as We Grieve

By Ken Doka

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

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

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

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

adhering to a medication regimen. We may ignore basic needs—failing to eat well, exercise, or get sufficient sleep.

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

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

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

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

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

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

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



**Living with Grief: After Sudden Loss; Death and Spirituality; Living With Grief: When Illness is Prolonged; Living with Grief: Who We Are, How We Grieve; AIDS, Fear & Society;**

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

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# Chuckles

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

## FOR THOSE WHO NOTICED A MISSING PUNCH LINE: I'VE RERUN JOKE WITH PUNCHLINE —SORRY!!!!

Sven and Ole worked together and both were laid off work, so they went to the unemployment office. Asked his occupation, Ole said, "Panty stitcher. I sew da elastic onto ladies cotton panties." The clerk looked up panty stitcher and found it classified as unskilled labor, so she gave him \$300 a week unemployment pay. Then Sven was asked his occupation. "Diesel fitter," he replied. Since diesel fitter was a skilled job, the clerk gave Sven \$600 a week. When Ole found out he was furious. He stormed back into the office to find out why his friend and coworker was collecting double his pay. The clerk explained, "Panty stitchers are unskilled and diesel fitters are skilled labor." "Vhat skill?" yelled Ole. **"I sew da elastic on da panties, and Sven puts them over his head and say, 'Yah, diesel fitter!'"**

\*\*\*\*\*

### An engineer, doctor and pastor golfing



A pastor, a doctor and an engineer were waiting one morning for a particularly slow group of golfers. **Engineer:** What's with these guys? We must have been waiting 15 minutes! **Doctor:** I don't know, but I've never seen such ineptitude! **Pastor:** Hey, here comes the greens keeper. Let's have a word with him. (dramatic pause) Hi George. Say, what's with that group ahead of us? They're rather slow, aren't they? **George:** Oh, yes, that's a group of blind fire fighters. They lost their sight saving our clubhouse from a fire last year, so we always let them play for free anytime. The group was silent for a moment. **Pastor:** That's so sad. I think I will say a special prayer for them tonight. **Doctor:** Good idea. And I'm going to contact my ophthalmologist buddy and see if there's anything he can do for them. **Engineer:** Why can't these guys play at night?

\*\*\*\*\*

### Phones in Church

A man in Topeka, Kansas decided to write a book about churches around the country. He started by flying to San Francisco and started working east from there. Going to a very large church, he began taking photographs and making notes. He spotted a golden telephone on the vestibule wall and was intrigued with a sign, which read "Calls: \$10,000 a minute." Seeking out the pastor he asked about the phone and the sign. The pastor answered that this golden phone is, in fact, a direct line to heaven and if he pays the price he can talk directly to GOD. The man thanked the pastor and continued on his way. As he continued to visit churches in Seattle, Dallas, St. Louis, Chicago, Milwaukee, and around the United States, he found more phones, with the same sign, and the same answer from each pastor. Finally, he arrived in Colorado, upon entering a church in Grand Junction, Colorado, behold—he saw the usual golden telephone. But THIS time, the sign read: "Calls: 35 cents." Fascinated, he asked to talk to the pastor, "Reverend, I have been in cities all across the country and in each church I have found this golden telephone and have been told it is a direct line to Heaven and that I could talk to GOD, but the other



churches the cost was \$10,000 a minute. Your sign reads only 35 cents a call. Why?" (I love this part.....) The pastor, smiling broadly, replied, "Son, you're in Colorado now.... You're in God's country. It's a local call."

\*\*\*\*\*

### Punnies

- Q. What does a pallbearer do in Tulsa?  
A. Carry Okie.
- Q. What did the mother skunk say to her babies as the wolf approached?  
A. "Children, let a spray."
- Q. Why was the tramp turned away when he requested food, clothes, money, and an apartment?  
A. Because he put all his begs in one ask-it.
- Q. What would you have if you owned 50 female pigs and 50 male deer?  
A. One hundred sows and bucks.

\*\*\*\*\*

### Blonde Carpenters

Two blondes with hammers were doing some carpentry work on a Habitat for Humanity house. Carol, who was nailing down house siding, would reach into her nail pouch, pull out a nail and either toss it over her shoulder or nail it in. Donna, (figuring this was worth looking into) asked, "Why are you throwing those nails away?" Carol explained, "When I pull a nail out of my pouch, about half of them have the head on the wrong end and I throw them away. Donna got completely upset and yelled, "You moron!" Those nails aren't defective! They're for the other side of the house."



\*\*\*\*\*

A blind man and his dog enter a bar and find their way to a bar stool. After ordering a drink and after awhile the guy yells to the bartender, "Hey, do you wanna hear a blonde joke? The bar becomes quiet and in a husky voice the woman next to him says, "Before you tell that joke, you should know the bartender and bouncer are blonde and I am a 6', 200 lb blonde with a black belt in karate. The woman sitting next to me is blonde and a weight lifter, to the right is a blonde and she's a pro wrestler, "Think about it, do you really wanna tell that joke?" The blind guy says, "Nah, not if I'm gonna have to explain it five times."



\*\*\*\*\*

A very successful lawyer parked his brand new Lexus in front of the office, ready to show it off to his colleagues. As he opened the door a truck came roaring past and completely tore off the driver's door from the Lexus. The lawyer immediately grabbed his cell phone and dialed 911. When a policeman arrived, the lawyer was still screaming hysterically. His Lexus, which he had just picked up the day before, was now completely ruined and would never be the same, no matter how the body shop tried to make it new again. After the lawyer finally wound down from his ranting, the cop shook his head in disgust. "I can't believe how materialistic you lawyers are," he said. "You are so focused on your possessions that you don't notice anything else." "How can you say such a thing?" asked the lawyer. The cop replied, "Didn't you notice that your left arm is missing from the elbow down? It must have been torn off

(Continued on page 11)

## Chuckles (Cont.)

when the truck hit you.” The lawyer looked down to his left side and let out a terrible scream, “Oh, my God!!! .....MY ROLEX!!!

\*\*\*\*\*

A couple had been married for 40 years and also celebrated their 60th birthdays. During the celebration a fairy appeared and said that because they had been such a loving couple all those years, she would give them one wish each. Being the faithful, loving spouse for all these years, naturally the wife wanted for her and her husband to have a romantic vacation together, so she wished for them to travel around the world. The fairy waved her wand and boom! She had the tickets in her hand. Next, it was the husband’s turn and the fairy assured him he could have any wish that he wanted, all he needed to do was to ask for his heart’s desire. He paused for a moment, then said, “Well, honestly, I’d like to have a woman 30 years younger than me.” The fairy picked up her wand and boom! He was 90.

\*\*\*\*\*

This story tells you how hard it is to be single nowadays...This was on a Tonight Show with Jay Leno on September 7, 1999. Jay went into the audience to find the most embarrassing first date that a woman had ever had. The winner described her worst first date experience. There was absolutely no question as to why her tale took the prize!

She said it was mid-winter; snowing and quite cold and the guy had taken her skiing. It was a day trip (no overnight). They were strangers, after all, and truly had never met before. The outing was fun but relatively uneventful until they were headed home late that afternoon.



They were driving back down the mountain when she gradually began to realize that she should not have had that extra latte at the ski lodge. They were about an hour away from anywhere with a restroom and in the middle of nowhere. Her companion suggested she try to hold it, which she did for a while. Unfortunately, because of the heavy snow and slow going, there came a point where she told him that he had better stop and let her pee beside the road, or it would be on the front seat of his car.



They stopped and she quickly crawled out beside the car, yanked her pants down and started. Unfortunately, in the deep

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snow she didn’t have good footing, so she let her bottom rest against the rear fender of the car to steady herself. Her companion stood on the other side of the car watching for traffic and indeed was a real gentleman and refrained from peeking. All she could think about was the relief she felt despite the rather embarrassing nature of the situation.

Upon finishing, however, she soon became aware of another sensation. As she bent to pull up her pants, the young lady discovered her buttocks were firmly glued to the car’s fender. Thoughts of tongues frozen to pump handles immediately came to mind as she attempted to disengage her flesh from the icy metal. It was quickly apparent that she had a brand new problem due to the extreme cold.

Horrified by her plight and yet aware of the humor, she answered her date’s concerns about “what was taking so long” with a reply that indeed, she was “freezing her butt off and needed some assistance!”

He came around the car as she tried to cover herself with her sweater and then, as she looked imploringly into his eyes, he burst out laughing. She too, got the giggles and when they finally managed to compose themselves, they assessed her dilemma.



Obviously, as hysterical as the situation was, they also were faced with a real problem. Both agreed it would take something hot to free her chilly cheeks from the grip of the icy metal. Thinking about what had gotten her into the predicament in the first place, both quickly realized that there was only one way to get her free so, as she looked the other way, her first-time date proceeded to unzip his pants and pee her butt off the fender.

Rescue accomplished, they returned to the car, although for the remainder of the trip home there wasn’t much conversation and apparently, despite their “intimate encounter,” the two did not see each other again. As for the Tonight Show, she took the prize hands down... or perhaps that should be “pants down.”



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**“Dear Counselor....” By Bill Stalter**

**Dear Counselor,**

The Missouri Funeral Directors Association recently warned of a proposed regulation that would affect funeral homes when families name us as beneficiary of a life insurance policy. Can you explain the issue, and why the need for the regulation.

Missouri’s SB1 clearly regulates insurance sales that are made in conjunction with a preneed contract. However, the State Board staff is uncertain how to treat the situation where the funeral home is named as beneficiary of an existing insurance policy. The staff has asked the State Board to treat the situation as a preneed contract, and their reasoning is that a contract has formed when the funeral director is put on notice of the policy designation, and agrees to provide a funeral in exchange for the insurance proceeds. That contract is for a funeral arrangement that is not immediately needed, and therefore falls within the definition set out in Section 436.504(7).

While there is a basis for arguing against this transaction falling under Chapter 436, the staff’s concerns are not without merit. Many funeral homes accept the insurance policy without documenting the “agreement”. That “agreement” is usually that the funeral home will provide the proceeds to the final costs, and return the excess to the family. To protect both the family and the funeral home, the acceptance of an insurance policy designation (or assignment) should be documented with a written contract (which provides for a return of the proceeds if a different funeral home is used). The contract should also spell out the promises (if any) regarding prices.



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

**We need some questions for the “Dear Counselor....” column.**  
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# Death Notices of Fellow Funeral Service Colleagues

## COLORADO

**William "Bill" Hageman, Jr.**, 72, of Denver, passed away October 12, 2011. He came to age in his father's funeral home that planted the seed of his passion to assist families in their most trying times. He established Hageman's Mortuary Transport Service in 1987. Bill's stature was only matched by his enormous work ethic and warm, friendly attitude. He was an active member of the Colorado Funeral Directors Association.



**Margaret Edwidene "Eddie" Peacock**, 81, of LaJunta, passed away on November 15, 2011. She was wife of past Colorado Funeral Directors president Ralph E. "Sam" Peacock and mother to Curtis Peacock, owner of Peacock-Larsen Funeral Home in LaJunta, and Clay Peacock, owner of Peacock Funeral Home in Lamar. The Peacock family began their service to families in Stafford, Kansas in 1886 moving to Colorado in 1935. Arrangements were handled by the Peacock Funeral Homes.

## IOWA



**Charles W. "Chuck" Iles**, 78, of Des Moines passed away December 25, 2011. He attended the St. Louis School of Mortuary Science. Chuck established the Westover Funeral Home in 1960. He also founded the Iles Funeral Homes that now have six locations. He was Secretary of the Iowa Funeral Directors Association for many years. He also was a member of National Funeral Directors Association, Preferred Funeral Directors International, Selected Independent Funeral Homes and various other organizations that pertained to his business. His services were under the direction of Iles Funeral Home—Dunn's Chapel.

## KANSAS



**Carol Jane Cline**, 81, of Victoria, passed away October 31, 2011. She was married to Harold F. Cline and was an assistant funeral director at Cline's Mortuary in Victoria and Cline's Funeral Home in Russell until 1988. Services were under the direction of Cline Mortuary.



**Gladys E. Morris**, 97, of El Dorado died November 4, 2011. She was married to Dick A. Morris. After graduating from high school she was the lead singer for the Gigi Royce Orchestra. Her piano player was Liberace. The band played from coast to coast for two years. During World War II, she served her country in the USO. Her services were under the direction of Kirby-Morris Funeral Home.

## MISSOURI



**William B. "Bill" Cantrell**, 85, of Republic, passed away December 20, 2011. He enlisted in the Navy in 1944 where he served during WWII. In 1946 he attended Drury College prior to enrolling in Mortuary School in St. Louis graduating in 1948. He purchased Fossett Funeral Home which later became Cantrell Funeral Home in Republic in 1955. In 1962 he purchased funeral homes in Clever and Billings. After retirement in 1974 he drove a school bus for 18 years. Arrangements were directed by Meadors Funeral Home

**Susan I. Watkins**, 57, of Dexter, passed away on January 17, 2012. She is the wife of Stephen L. Watkins, one of the owners of Watkins & Son Funeral Service in Dexter. Services are under the direction of Watkins & Sons Funeral Service.

## OKLAHOMA



**Gary Morrison**, 69, of Wakita passed away August 29, 2011. He attended the Dallas Institute of Mortuary Science graduating in 1967. Managed a large funeral home in Santa Fe, New Mexico and purchased the Thomas Funeral Home and Furniture Co. in Wakita, Oklahoma in 1971 and later changed the name to Morrison Funeral Service and sold it in 1983. He recently had been employed as funeral director in charge at Goodwin Funeral Home in Cherokee and assisted Wilson Funeral Home in Pond Creek who directed the services.

## TEXAS



**James Hardy "Bruce" Broussard**, 69, of Orange passed away November 11, 2011. He was a part-time funeral assistant and father of Greg Broussard, a funeral director at Dorman Funeral Home in Orange, Texas. He served in the National Guard.



**Ed Burleson**, 78 of Waco, passed away November 26, 2011. He served in the United States Air Force. He was employed by Texas Coffin Company in Waco for a total of 21 years including eight years as president and CEO. Beginning in 1979, Ed was involved in funeral home and cemetery acquisition and operation. He became part-time staff for Connally-Compton Funeral Directors in Waco after semi-retirement in 1999. Services were directed by Connally-Compton Funeral Directors.



**Ted Cain**, 94, of Rockwall, passed away on December 18, 2011. He served during WWII in the U.S. Army in Africa and Europe. He was father of Dewayne Cain of Rest Haven Funeral Homes & Memorial Park who handled the arrangements.

(Continued on page 15)



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## Death Notices of Fellow Funeral Service Colleagues (Cont.)

(Continued from page 14)

**Wayne Charles Craven**, 64, passed away on December 4, 2011. He worked for Crowder Funeral Homes for the last 12 years in LaMarque, Dickinson, Webster, League City and Pearland. His service was under the direction of the James Crowder Funeral Home in La Marque.

**Mildred House Duncan**, of Dallas, passed away on January 10, 2012. She was the wife of Robert "Bobby" Duncan who is a salesman for Frigid Fluids. Arrangements were under the direction of North Dallas Funeral Home Chapel in Farmers Branch.



**Margaret Jeannine Guinn**, 82, of Hondo, passed away on November 13, 2011. She was the wife of the late W.P. "Bud" Guinn who was licensed for over 50 years. She also is the mother of Russell Guinn and his wife Dolores Guinn who handle Tondre-Gwinn Funeral Home in Castroville and W. Paul Guinn, Jr. and his wife Frances who take care of Guinn-Horger Funeral Home in Hondo, who directed the service.

**Ronald W. Hughes, Sr.**, 78, of Dallas, passed away on November 24, 2011. He graduated from the Dallas Institute of Mortuary Science. In 1947 he joined his father in beginning a new family business, the Dudley M. Hughes Funeral Home. He spent the next 50 years of his life devoted to building the family funeral business. He was the owner of the Hughes Funeral Home. The Hughes Funeral Home North Chapel handled his service arrangements.



**Edwin Carlton Laywell**, 83, of Cameron, passed away on November 21, 2011. He was a retired funeral director and the owner/operator of Marek-Burns-Laywell Funeral Home in Cameron who handled his arrangements.

**Ralph L. Lindsey, Sr.**, 81, of Alto, passed away on December 8, 2011. He was the father of Ralph L. Lindsey, Jr. who is a funeral director at Autry Funeral Home in Jacksonville. Arrangements were under the direction of Autry Funeral Home.

**Eunice Larue Casey Morrow**, 85, of Bellaire died on November 12, 2011. Eunice and her husband John founded the Quarter Century Club in 1978 for Texas Funeral Directors who had been licensed for 25 years or more. After John's death, Eunice continued to organize the Quarter Century Club until 2006. Arrangements are under the direction of The Settegast-Kopf Co. @ Sugar Creek.



**David L. Probert**, 77, of Kileen passed away January 17, 2012. He served in the military for 30 years retiring in 1983. After retiring he attended Dallas Institute of Funeral Service and earned his Funeral Director and Embalmers license on February 12, 1988. He was employed at Harker-Talasek Funeral Home and later Crawford-Bowers Funeral Home until retirement. Arrangements are under the direction of Crawford-Bowers Funeral Home.



**Sylvia Ruth Smiley**, 70, of Corrigan, passed away on November 22, 2011. She was the wife of Past President Robert R. "Bobby" Smiley of Corrigan Funeral Home who handled the arrangements.



**L.N. "Bill" Sparkman Jr.**, 83, of Dallas, passed away on December 24, 2011. He served in the United States Air Force. He joined Sparkman, Inc. in 1953 becoming president in 1964. He was recipient of the SCI Chairman's Council Service/Civic Service Award in 1987. He was a lifelong member of the Salesmanship Club. He spearheaded the 1967 merger between Sparkman Funeral Home and Hillcrest Memorial Park changing name to Sparkman/Hillcrest that handled his final arrangements.



**H.B. Terry, Jr.**, 84, of Abilene passed away on December 13, 2011. He served in the U.S. Navy. He graduated from the Dallas Institute of Mortuary Science in 1947 and started his funeral career with Wylie Funeral Home in Baird until 1953. He pastored several churches and re-entered funeral service in 1983 with Elliott-Hamil Funeral Homes & Hamil Family Funeral Home who handled his funeral arrangements.



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

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# Where I Have Been .....

By Carl Singer

I have been in many places, but I've never been in Cahoots. Apparently, you can't go alone. You have to be in Cahoots with someone.

I've also never been in Cognito. I hear no one recognizes you there.



I have, however, been in Sane. They don't have an airport; you have to be driven there. I have made several trips. Thanks to my friends, family and work.



I would like to go to Conclusions, but you have to jump, and I'm not too much on physical activity anymore.

I have also been in Doubt. That is a sad place to go, and I try not to visit there too often.

I've been in Flexible, but only when it was very im-

portant to stand firm.

Sometimes, I'm in Capable, and I go there more often as I'm getting older.

One of my favorite places is to be in Suspense!



It really gets the adrenalin flowing and pumps up the old heart! At my age I need all the stimuli I can get.

And sometimes, I think I am in Vincible, but life shows me I am not!

I have been in Deep### many times; the older I get the easier it is to.



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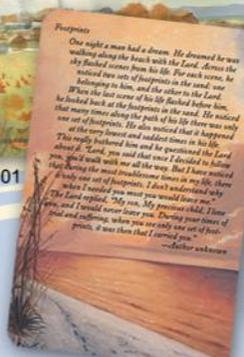
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## What I've Learned

By Andy Rooney

I've learned....that life is like a roll of toilet paper. The closer it gets to the end, the faster it goes.



I've learned....that the best classroom in the world is at the feet of an elderly person.

I've learned....that when you're in love, it shows.

I've learned....that just one person saying to me, "You've made my day!" makes my day.

I've learned....that having a child fall asleep in your arms is one of the most peaceful feelings in the world.

I've learned....that being kind is more important than being right.

I've learned....that you should never say no to a gift from a child.

I've learned....that I can always pray for someone when I don't have the strength to help him in some other way.



I've learned....that no matter how serious your life requires you to be, everyone needs a friend to act goofy with.

I've learned....that sometimes all a person needs is a hand to hold and a heart to understand.

I've learned....that simple walks with my father around the block on summer nights when I was a child did wonders for me as an adult.



I've learned....that we should be glad God doesn't give us everything we ask for.

I've learned....that money doesn't buy class.

I've learned....that it's those small daily happenings that make life so spectacular.

I've learned....that under everyone's hard shell is someone who wants to be appreciated and loved.

I've learned....that the Lord didn't do it all in one day. What makes me think I can?

I've learned....that to ignore the facts does not change the facts.

I've learned....that when you plan to get even with someone, you are only letting that person continue to hurt you.

I've learned....that love, not time, heals all wounds.

I've learned....that the easiest way for me to grow as a person is to surround myself with people smarter than I am.

I've learned....that everyone you meet deserves to be greeted with a smile.



I've learned....that there's nothing sweeter than sleeping with your babies and feeling their breath on your cheeks.

I've learned....that no one is perfect until you fall in love with them.

I've learned....that life is tough, but I'm tougher.

I've learned....that opportunities are never lost; someone will take the ones you miss.

I've learned....that when you harbor bitterness, happiness will dock elsewhere.

I've learned.... That I wish I could have told my Mom that I love her one more time before she passed away.

I've learned....that one should keep his words both soft and tender, because tomorrow he may have to eat them.

I've learned....that a smile is an inexpensive way to improve your looks.



I've learned.... that I can't choose how I feel, but I can choose what I do about it.

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I've learned....that everyone wants to live on top of the mountain, but all the happiness and growth occurs while you're climbing it.

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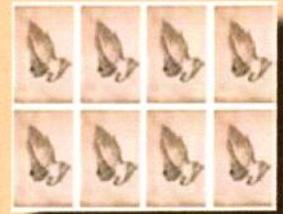
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**Introducing ASD Mobile: A powerful new iPhone App developed by ASD – Answering Service for Directors**

Media, PA—ASD – Answering Service for Directors has recently launched a sophisticated **iPhone application** to help funeral professionals conduct more business on-the-go. The app was created as a mobilized one-stop solution for clients to manage their ASD account. With ASD Mobile directors that use iPhones can access messages, update service/obituary information, change their on-call status and more, all with the touch of a button!



At the recent NFDA/CANA convention in Chicago, funeral professionals gathered at ASD's booth to see a live demonstration of the iPhone application. Many were excited about the convenience and speed that the app would bring to their funeral home's daily operations. After several months of careful planning and testing, ASD Mobile went live on Monday, December 12<sup>th</sup>. ASD clients can download the app at no cost on Apple's iPhone app store.

The versatile application allows clients to hear and read all aspects of every call handled by ASD and respond to messages with their iPhone to reduce their funeral home's billable calls. Clients with more than one location have the ability to seamlessly manage multiple accounts with ease. ASD Mobile streamlines funeral home operations by providing one-click access for directors to update service/obituary information, change their on-call details and retrieve the contact information of other employees.

Within 24 hours of the application's launch, it was reviewed by a funeral professional on Apple's online app store: "In a matter of two minutes I was able to download and log in to this awesome app. ASD Mobile is a very quick, simple way to manage everything that our on-call attendants would ever need. From changing on-call order to managing obituaries to checking incoming calls, this app even offers caller ID. It's a real light app and doesn't take up a whole lot of phone memory. It doesn't make the phone drag. I've tried it on the iPhone 4 and the iPhone 3 and it works great across the board. This is a great addition to ASD's already easy-to-use web interface. It deserves 10 stars."

The 24/7 demands of the funeral profession require that directors embrace the latest technology and mobile tools to run their business efficiently. ASD's iPhone App joins the company's other cutting-edge features, including Smart Text, First Call Connect, and Email Messaging. These advanced technical options were designed with the lifestyle of the 21<sup>st</sup> century funeral professional in mind and help directors that regularly use web-capable phones to maintain better control over their business.

According to Family Member Owner Kevin Czachor, "We

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built everything from the ground up with perfection as our goal. The iPhone application is just another example ASD's commitment to excellence that our clients have come to expect."

By creating this virtual hub, ASD has made it simpler than ever for funeral professionals to manage their business at any hour of day or night. ASD anticipates an Android application will be released in the coming months. To download the ASD Mobile iPhone app, visit <http://itunes.com/apps/asdmobile>. For more information, call 800-868-9950.

**ABOUT ASD**

ASD is the leader in answering services and call support for funeral professionals. Family owned and operated, ASD blends state-of-the-art technology with an experienced team of knowledgeable call specialists that possess a high level of understanding of the funeral process. The company's intensive training programs ensures that the potential value of every call is recognized and communicated to directors in the most cost efficient way. ASD's innovative technology, custom-built systems and call support expertise have made it a national leader in the death care profession. Headquartered in Media, Pennsylvania, ASD offers comprehensive answering services for funeral homes and funeral related businesses of all sizes. For more information, visit <http://www.myasd.com> or call 1-800-868-9950.

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## The Ten Craziest Things You Can Do With Your Ashes

Connecting Directors 10/17/11

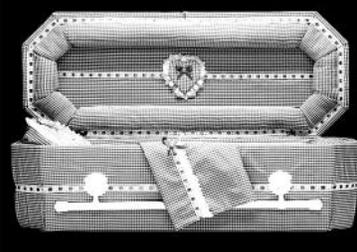
The only certain things in life are death and taxes. And since taxes will never be fun, you might as well try to make your death into something a little entertaining. While most people are laid to rest in a coffin, buried in an urn, or scattered somewhere memorable. There are plenty of other options for your remains. Here are a few of the most unique things you can choose to do with your ashes.

1. **Incorporate them into bullet.** A true hunter shouldn't let death stop them from killing more animals. Fortunately, a new company named Holy Smoke is making efforts to ensure the last remnants of your physical remains can still be used to hunt down your favorite prey by incorporating your ashes into hollow-point bullets or shotgun shells. 
2. **Press them into your favorite record.** For those people who live and breathe music, there's not better way to be remembered than to actually become part of their favorite album. And Vinyl will allow you to press your ashes into any record you want, including your own original album. They'll even write a song for you for an additional fee. As a bonus, you can also have your ashes incorporated into a painting that will be used as the album cover. Now that's a rocking way to go. 
3. **Tattoo them into someone's skin.** Granted, there have not been any long-term studies about the potential risks of tattoo incorporating ashes, but plenty of people have these memorials without any side effects and ashes are generally sterile, so it's not too much of a hazard as far as we know. 
4. **Melt them into a diamond.** If you or your spouse loves bling, then why not make plans to turn yourself into a sparkly fashion accessory after your death? This is also a good way to ensure that your spouse won't get remarried for a long time—after all, it's a little weird to go on a date while wearing the remains of your loved one. 
5. **Create art with them.** Be honest, it's a little creepy when someone has a giant portrait of a long-deceased relative in their home, but if you really want to take the feeling of unease to another level, try incorporating the ashes of the person into their memorial portrait. Of course, if your family isn't the type to line hallways with portraits of dead family members, you're likely to end up decorating the attic.
6. **Melt and cut them into stained glass designs.** If you like the idea of diamonds and artwork made from ashes, but wish there was an option that was less creepy, then a stained glass memorial might be the way to go. This way you can be in the home of your loved one, shining light on them, but not staring down at them or tagging along wherever they go. You'll be still be pretty, but a lot more subtle. 

7. **Shoot them into space.** Is your favorite song, "Rocket Man" by Elton John? Then you might just be the ideal customer for Celestis, a space burial company. For only \$2,500, your remains can orbit around Earth. At \$10,000, you can ensure they achieve lunar orbit, but if you want to go all out, be sure to save up for the deep space package that will run you \$12,500. Wondering who else will share your resting place? Well, LSD advocate Timothy Leary and Star Trek creator Gene Roddenberry have both had their ashes scattered in the night sky.
8. **Bury them in a Pringles Can.** To be fair, this is a pretty strange idea for even the most hardcore junk food addict, but it was certainly an appropriate move for the inventor of the Pringles can. Fredric J. Baur first created the prototype for the design in 1966 and in 2008, he was laid to rest inside an empty, original flavor can, per his dying wish.
9. **Incorporate them into a Frisbee.** Baur isn't the only person to request that his final resting place incorporate his life's work. While Edward Headrick wasn't the inventor of the Frisbee, he was the person most responsible for the toy's success. As a manager of Wham-O, Headrick made a number of improvements to the design and he also invented disc golf. Before he died, Headrick requested that his kids have his ashes mixed with a batch of Frisbees and that the proceeds from the special edition discs would be used to establish a disc golf museum. No word yet on the museum, but the Frisbees themselves became quite a popular collector's item. These days, the two disc collector's set costs \$200 on Amazon. 
10. **Use them in comic book ink.** While plenty of comic book fans might love to have their ashes incorporated into the ink of their favorite titles, so far only one person (that we know of) has been lucky enough to have this wish made into a reality. Of course, it helped that Mark Gruenwald was an editor for Marvel Comics for a long time before he made the strange request. The reprinted version of his 1985 Squadron Supreme was printed in 1997 complete with ink featuring trace amounts of his creator.

*(Editor's note: No specific source was given for this information so the total validity of it may be suspect, but it was entertaining to think about.)*

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## NFDA Announces Spring “Meet the Mentors” Program for Young Funeral Professionals

**Brookfield, Wis.** – After hosting its first Meet the Mentors program in fall 2011, the National Funeral Directors Association (NFDA) is giving young funeral professionals another chance to learn from three of the profession’s top experts and to network with like-minded peers. The next Meet the Mentors event, which is being held in cooperation with the Funeral Service Foundation, will take place March 26-27 at Emory University in Atlanta, Ga.

During Meet the Mentors, 50 licensed funeral directors and embalmers under the age of 40 will have an opportunity to meet, learn from and talk with some of the country’s leading funeral directors: Glenn P. Taylor of the Glenn Funeral Home in Owensboro, Ky., and Valerie J. Wages of Tom M. Wages Funeral Services Inc. in Snellville, Ga. A third mentor will be announced in the coming weeks.

During the program, each mentor will give a presentation in which they share lessons they have learned about how to build a successful and fulfilling career in funeral service. After the presentations, participants will break into groups and personally interact with each mentor.

There is no cost to participate in the program itself; the 50 individuals selected to attend only need pay for their transportation to the program. The cost of the registration fee, access to the four mentors, one night of lodging, a reception and dinner the night before the program, and continental breakfast and lunch the day of the program – a \$599 value – has been generously covered through a grant from the Funeral Service Foundation.

The names of the 50 participants will be drawn, at random, from among all who enter via the NFDA website, [www.nfda.org/mentors](http://www.nfda.org/mentors). Entries will be accepted through midnight February 12, 2012. In order to be eligible to attend, entrants must be an NFDA member in good standing, a licensed funeral director and/or embalmer and under 40 years of age.

The names of the 50 participants will be drawn the week of February 13 from among all entries received. Each day, Monday through Friday, a young professional from NFDA’s staff will draw 10 names. The drawings will be available for viewing on NFDA’s website, social media sites (Facebook, Twitter and LinkedIn) and YouTube channel at 2 p.m. CST each day.

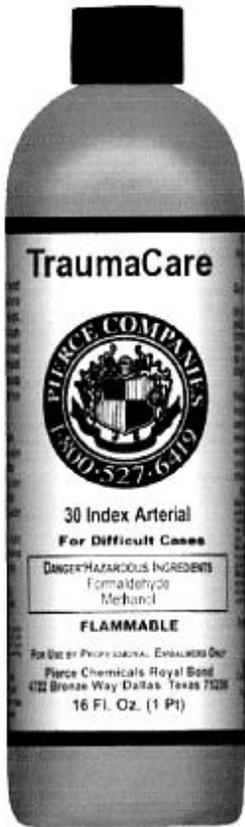
Complete details about the NFDA Meet the Mentors program can be obtained by visiting [www.nfda.org/mentors](http://www.nfda.org/mentors) or calling 800-228-6332.

NFDA is the world’s leading and largest funeral service association, serving 18,500 individual members who represent nearly 10,000 funeral homes in the United States and 43 countries around the world. NFDA is the trusted leader, beacon for ethics and the strongest advocate for the profession. NFDA is the association of choice because it offers funeral professionals comprehensive educational resources, tools to manage successful businesses, guidance to become pillars in their communities and the expertise to foster future generations of funeral professionals. NFDA is headquartered in Brookfield, Wis., and has an office in Washington, D.C. For more information, visit [www.nfda.org](http://www.nfda.org).

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    - ◆ Why is a boxing ring square?
- ◆ Why is it called lipstick if you can still move your lips?
- ◆ Why is it that doctors call what they do "practice"?
  - ◆ Why is it that rain drops but snow falls?
- ◆ Why is it that to stop Windows, you have to click "Start?"
- ◆ Why is it that when you're driving and looking for an address, you turn down the volume on the radio?

- ◆ Why is lemon juice made with artificial flavor, and dishwashing liquid made with real lemons?
- ◆ Why is the man who invests all your money called a broker?
- ◆ Why is the third hand on the watch called a second hand?
- ◆ Why is the time of day with the slowest traffic called rush hour?
  - ◆ Why is the word dictionary in the dictionary?
- ◆ Why isn't there a special name for the tops of your feet?
  - ◆ Why isn't there mouse flavored cat food?
- ◆ You know that little indestructible black box that is used on planes? Why can't they make the whole plane out of the same substance?

## TreasureLine Urns

The unique company that makes handcrafted exquisite hardwood urns is one that you should check out. They are proudly made in the USA in the state of Oregon. TreasureLine Urns have been operating for 23 years.

The categories of their urns include Classic, 3-D Inlay Wood Art, Value, Companion, Green and Biodegradable, Military and Medallion, Sports 3-D Inlay, and Inspirational.

Each one of these categories have their own unique features. The Classic urns have artistic designs including doves, rose-wood roses, intricate inlaid designs of flowers, mountains, musical instruments and religious symbols and scenes. Accompanying memory chests are also available as are urn clocks with designs.

The three dimensional inlay wood art has seven different kinds of hardwood at four different levels. The urns are available in oak and walnut.

The value urns are beautiful urns that anyone can afford. The companion urns are available with photo compartments and artistic designs. The green and biodegradable urns are environmentally friendly.

The military and medallion urns recognize service to our country. Any medallion is available on any urn. The sports 3-D inlay urns have many sports artwork available including bowling, golf, baseball, football, basketball, soccer, hockey, tennis, racing, skiing and surfing.

The inspirational urns offer beautiful designs that touch the heart. This company offers custom urns and laser engraved personalization. They also have available pet and small urns.

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## God's Boxes

I have in my hands two boxes  
Which God gave me to hold.  
He said, "Put all your sorrows in the black,  
And all your joys in the gold.

I heeded His words, and in the two boxes  
Both my joys and sorrows I stored  
But though the gold became heavier each  
Day the black was as light as before.

With curiosity, I opened the black.  
I wanted to find out why.  
And I saw, in the base of the box,  
A hole which my sorrows had fallen out by.

I showed the hole to God, and mused aloud,  
"I wonder where my sorrows could be."  
He smiled a gentle smile at me. "My child,  
They're all here with me."

I asked, "God, why give me the boxes, Why  
The gold, and the black with the hole?"  
"My child, the gold is for you to count your  
blessings,  
The black is for you to let go."



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## Building Business Beyond Our Borders By Cal Wilkerson

Whenever I talk with my colleagues in the business community, there's a similar thread that runs through most conversations: How to boost business during an economic period which is the worst many of us have experienced.

While there is no simple solution, there are opportunities. One is to explore prospects beyond our borders.

For many, this might sound too daunting – an option mired in red tape and overwhelming complexity. However as someone who has built a solid amount of business overseas, I encourage you to consider the possibilities before reverting to your comfort zone. Let me share with you the steps I took that you might want to consider.

I'm in the business of cremation equipment and have been for more than 30 years. Back then, the U.S. cremation rate was a modest 2-3%, so the company I worked for was eager to determine if there was potential for our products outside the domestic market. We first focused on Mexico and South America. Although cremation was almost non-existent in South American countries, we speculated that it would increase in popularity and – here's the key ingredient – we were willing to be patient. Since there were virtually no manufacturers of cremation equipment in South America,

establishing our reputation would give us a competitive advantage when the demand for cremation increased.

We spent nearly three weeks visiting government officials and leading businessmen in Mexico, Colombia, Peru, Chile, Argentina and Brazil. Eventually, we appointed locally owned, reputable firms to represent our products. Several years later, we made a similar trip, this time to New Zealand and Australia. While the rate of cremation in these countries was much higher, the market was controlled by a few large companies and many of the crematoria were owned by local councils. However we recognized that the opportunity was there because the equipment was expensive and not environmentally friendly. Our strategy was the same as in Mexico and South America, and again the relationships we made paid off in time.

Our first breakthroughs came in Mexico and New Zealand. The representative we appointed four years earlier finally closed on his first sale to the city government of Mexico. In the same year we installed equipment at two private funeral homes in New Zealand.

Next, we applied our strategy in the Asian market, leading to representation in China, Thailand, Malaysia and Taiwan, and in Europe with similar results. During this same period we began to devote time and energy to the mature European market. This was a much more difficult task as there were a number of established manufacturers and the cremation rate in the industrialized countries exceeded 50%. However, the equipment

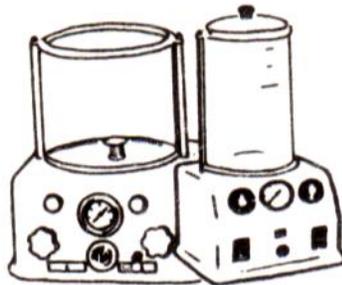
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## Building Business Beyond Our Borders (Cont.)

(Continued from page 27)

was overpriced and not as environmentally friendly as our units. We persisted and by the mid-90s had installations in Spain, Italy, England, Germany, the Netherlands and Russia.

The relationships built in the past paid off. What are some of the factors that have led to success in the international market?

- Hard work. Nothing is accomplished without it.
- An understanding of the country and its culture.
- Partnering with reputable companies in each country and requiring that they establish a staff to service the equipment sold.
- Willingness to adapt our equipment to meet the local conditions and traditions.

Determination to exceed the quality, reliability and features of manufacturers within the country.

How successful has our strategy been? Over the past five years, half of our business has come from the international market. We have enjoyed immense success in Brazil where we are the largest supplier of cremation equipment. Australia has become a major market for us and in September we completed our first installation in Malaysia.

I tell you of our journey and its rewards because it can be your story, too. Building business beyond our borders is a marathon effort, not a sprint. But it is well worth the time, attention and resources required. Opportunities exist where you might not have expected them. Recognizing potential is the first step in your journey.



Cal Wilkerson is Vice President of Sales and Marketing and one of the principal stockholders of U.S. Cremation Equipment, a division of American Incinerators Corporation, based in Florida. He can be reached at

[cwilkerson@uscremationequipment.com](mailto:cwilkerson@uscremationequipment.com) or (321) 282-7357. [www.uscremationequipment.com](http://www.uscremationequipment.com)



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## How to Fly the United States Flag—Ten Guidelines

*According to VFW*

1. The flag should be hoisted briskly and lowered ceremoniously.
2. The flag is never allowed to touch the ground or the floor.
3. When hung over a sidewalk on a rope extending from a building to a pole, the union stars are always away from the building
4. When vertically hung over the center of the street, the flag always has the union stars to the north in an east/west street, and to the east in a north/south street.
5. The flag of the United States of America should be at the center and at the highest point of the group when a number of flags of states or localities or pennants of societies are grouped and displayed on staffs.
6. The flag should never be festooned, drawn back, nor up, in folds but always allowed to fall free.
7. The flag should be displayed at half-staff until noon on Memorial Day and then raised to the top of the staff.
8. Never fly the flag upside down except as a signal of distress in instances of extreme danger to life or property.
9. The flag is never flown in inclement weather except when using an all-weather flag.
10. The flag can be flown every day from sunrise to sunset and at night if illuminated properly.

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**Q & A Corner with Jim Ashley, CPA**

**I am a fairly successful funeral director who employs a few hardworking individuals. Would it be a bad idea to employ my teenage children over the summer and would that complicate my payroll tax situation?**

Involving your children in the family business is one of the best ways to instill a good work ethic, give them some spending money and ultimately may be the foundation for what financial planners call “succession planning”. However, the child(ren) must actually work if you intend to deduct their wages as ordinary and necessary business expenses. This may mean delivering remains or cleaning the restrooms and above all, taking direction from and respecting your regular employees.

With regard to payroll taxes, payments for the services of a child under age 18 who works for his/her parents in a trade or business are not subject to Social Security and Medicare (FICA) taxes, if the trade or business is a sole proprietorship, or a partnership in which each partner is a parent of the child. The above exemption also applies for federal unemployment tax (FUTA) purposes, except the age limit is 21, rather than 18. These exemptions do not apply to children performing services for a family corporation, estate, or partnership (except for a partnership where each partner is a parent of the child, as mentioned previously).

As with any employee, payments received for services rendered are subject to income tax withholding,

regardless of age. However in 2012, a child who earns no more than \$5,950 with no earnings from other sources, will have no income tax liability, as the standard deduction for a single person is currently \$5,950.

Also from your prospective, assuming you are a sole proprietor subject to 28% federal and 6% state (Missouri) income tax, your income tax is reduced by \$2,023 (34% X 5,950). Effectively, your child’s wages cost only \$3,927 (5,950-2,023). The tax savings may be even greater, depending upon whether the business has net earnings subject to self-employment taxes.

Now in the perfect world of an accountant, the child may wish to invest some of his or her earned income in a Roth IRA. Knowing that the likelihood of this is slim to none, an extremely generous parent could fund a Roth IRA for the child with an amount equal to the lesser of the child’s earned income or \$5,000.

As an aside, labor laws do prohibit exposing a child to dangerous or potentially hazardous working conditions. Yet, just a little hard work makes going back to school in the fall look pretty inviting.

See BKD’s ad (pg. 32) in this publication if you have additional questions regarding this issue or have any other accounting or tax questions for your funeral home.



**About the Author:** Jim Ashley provides tax, accounting and consulting services for individuals and closely held businesses with a special emphasis on funeral homes. His experience includes eight years of finding tax solutions for small businesses in the service and retail industries. Jim is a member of the American Institute of Certified Public Accountants, Missouri Society of Certified Public Accountants and Missouri Funeral Directors and Embalmers Association.





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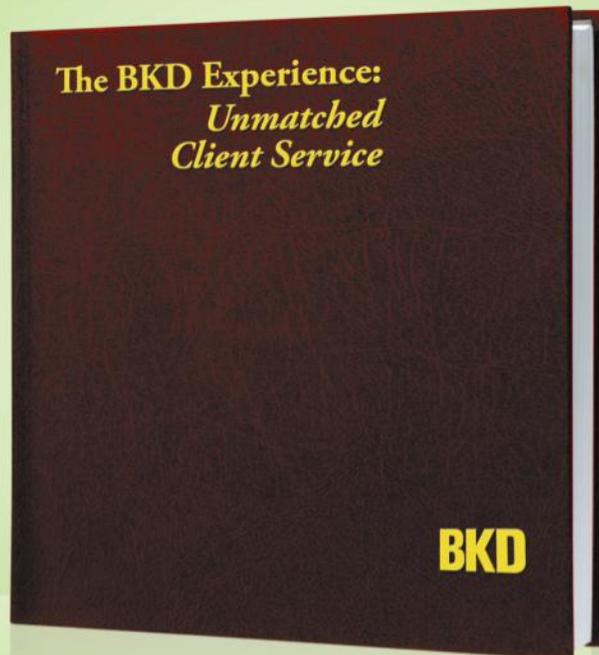
Toll Free (800) 575-2611 Fax (417) 537-4797

Email-[editor@thedead-beat.com](mailto:editor@thedead-beat.com)

Website: [www.thedead-beat.com](http://www.thedead-beat.com)

THE DEAD BEAT  
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