

FAMILY REQUESTS a 'double' function







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Dear Colleagues:

s I sit at the computer to compose this month's message, we are remembering 9-11. We reflect and remember the victims of this tragic event as well as the first responders who lost their lives attempting to help. You have

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We also think of the first responders who survived but have been harmed in many ways and the family and friends of all those affected. Also the men and women of our great military forces who fought and continue to fight to make sure this doesn't happen again. May God bless them all.



What is the NYSFDA? It is not just Bonnie and Randy and the staff, it is not just the elected officers and Board members, and it is not just the membership. NYSFDA is <u>ALL</u> of these groups together. Without any one of these teams you do not have an association. With that said, we have a great staff headed by Bonnie and Randy, we have excellent officers and Board members, but it is the **MEMBERS ASSOCIATION**.

President's Message

We need YOUR input, so as your officers we can accomplish with the help of the staff what needs to be done.

If we don't hear from you, how can we make this association work for you? So PLEASE when a survey comes out **REPLY** to it, when Regional Meetings come around **ATTEND** them, when you have a concern LET US **KNOW**, when a call goes out for committees **VOLUNTEER**, in general get as involved as you can in **YOUR ASSOCIATION**.



TOGETHER there is nothing that can't be accomplished!

I'll leave you with this thought by **ROBERT WARREN PAINTER, JR.**:



Good things are coming down the road. Just don't stop walking."

Sincerely,

Francis "Joe" Martin, Jr.

7-1.--/



In Remembrance

A listing of friends of NYSFDA who have recently passed.

CLICK to view



THANK YOU to everyone who has donated to the NYS Tribute Foundation during the past year!

CLICK to view our donors





Shipping Cremains?



USPS Introduces Cremated Remains Label

In late August, the **UNITED STATES POSTAL SERVICE** (USPS) began placing a special sticker [see sample at left] on any cremated remains being mailed domestically or internationally. According to the USPS, the label will not be required but it is highly recommended to increase visibility during USPS processing and transportation.

NOTE: UPS, FedEx and DHL do not handle the transport of cremated remains.



If a package containing cremated remains cannot be located while in the Postal Service's possession, it can be upsetting to families. Previously, cremated remains were not identifiable in the mail stream. The new *Label 139, Cremated Remains*, allows the USPS to identify these packages during processing and transportation and ensure they are handled with care.

The label will only be applied by a USPS employee when a postal customer indicates the package contains cremated remains.

The Cremated Remains label is available for customers through the Postal Store at **www.usps.com**, enabling you to apply it prior to taking it to the post office. If you have any questions, you may contact your local post office.

Dear Members:

nfluence the influencers. Cultivate the thought leaders. They are, in large part, the professionals that have discouraged the memorialization of the dead, and most certainly the traditional funeral.

They didn't mean, I don't believe, to influence consumers to go to direct cremation with no formal remembrance or ceremony, thus complicating grief for families. But, caught up in the costs of funerals and the infamous **JESSICA MITFORD** book, **THE AMERICAN WAY OF DEATH**, they unwittingly undermined one of our most important social constructs, marking in a significant way the death of people we love.

This is at the heart of special caregiver and funeral director seminars the NYS TRIBUTE FOUNDATION will be presenting APRIL 1, 2 and 3. Intelligentsia rock stars TOM LYNCH and TOM LONG will be the speakers, and they really pack a punch with an approach that opens the minds of their audience to the notion that the dead should not just be magically whisked away and ignored.

DR. THOMAS G. LONG is the Bandy Professor of Preaching at **CANDLER SCHOOL OF THEOLOGY AT EMORY UNIVERSITY** in Atlanta, Georgia. **THOMAS LYNCH** is a writer and funeral director from Milford, Michigan. One of his books, **THE UNDERTAKING**, became an Emmy Award-winning **PBS DOCUMENTARY**. The title of their program is **The Good Death, Good Grief, Good Funerals: Finding Our Place on the Continuum of Care**.

The venues for these conferences will be very special. The first will be prestigious **COLUMBIA UNIVERSITY**. Tribute has worked with Columbia in the past with special grant funding for research, and will likely continue to do so. Also booked is the **THE DRYDEN THEATRE** at the **GEORGE EASTMAN**

Executive Director's Message

"... This is your chance to change the messages consumers have been receiving from respected professionals. Please don't let it pass you by."





HOUSE in Rochester. The Albany venue has not yet been selected but will be soon. Columbia is April 1st, Albany April 2 and Rochester April 3.

THIS IS WHERE YOU COME IN. The social workers, hospice caregivers, bereavement counselors, clergy and educators will not hear the important messages provided in this wonderful forum if they are not there. Funeral directors must reach out to them with warm invitations and enthusiasm, and see to it that the seats are packed. Because of most generous funding from your **TRIBUTE FOUNDATION**, there is absolutely no charge to anyone.

Sincerely,

Bonnie L. McCullough, CAE

Lamie L. McCullaugh

FAMILY REQUESTS

a 'double' fruneral



When 94-year-old **NORMAN HENRICKSON**, stopped breathing on the way to his wife Gwendoline's calling hours, NYSFDA member **ELIZABETH NICHOLS-ROSS OF ACKLEY & ROSS FUNERAL HOME** in Cambridge quickly stepped into action.

Nichols-Ross said Norman was arriving at the funeral home in a company limousine when the elderly man stopped breathing.

Funeral director **JIM GARIEPY**, who is also the Washington County coroner, and Nichols-Ross quickly helped move the elderly man to the sidewalk. Gariepy checked his pulse, called the rescue squad and began CPR while Nichols-Ross and one of the son's in-law quickly drove across town to retrieve Norman's do-not-resuscitate orders from his home.

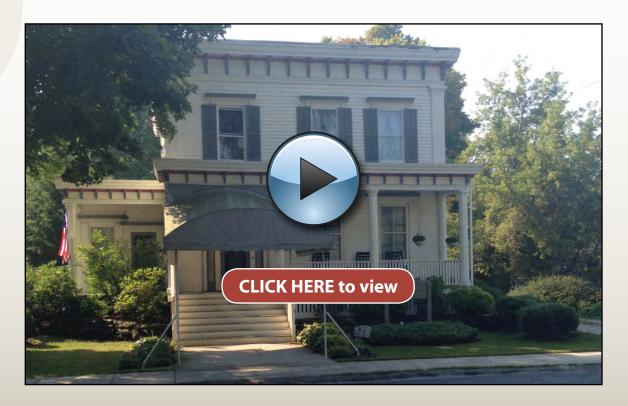
Nichols-Ross said daughter **MERRILYNE HENDRICKSON** then requested their father's body be put into a casket and placed in the viewing room with her mother.

After the service, the story garnered press from around the world. Henrickson's daughter, **NORMA HOWLAND** told *MSN*, "my sister said the only thing he didn't do was fall into the casket."

Member News

NORMAN HENDRICKSON, a 94-year-old WWII vet, died in February just steps from the ACKLEY & ROSS FUNERAL HOME in Cambridge, NY where his 89-year-old wife's memorial service was being held. At the family's request, mourners were soon greeted by the sign "Surprise — it's a doubleheader." NYSFDA member ELIZABETH NICHOLS-ROSS shares more in the video below.

Watch the video!





Remembering A Fallen HERO

Nearly 70 years later, a New York WWII airman's remains were identified and returned home.



Member News

Sgt. Dominick Licari was buried with full military honors with the help of NYSFDA member VINCENTIOCOVOZZI of V.J. IOCOVOZZI FUNERAL HOME.

In July 2013, Sgt. Dominick Licari's family was told his remains were finally found. The 31-year-old Licari was a gunner aboard a two-man bomber that crashed into a mountain in Papua-New Guinea while returning from a combat mission against the Japanese in 1944. He was officially declared dead in 1946. Governor ANDREW CUOMO ordered all flags flown at half mast to honor Licari, when he arrived at ALBANY INTERNATIONAL AIRPORT on August 2, 2013. Honor guards were posted along Route 5 as locovozzi's hearse carried the casket to the soldier's hometown of Frankfort, near Utica, for burial with full military honors. Veterans' groups, businesses and residents along a 10-mile stretch of New York's Mohawk Valley also paid tribute. VINCENT IOCOVOZZI shares more about the experience, that didn't make the headlines, in the video below.





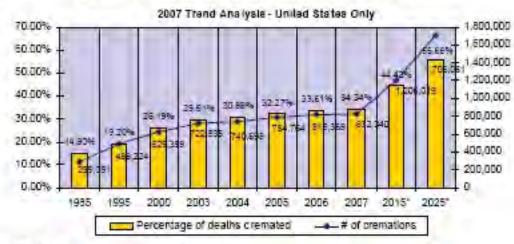
Report to Membership

We're pleased to present the 2012/2013 NYSFDA REPORT TO MEMBERSHIP that was distributed at the ANNUAL MEETING held on August 19, 2013 in Saratoga Springs. We are proud to share our accomplishments and financial stewardship of YOUR Association. ■

CLICK HERE to view

Cremation Data & Predictions: Data Trends

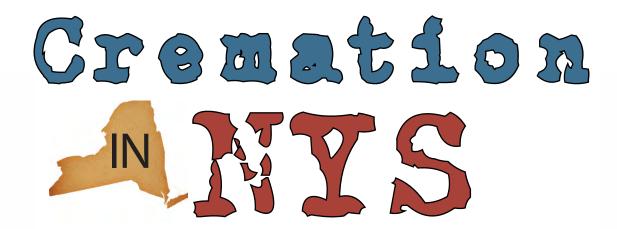
Percentage of Deaths Resulting in Cremation Since 1985



'Projected figures

(Source: CANA)

New York State



According to the **CREMATION ASSOCIATION OF NORTH AMERICA** (CANA), the rate of cremation has been on the rise nationally and in New York.

In 2010, New York ranked fourth in the United States for total number of cremations, and 32nd based on percentage.

CANA projects that by 2017, the rate of cremation for the U.S. will be 48.8 percent and 46.3 percent for New York.

YEAR	NEW YORK	UNITED STATES
2012	40.6%	43.2%
2011	36.4%	41.7%
2010	34.7%	40.6%
2009	33.7%	38.2%



NYSFDA's Annual CONVENTION



in PHOTOSI

























New York State

PAULSEN PHOTOGRAPHY has posted the
entire album of pictures taken during

NYSFDA's 2013 Convention in Saratoga Springs on
their website: www.paulsenphotography.com.

Just CLICK on "Events," there you will see NYSFDA
listed. The password is 081813. Enjoy! ■



CLICK the THUMBNAIL to see a LARGER photo!



GRIEVING

Electronically

With more than 1.15-billion (yes billion) Facebook users, many use the social networking site to express their grief and memories when a loved one dies.

n December 1, 2012, two Capital District high school students, CHRIS STEWART and DEANNA RIVERS died in a horrific crash on Interstate 87. Their story gained attention on a national scale with coverage from USA Today, ESPN, the New York Post.

In the days and weeks following the crash, the local community joined together in an outpouring of support for the victims. Social networking sites also helped ease the community's pain. More than 25 thousand have "liked" Deana's memorial page and 22 thousand for Chris' since their passing.

With 80 percent of Internet-using teens participating in social media, according to a Pew survey, this is where kids turn to talk.

New York State



After Deana's death, her friends continue to post to her Facebook memorial wall, telling her how much they miss her or simply share the things they would have if she were still alive.

According to digital marketing consultant, MYRA RUIZ-MCPHERSON, "Funeral homes, cemeteries and other death-care establishments must recognize consumer trends-such as memorialization on Facebook-and respond to them proactively. The time has never been better for our industry to seek out and maximize the many opportunities made possible by social network participation.









to everyone who participated in the 3rd annual **NEW YORK STATE TRIBUTE FOUNDATION'S GOLF OUTING** held on September 17th by either golfing, attending the dinner, sponsoring, or donating items. It was a fabulous day with four dozen golfers enjoying the perfect 70 degree weather at West Hill Country Club in Middletown. Tournament co-chairs **SALVATORE STRATIS** and **WILLIAM FLOOKS**, Tribute Board Chair, kicked-off the day with a BBQ lunch before the crowd hit the links. The funds raised will help Tribute fulfill its mission to act as a resource to further awareness of issues related to death and dying. **PHOTO 1:** David Doyle; Bill Flooks; and Joe Quartararo. **PHOTO 2:** Paul Catanzaro; Martin Kohler; Ken Lysak; and Wesley "Andy" Powell.

Member News

Congratulations!

IT'S A BOY

SALVATORE AUGUSTINE FARENGA

was born on September 12, 2013. The tiny bundle weighed in at 5 pounds, 9 ounces, and 18 inches long. He is the son of SAL FARENGA, JR. from FARENGA BROS. FUNERAL HOME in The Bronx. Mom JACKIE is doing just fine. Baby Sal is also the grandson of SALVATORE FARENGA and nephew of NICHOLAS FARENGA.



MILESTONE ANNIVERSARY



MARTIN A. GLEASON FUNERAL HOME, LLC, with locations in Flushing, Bayside and Whitestone is celebrating their 100th Anniversary. NYSFDA will share more about their centennial celebration in the November issue of DIRECTIONS.





Seen on NYSFDA's Facebook Page

Posted on September 11, 2013: Today, more than any other day I would like to say, "THANK YOU TO ALL THE FIRST RESPONDERS! Your sacrifice is unmeasured! Thank you for your service!"

I was preparing to go to work as I heard on the radio, Bob Slade cut into Tom Joyner's Morning Show, the report that a plane hit the World Trade Center. I remember saying to myself, "What fool did that? Couldn't they see it?" I turned on my television to check out the news only to see the second plane to hit the World Trade Center. Oh My God!

I was then the President of the METROPOLITAN FUNERAL DIRECTORS ASSOCIATION. I called the MetFDA office to inform them of the tragedy and that we had to prepare for the mass fatalities. Then I called the NEW YORK STATE FUNERAL DIRECTORS ASSOCIATION to inform them of the same. Those who answered the calls had not yet heard the news.

I was never more <u>PROUD</u> to be a Licensed Funeral Director then on that day and the days which were soon to follow.

New York State

I received numerous telephone calls from Funeral Service Professionals who I knew and never met asking, 'What could they do to HELP?'...'Anything you need, I'll make it

available to you!'



When the calls began to come in to Licensed Funeral Directors, my funeral service colleagues all agreed that it was not about which firm was serving the family but it was the **DIGNITY** and **RESPECT** for the deceased. Licensed Funeral Directors would go to the *Office of the Chief Medical Examiner* in an unmarked hearse with a driver and Licensed Funeral Director for each and every person who perished that day and the days to follow. It was the revert acknowledgment which elevated **MY LOVE FOR FUNERAL SERVICE PROFESSIONALS**.

To those I call colleagues and friends, my New York State Licensed Funeral Directors, **THANK YOU FOR YOUR SERVICE**!

Ayris B. Granby, CFSP

Granby's Funeral Service, Inc., The Bronx

[Ayris is on the Board of Directors for Funeral Director Support Services, Inc.]



NEWS FROM AROUND NYS...

patricia D. Pope owner and manager of, Pope funeral Services, Inc., in Lawrence, presented a dynamic New York State approved continuing education unit titled: Hospice Care, Palliative Care, and Funeral Directors recently in Kew Gardens. Ms. Pope demonstrated her passion and expertise of the subject and was well received by her colleagues.





The AMERICAN ACADEMY MCALLISTER INSTITUTE OF FUNERAL SERVICE recognized the following NYS students for their academic success in the Spring 2013 Semester.

HIGHEST HONORS (with a grade point average of 3.80 to 4.0): Jessica Bender, Brooklyn; Tasia Carrasquilo, Bronx; Michael Davis, New York City; Christopher Esposito, Richmond Hill, Victoria Frost, Yonkers; and James Hammer, Setauket.

HIGH HONORS (with a grade point average of 3.50 to 3.79): Agnes Powe, Putnam Valley; and Frank Ragona, Nesconset.

HONORS (with a grade point average of 3.2 to 3.49): Ryan Costigan, Oceanside; Angelica Marmol, Brooklyn; Joseph Murray, Bronx; Dayna Paulino, New York City; and Natalya Pushkina, Brooklyn.

New York State

SIGN UP TODAY for NYSFIDA'S SHA Eleconferences!

Each October NYSFDA hosts OSHA trainings that will satisfy your mandatory federal requirement for yearly OSHA training. This year we will offer three **TELECONFERENCES**:

Wednesday, October 16, 23, or 30, 2013

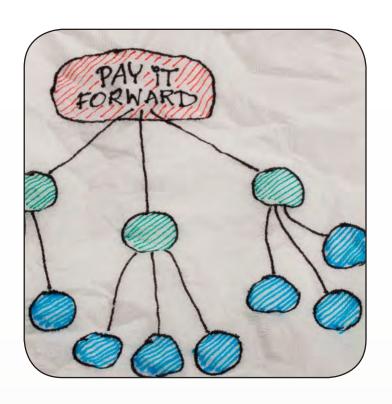
1:00 p.m. - 2:00 p.m. Earn 1 CEU!

This training includes important 2014 updates to the Hazard Communication Standard. If you have any OSHA-related questions, please contact **FRANK KERBEIN** at 800-291-2629 or **frank@nysfda.org**. ■

CLICK HERE to REGISTER







Pay It Forward

Finding simple ways to support your community through a good deed can make a lasting difference and help put your funeral home in a positive light.

n fact, giving back to your community offers plenty of different perks, as outlined by *Constant Contact* CEO Gail Goodman, writing for *Entrepreneur.com*. In her opinion, giving back:

- Shows you're more than a business owner, you're also a human being;
- Rallies customers and the public around shared passions;
- Makes valuable and lasting community connections;
- Builds trust and customer loyalty;
- Becomes part of your brand identity; and
- Shows that you're a good corporate citizen.

So whether you come to the idea of giving back to your community from a place of personal fulfillment or because you want to take advantage of the benefits involved in charitable work, the important thing is that you get started as soon as possible! Giving back to the people and organizations in your life doesn't have to be a time-consuming, all-efforts-required thing – in fact, there are plenty of different ways you can give back using whatever amount of time or money you're able to spare.

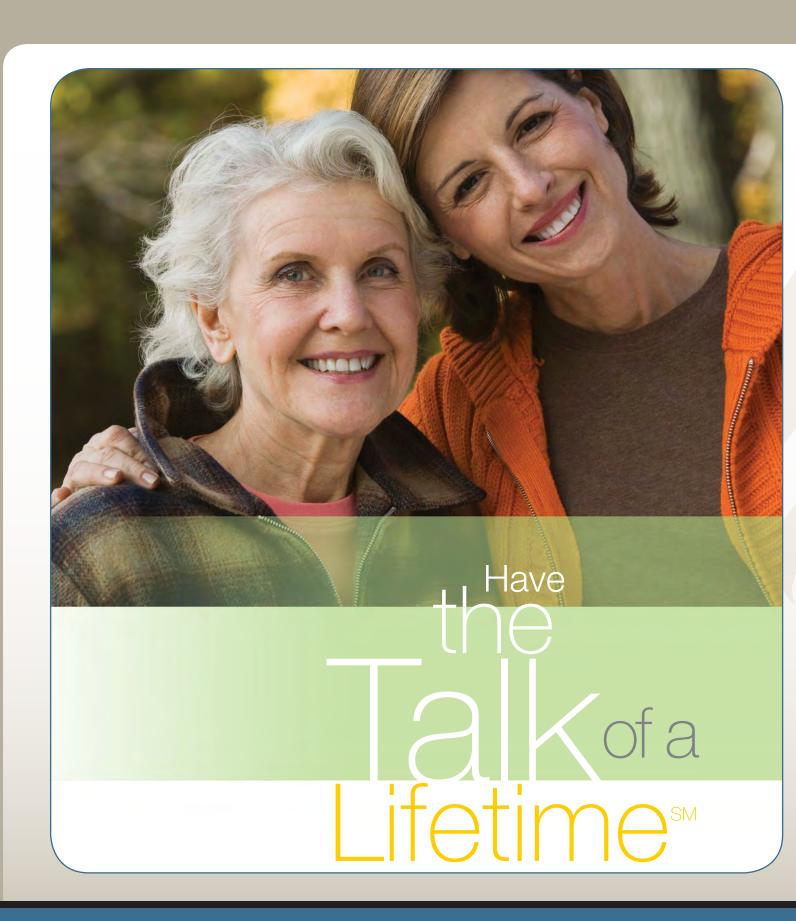
Best Practices

Here are some ways you can celebrate the spirit of helping others and get involved in your community:

- DONATE money to the causes you value if you aren't able to give more of your time.
- **SUPPORT** the organizations and causes in your community that you care about by participating in fundraisers and helping them to raise awareness.
- **GROW SOME GOOD:** Put gardening skills to good use by getting involved with a local tree-planting initiative or an urban garden. Trees, plants and gardens not only beautify the areas where they're planted, they provide oxygen, homes for animals and even fresh herbs or vegetables.
- **PAY YOUR FASHION FORWARD:** Transform clutter into charity by donating lightly used clothing or shoes from your closet. A number of programs provide business attire to people interviewing for jobs as a way to help workers get back on their feet. Additionally, thrift stores often sell secondhand clothing as a way to raise funds for other programs and nonprofits.
- **STAY IN TOUCH AT SCHOOL:** Funeral home owners rarely have time for volunteering in the classroom, but parents can still be a part of their child's educational experience. Something as simple as donating supplies shows you're interested in your child's classroom success.
- **DO A GOOD DEED EACH DAY:** Keep your eyes open for the opportunity to open a door for a stranger, mow the lawn for a neighbor or bring a meal to a family with a new baby. (Source: NAPSI)

TELL US YOUR STORY ... If you've taken action to give back to your community, how have you done it and what guidance can you offer to other funeral home owners who are looking to contribute more within their own lives? Share your recommendations and accomplishments at *info@nysfda.org*.





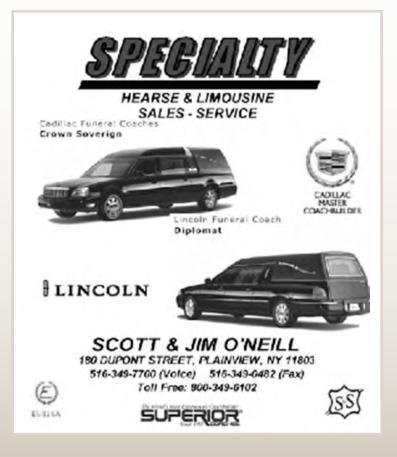
Best Practices

Enspire Your consumer's To Have The TALK OF A LIFETIME

The **FUNERAL AND MEMORIAL INFORMATION COUNCIL** (FAMIC) recently launched their campaign titled, *Have the Talk of a Lifetime*SM. This national, grassroots public awareness campaign is aimed at motivating families to have conversations about life, what matters to them and what they value most. These discussions can help families make important decisions about how they wish to remember and honor the lives of their loved ones through the most meaningful memorialization.

CLICK to View the Materials:

- Video
- Brochure
- Print Ads
- Artwork Your Website (GIF)
- How to Guide
- Logo Guidelines





COINS for A SOLDIER'S A STANE

Perhaps while visiting a cemetery you have seen a headstone with coins on it. Do you know why they are there?

ou can find evidence of leaving coins at a grave throughout history. The tradition of leaving coins on the headstones of military men and women can be traced to as far back as the Roman Empire. It's possible this is the precursor to leaving flowers at the grave. Pennies are cheaper than flowers by their very nature.

A coin left on a headstone or at the grave site is meant as a message to the deceased soldier's family that someone else has visited the grave to pay respect.

In the US, this practice became common during the Vietnam war, due to the political divide in the country over the war; leaving a coin was seen as a

Veterans

more practical way to communicate that you had visited the grave than contacting the soldier's family, which could devolve into an uncomfortable argument over politics relating to the war.



What do different coins mean?

A PENNY means simply that you visited.

A NICKEL indicates that you and the deceased trained at boot camp together.

A DIME means you served with him in some capacity.

A QUARTER at the grave tells the family that you were with the solider when he was killed.

According to tradition, the money left at graves in national cemeteries and state veterans cemeteries is eventually collected, and the funds are put toward maintaining the cemetery or paying burial costs for indigent veterans.



APPS to Help You MANAGE Your MONTAGE Your MANAGE



If you're like most smart-device users, you love your gadget with a capital "L." So why not hire your device to be your very own financial planner at a cost of next to nothing?

Here are a few money-management apps for your smart device that stand out from the rest:

- MINT.COM: With features that allow users to access their financial data from multiple sources, it's no wonder users rave about it in reviews. More important, this app comes with an extra layer of device-level security, meaning that users must enter a passcode to access their account information. Better yet, if your device is lost or stolen, you can disable its access to your account from their website.
- **BLOOMBERG MOBILE:** Companies pay big money to have a Bloomberg data terminal on site (right around \$1,500 a month), so why not take

Business Services

advantage of this free app? It shows up-to-the-minute news, stock quotes, company descriptions, and price chart and market trend analysis.

- **BILLMINDER:** Use this app to remind yourself when each of your bills is due. This is especially useful if you're just starting out in the "real world" and remembering to pay bills is something new to you. The app costs \$1.99, and they have a *DebtMinder* app as well.
- **iXPENSEIT:** This app lets you track and control multiple budgets and stores pictures of all your receipts. It shows you trends on where you're spending your money, which makes it easier for you to trim the fat from your expenses. If it seems like your paychecks are constantly disappearing, this app is for you.



If Directors Choice had a mobile app to help access your accounts, would you use it? Please take this QUICK SURVEY to help us help you with your financial needs!

CLICK to begin the SURVEY!



Changing Passwords @#\$%1

Who amongst us has not cursed at our computer screen when asked to change our current password?

ow many of you have drawn a blank trying to come up with a new one? Now throw in criteria like, "Password must include 29 upper and lower case letters, 14 numbers and a few obscure symbols for good measure". Seems like a plot to drive us all crazy, but there are compelling reasons to update your passwords on a regular basis. This is especially important when the website you are accessing contains your own private, sensitive information or that of your customers. (CONTINUED)

Business Services





RATE WATCH

MONTHLY GROSS INTEREST YIELD 2.42%

MONTHLY NET CONSUMER YIELD 1.67%



The staff of **PREPLAN** feels your pain when our website prompts you to change your password every 90 days. We are required to do the same – all in the name of securing our funeral firms' and their consumers' sensitive information such as Social Security numbers and dates of birth.

A hacker with this information can wreak havoc with an individual's personal and financial well-being, a crime that can take years to be resolved.

PREPLAN maintains compliance with the **PAYMENT CARD INDUSTRY DATA SECURITY STANDARD** (PCI DSS), the gold standard of internet security. Changing passwords every 90 days is a requirement of being PCI compliant.

If you have difficulty remembering passwords without writing them down, you might try these tips:

- To meet the criteria of characters and numbers, think of a password, then replace some of the letters with numbers and characters. For example, try replacing the letter "I" with the number "1" or change your "e's" to "3's" or your "a's" to the symbol @.
- String several words together to produce a "passphrase" and make an acronym from it. You can create acronyms from the words in a song, a nursery rhyme or quote that you can easily remember. For example, "Old King Cole was a merry old soul" would be *Okcwamos*. Change the "o" to a zero and the "a" to @ and you have met all the required criteria capital letters, numbers, special characters to create a strong password, *Okcw@m0s*.

In the long run, the time it takes to change your password is a fraction of the time you will spend dealing with the nightmare of someone accessing your firm's or your consumers' personal information.

Business Services



How Do I Change My PrePlan Password?

THE VIDEO ABOVE SHOWS YOU HOW!





Are Hearses Allowed on Special Parkways?



In fact, NYSFDA worked closely with the NEW YORK STATE DEPARTMENT OF TRANSPORTATION (DOT) to effectuate a change in DOT regulations to do just that.

How will I know

when it's time to sell my business?



When the only call you want to answer is the call of the wild. You answered your calling. But as you enter the next phase of your life, you may find that something else speaks to you – the desire to spend more time with your family or to pursue a new career or hobby, the ability to travel, or the freedom just to relax and enjoy your retirement.

Whatever your reason, whenever it's time, AFC is ready to help. From appraising your business to finding a buyer, to negotiating terms and helping with the transition... we'll be with you every step of the way, helping you get to whatever is calling you next.

(800) 832-6232 ❖ www.TeamAFC.com ❖ visit us on ■

AFC American Funeral Consultants 40

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Certified Business Appraisals – Sales & Acquisitions – Minority Stock AssessmentsvFamily Business Issues – Business Plans – Feasibility & Market Studies – Funeral Contract & Income Analyses Enhancement of Revenue Streams & Cash Flow – Building Budgets – all to suit your unique business needs and goals.

New York State

NYSFDA successfully secured a regulatory amendment to allow hearses to travel on what are called "special parkways" for the "acceptance and shipment of the body or remains of a deceased person" regardless of whether or not they are part of a funeral or burial procession. Prior to this change, a hearse was required to be part of such a procession "consisting of a group of more than two vehicles" to travel on "special parkways." What are "special parkways?" They are individually listed as part of the term's definition to be the following roadways located within Westchester County:

- The HUTCHINSON RIVER PARKWAY from the New York City line to the Connecticut line;
- The SAW MILL RIVER PARKWAY from the New York city line northerly to interstate route six hundred eighty-four; the CROSS COUNTY PARKWAY connecting the SAW MILL RIVER and HUTCHINSON RIVER PARKWAYS;
- The TACONIC STATE PARKWAY from the Kensico Circle North to the Westchester-Putnam line; and
- The SPRAIN BROOK PARKWAY from the BRONX RIVER PARKWAY at or about Dewitt Avenue at Bronxville northerly to a connection with the TACONIC STATE PARKWAY at Hawthorne interchange.

A RELATED STORY: In one instance, a NYSFDA member funeral director's hearse was ticketed by a State Police Trooper, who maintained, incorrectly, that the hearse was not traveling with two or more vehicles in a procession. Although hearse travel on the above parkways needs to be "business related" (as stated above), it does NOT need to be part of a procession. The ticket was issued in error. ■



All New -

Get the Abigal App for your iPad!

Download our catalog today!

Go to the App Store, search for Abigal, download for Free.



Final Thoughts

Don't Miss Out On The Basic STAR Exemption

All homeowners receiving a **BASIC STAR EXEMPTION** must **RE-REGISTER** with the **NYS TAX DEPARTMENT** in order to receive exemptions in 2014 and subsequent years. Basic STAR is available for owner-occupied, primary residences where the resident owners' and their spouses' income is less than \$500,000. It exempts the first \$30,000 of the full value of a home from school taxes. Re-registration for Basic STAR will continue through **DECEMBER 31, 2013**. [Note: Enhanced STAR is a different program with exemptions for people 65 and older.]

CLICK HERE for more details.

What Do You Think?

Take a moment to fill out our interactive survey. Once you submit your opinion, you can view what your peers think too!

Cremations are on the rise both statewide and nationally. Has your funeral home been proactive in offering new services that are a benefit to consumer's and also help your bottom line?

o YES

