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DIRECTIONS Magazine Schedule:
The November 2018 print publication
deadline is October 15th. If copy is not
received by that date it will be saved
for an upcoming *DIRECTIONS* issue.

Follow NYSFDA on



NYC News

eVital will be replacing the EVERS system for reporting NYC births and deaths to the Health Department. The eVital enrollment site will be available until **September 14th 11:59 p.m.**, and they are encouraging all EVERS users to enroll in eVital now to ensure that you can log in and use eVital on day one. You can find the link to enroll and more information about eVital here: www.nyc.gov/health/eVital

Facilitator Training Program Scheduled

The NYS Tribute Foundation has developed a training program for individuals to learn how to establish a support group dedicated to those bereaved by substance use deaths. The next two-day training will take place **September 26 – 27**. Earn 6 NYS CEUs.

LEARN MORE: my.nysfda.org/TributeGriefSupport



In Remembrance

Reginald F. Clark, 89, of Lake Placid, passed away on July 30, 2018. Reg graduated from Simmons School of Embalming and Mortuary Science in 1949. He then apprenticed under his father, eventually taking ownership of M. B. Clark, Inc., Funeral Home, located in Lake Placid.

Ronald J. Coolican, 74, passed away on June 26, 2018. He was a graduate of Simmons School of Mortuary Science. Ron was a proud funeral director and owned Coolican-McSweeney Funeral Home in Oneida for 48 years. Prior to that, he worked alongside his father and uncle at Coolican Hearse Service in Syracuse.

Bernard F. Dowd, owner of Bernard F. Dowd, Inc. Funeral Home in Jamaica, NY, passed away in July 2018.

Irene D. Farenga passed away on August 4, 2018. The beloved wife of the late Felix "Phil" Farenga, MFDA Past President. Mother of Sal Farenga, MFDA Past President and grandmother of Sal Anthony, MFDA Secretary/Treasurer and Nicholas Farenga, proprietors of Farenga Bros. Inc. and Hodder Farenga Funeral Homes.

C. Edward Hindle, 81, well known area funeral director and former Mayor of the Village of Dansville passed away on July 3, 2018. Ed operated the Hindle Funeral Home for many years until his retirement in 1995 when his son, Carl and his wife Lisa, assumed operation of the business.

Vincent R. Jendrzyczak, 69, of Williamsburg, VA, passed away on August 1, 2018. He was a licensed funeral director since 1974 assisting at the family business, Jendrzyczak Funeral Home in Amsterdam, NY, until retiring.

Paul A. Kloc, 77, passed away on July 29, 2018 after his vehicle was struck by a drunk driver. Paul was the owner of Paul A. Kloc Blossom Chapels in West Seneca.

Mildred Chopyak Scheider, 89, of Endwell, passed away on July 12, 2018. Mildred graduated from the American Academy of Mortuary Science in 1950. Mildred joined her mother in operating the Chopyak Funeral Home and later the Chopyak-Scheider Funeral Home, Inc. with her son, Bill until she retired in 1984.

Peter E. Tuyn passed away on July 12, 2018. Peter was the former owner of Beach-Tuyn Funeral Home, Inc. in Williamsville.

Harry Van Vliet III, 81, of Ulster Park, passed away peacefully on July 1, 2018. Harry assisted his son, Harry VanVliet IV, at the family-owned funeral home, Gilpatric-VanVliet Funeral Home in Ulster Park.

Presidential Directions



As I sit down to write my first address as President of NYSFDA it occurs to me there are two words in the English language that can not be over used. Those words are THANK YOU.

Thank you will be the focus of this address. I wish to say thank you to some very special people in my life and to some very special people in the life of our association.

First, I would like to thank my family. To my beautiful wife Robin who has supported me in all my life's endeavors, without her strong support, I would never have been able to be where I am in both my professional and personal life. To our daughters, Emily, Katie and Colleen who have also been so strong in their support, I am extremely proud of the three wonderful young ladies you have become.

Secondly, I would like to thank my staff at the funeral homes who have been willing to pick up the extra work involved so that I can dedicate the time needed to serve in this office.

Next to my fellow officers and their wives, thank you for being willing to serve in the offices you hold and to your wives for their support. There is only one word to describe the connection I feel with these individuals. Family!!

Also, for all other Board and committee members who dedicate many volunteer hours of hard work just because they have a desire to better funeral service in New York. If you are reading this, and do not currently serve on a committee,

please contact me if you have any desire to become involved. I promise you it will be a fulfilling experience.

A huge thank you also goes to our staff in the Albany office. These individuals spend countless hours working to help all of us serve families throughout NY. We have just returned from a magnificent convention at Turning Stone. Some highlights included 12 CEU hours, a wonderful trade show and several social and networking opportunities. All of this would never have been possible without our dedicated Albany staff led by our Executive Director, Mike Lanotte.

Lastly to all of you, my colleagues from across the state. Thank you for the trust and confidence you have placed in me in electing me to this position. Please always remember, this is our association and it will be as strong as we make it. It takes input from everyone. Please reach out to your State Director, a Past President, any current officer, staff member or me with any suggestions or concerns you may have. We have many exciting and some challenging times coming up for our association. Please get involved if you are able.

I will close as I closed my remarks at the installation banquet. As a tribute to my sister who passed away too early at age 50.

I wish you all,   



Jeffrey A. Jennings, CFSP

Convention Photos



An album of NYSFDA's 2018 Convention photos will be available in our October online magazine, **THE CALLING.**

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Executive Directions



Another summer nearing its end which means another convention in the books. We had a great turnout with over 700 registrants including more than 400 funeral directors, first class education sessions and plenty of opportunities to network socially and professionally.

This year's annual meeting provided an opportunity to update the membership on a few key initiatives we embarked on around a year ago. Initiatives aimed at addressing key issues facing the industry. I'm happy to report that we've made significant progress on them.

collaborative effort with several of the local associations, we have designed and developed the Career in Funeral Service Campaign. Our goal is to equip funeral directors, high school guidance counselors and the public with information about what is truly means to be a funeral director. The cornerstone pieces of this effort are a newly created website and videos. We have already seen positive results from this campaign and know that it will serve us well into the future. You can learn more about the campaign by visiting www.funeralservicecareer.com.

Another major undertaking, also in the form a campaign, is our public awareness campaign which we are affectionately referring to as **Good At Goodbyes**. We unveiled the campaign at the annual meeting and will host a webinar on September 20 for those not able to attend convention so you can see what everyone is so excited about. The campaign will launch in early October.

I hope you'll agree that your Association continues to be the advocate for funeral service in New York State. These efforts and our success are due to our devoted Board and the hard-working staff who truly believe in what you do and are committed to ensuring the long-term success of our members and funeral service. I'd like to personally thank them for their continued support and efforts in making this a reality.

Michael A. Lanotte

Consumer Awareness



We're pleased to unveil our new consumer campaign, **Good at Goodbyes**. We plan to go public in early October and will be providing training to NYSFDA members.

See page 28 for training dates and times!

The first is our member survey. Recognizing a lack of data and trend analytics, we developed and launched our annual member survey in January. We had great participation with 263 members completing the survey. The data collected has been incredibly valuable in identifying areas where we can fill present day needs and will be instrumental as we look for future industry trends. Data collected covers areas including the state of the profession, services offered, new trends in customer preferences; marketing; technology; and employment figures, including staffing, salary and benefit details. The full survey results are available on the NYSFDA website by clicking on the **Survey Results** tab in the **Membership** section.

Another initiative is an effort to address the desire voiced over the past several years to recruit and retain qualified staff. This was something shared not only by our member firms, but by the leadership of the local associations across the State. As a result, through a



9/11



Were You There?

Did you assist with the recovery efforts following the 9/11 attacks? You may qualify for medical benefits through the World Trade Center Health Program.

What is the World Trade Center Health Program?

The World Trade Center Health Program (WTCHP) is administered by the National Institute for Occupational Safety and Health (NIOSH) within the Centers for Disease Control and Prevention (CDC).

The Program provides annual medical monitoring exams, medical and mental health treatment for certified WTC-related health conditions, and social service assistance to 9/11 rescue, recovery, restoration and cleanup workers, as well as volunteers (responders).

Mount Sinai, an approved WTCHP medical provider, has confirmed with NYSFDA that funeral directors should qualify if they were doing 9/11 rescue and recovery work south of Canal Street, at the Staten Island Landfill, Barge Loading Piers as well as at the temporary morgues at Bellevue Hospital and Jacob K. Javits Convention Center.

Does the Program Cost Anything?

There are no out-of-pocket costs for enrolled members who:

- Use health care providers approved by the WTCHP for eligible medical evaluation, monitoring and treatment; and
- Use pharmacies that participate in the WTCHP to fill medication prescribed for a WTC-related health condition by an approved WTCHP medical provider.

NYSFDA Webinar: 9/11: I Was There

Tuesday, September 25, 2018 | 1:00 p.m. - 2:00 p.m.

Learn more about the WTCHP. Watch for your mailing with more details. This webinar is free for NYSFDA members. 1 CEU pending DOH approval.

Register now at my.nysfda.org/webinars



Food in the Funeral Home

Final regulations on food/beverages in funeral homes adopted by the NYS Department of Health.



Randy L. McCullough, CAE, Deputy Executive Director

After two years, the NYS Department of Health (DOH) has just issued final regulations on the provision of food and beverages in funeral homes. As you may recall, the original law was enacted to clarify the intent of the original law, which was enacted in 2016.

The new regulations seek to permit the serving of food and beverages in funeral establishments except in areas where a deceased person may be present. As such, the same limited type of food and beverages may now be served in:

- The arrangement office, and
- The chapel or repose room, whenever there is not a deceased person present for a viewing, visitation or funeral services. However, “deceased person” does not include cremains, so food and beverage could be served if cremains are present, as long as the funeral home permits it and the family desires it.

These new allowances under the regulation took effect on August 15, 2018, and are supported by NYSFDA, as common-sense improvements to the law.

All other parts of the law and regulation remain in effect, and funeral directors should consult the Guidance issued by the NYS Department of Health (DOH) on January 11, 2017 and NYSFDA’s “Food and Beverage FAQ,” both of which can be found on the NYSFDA website for members:

my.nysfda.org/food



Member Spotlight:

McVeigh Funeral Home Brings Comfort to Grieving Parents



By Michael Mullaney

A new piece of equipment donated to Women's and Children's Services at St. Peter's Hospital [in Albany] aims to help bring compassion and comfort to parents dealing with the loss of an infant.

The new Cuddle Cot, which resembles a crib but also includes a cooling device, helps to preserve the body of a baby in the case of stillbirth or fetal demise, and extends the amount of time parents have to spend with their baby.

Dealing with the death of a new baby is an incredibly difficult experience for parents and family members, said Sandra Michael, RN, BSN, SNT, MST, CLC, manager of community integration and lactation services in Women's and Children's Services at St. Peter's Hospital.

"The Cuddle Cot allows more time for the baby to stay with the parents, as they work through the initial grief process," Michael said.

On August 9, a ceremony was held on the third floor of St. Peter's Hospital to bless the Cuddle Cot, and to thank the donors, Kristin McVeigh-Parente and David Parente, president and vice president of McVeigh Funeral Home in Albany, who generously purchased the Cuddle Cot and donated it to the hospital.

"We pray for those parents as they mourn the death of their child, who will be placed in this Cuddle Cot," said St. Peter's Hospital Chaplain Fr. John Tallman. "We ask for strength, and for healing, and for love . . . to soothe the hearts of parents who will have to use this Cuddle Cot."

McVeigh-Parente and Parente, who had three children born at St. Peter's Hospital, said they had no hesitation when approached about donating a Cuddle Cot to the hospital. Parente said the Cuddle Cot represents the latest research and most compassionate thinking about infant deaths, and allows the family to spend every precious moment with their baby.

"It is a privilege to be a part of this," Parente said.

"Thank you for including us in your community."

Shannon Galuski, executive director of the St. Peter's Hospital Foundation, thanked McVeigh-Parente and Parente for their generosity.

"They have been caring for families in our community for decades, and this gift is another example of the compassionate care they provide," Galuski said. "On behalf of our physicians, nurses, staff, and the families who will benefit from your thoughtfulness, we thank you."

Galuski also thanked Stacy Myron, with the March of Dimes, who played a key role in partnering with St. Peter's Hospital, and connecting with McVeigh Funeral Home, to make the donation possible. Source: Inside SPHP

Do you have a story you'd like to share? Contact rana@nysfda.org.

Funeral Experience in New York State



Third Degree Advertising recently conducted a study for NYSFDA in preparation for our upcoming public awareness campaign that was unveiled during the Association's Annual Meeting in Verona on August 13.



The study, entitled **Consumer Survey on Funerals and Memorial Services**, was designed to learn prevailing attitudes and opinions of New York State residents toward the various aspects of funerals and memorial services. The survey sample of 1,044 residents provides a margin of error of +/- 3.0% at a 90% confidence rate.

The responses, collected in December 2017, were received from all 62 counties, and were proportional to each county's percentage of population as compared to that of the entire state of New York.

Reasons for Likely Preplanning

Among the New Yorkers who have already preplanned, or are likely to do so, the top two motivations are:

1. Want things as easy as possible when the time comes (73%)
2. Want to make sure my/their wishes are honored (63%)

Less than half (43%) who preplanned or intend to do so say the desire to be financially prepared is a motivation.



Read the full survey report, visit:
my.nysfda.org/surveyresults

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National Cremation and Burial Report



By Deana Gillespie and Edward J. Defort

For the first time, the U.S. national cremation rate exceeded all other disposition rates in 2016, according to final statistics compiled by the National Funeral Directors Association (NFDA). The survey also predicted that by 2035, the current cremation rate is expected to increase to nearly 80% (79.1%) of all deaths.

The annual rise in the percentage of cremations and the corresponding decline in percentage of burials has followed a relatively steady pattern nationally, averaging about 1.55% in most states.

In looking at total volume, the number of cremations is expected to rise from 1.5 million in 2018 to 1.94 million by 2025 and 2.80 million by 2035. This compares with 2010, when the number of cremations barely topped 1 million.

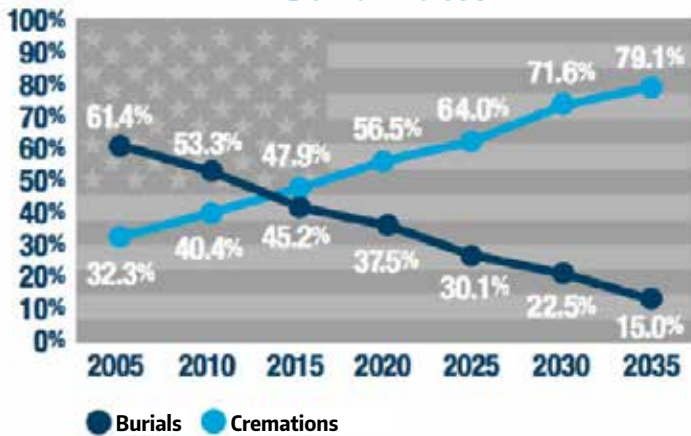
In 2016, 20 states had cremation rates above 50%. By 2025, 45 states are projected to have cremation rates exceeding 50%, and by 2035, 50

states are predicted to have cremation rates exceeding 50%. By 2035, Mississippi will likely remain the only state with a burial rate that exceeds its cremation rate.

Even with the expected increase in U.S. deaths from 2.8 million in 2018 to 3.5 million in 2035 – a 25% increase – increasing consumer preference for cremation will result in the number of burials declining from 1.1 million in 2018 to 910,300 in 2025 and just 524,550 by 2035. In 2010, the number of burials was 1.3 million.

Broken down by type of cremation (with and without services), the report found that direct cremations accounted for approximately 37.5% of all cremations in 2016. Cremations with memorial services accounted for 35.6%, and casketed adult funerals, with a viewing and cremation, accounted for 26.9% of all cremations. The primary reason for selecting direct cremation (no formal viewing, visitation or ceremony with the body present) is the perceived cost effectiveness of this choice. There is a trend to follow direct cremation with some type of memorialization event with family and friends but frequently without the services of a funeral director.

U.S. Projected Cremation and Burial Rates



NFDA attributed the steadily rising popularity of cremation to a number of factors, including consumer cost considerations, environmental concerns, an increasingly transient population, fewer religious prohibitions of the practice and changing consumer preferences, such as the desire for simpler, less ritualized funeral services. Cremation has also become more socially acceptable as more Americans are thinking and talking about death in new ways, and its popularity is expected to increase.

As cremation numbers increase, the forecast for funeral home revenue gains is moderate since cremation services in general produce lower revenue. Typically, cremations are less than one-third the cost of funerals with burials. Statistics from IBISWorld show that the average cost of a cremation has increased.

Many of the same product and service options are available regardless of whether one chooses

cremation or casket burial. The cost difference between cremation and casket burial lessens when like products and services are compared.

To meet the business challenges created by the ongoing rise in cremation rates and the continued decrease in preference for a traditional funeral, funeral homes, crematories (when allowed by state law) and cemeteries will likely offer more products and services associated with cremation, along with cremation packages and custom urns. Funeral homes will likely continue expanding their array of extra services offered to families, increase their focus on niche markets to differentiate themselves and draw attention to their value-added services, such as serving groups with diverse cultural and religious preferences.

Funeral planning services (29.8%) and resale of merchandise (28.2%) are the greatest sources of revenue to funeral homes. As burial rates decrease, the demand for caskets, burial vaults and monuments will decline. Fewer burials also equates to lower profits from merchandise sales (primarily caskets) and a decrease in the need for body preparation services such as for viewing and embalming. Caskets account for nearly two-thirds of merchandise sold. Revenue received from the resale of merchandise, funeral planning services and body preparation services has decreased over the past five years.

Although cremation outnumbers burial, cremation only accounts for 10.4% of industry revenue. The increasing cremation rate has been the most significant challenge to the funeral service industry since cremation is performed at a much lower cost than burial. Cremation revenue is also

Greetings


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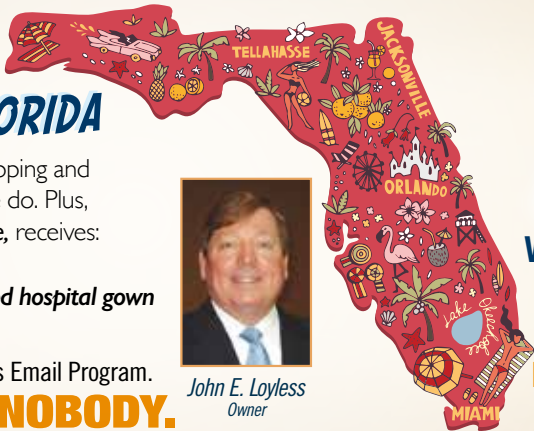
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Number of Crematories in New York State, 2017

customer. Due to additional labor needed to meet the growing demand for cremation, funeral homes will not be able to cut back on employment, thus limiting their ability to significantly alter their cost structure, which will also limit profits. However, IBISWorld projects that increasing death rates and the aging population will keep demand steady and the industry stable.

Of note: Only 17.2% of U.S. funeral homes offer pet cremation services; another 13% plan to offer these services within the next few years. Most funeral homes (70%) have no plans to offer pet cremation in the future.

In the United States, e-commerce is projected to grow at an annualized rate of 7.8% over the next five years. Funeral homes have traditionally benefited from limited competition from e-commerce sales.

Per capita disposable income

cremations include changing consumer preferences, weakening religious prohibitions, cost considerations and environmental concerns.

A surge in the number of Americans who no longer identify with any religion has contributed to the decline of the historically traditional funeral in America and the rise in cremation as the disposition of choice. According to the 2015 FAMIC study, "American Attitudes Toward Ritualization and Memorialization" (conducted every five years since 1990), those who are non-religious are the most likely to consider cremation for family and friends.

Pew Research Center statistics also suggest that from 2007-14, the percentage of religious-unaffiliated adults increased from 16% to almost 23% of the population in the United States. Since 2012, the percentage of U.S. consumers (40 and older) who feel it is very

important to have religion as part of a funeral service has decreased from 49.5% in 2012 to 38.7% in 2018.

U.S. CREMATORY OWNERSHIP

Not surprisingly, given the increase in cremation, there has been a 9.9% increase in the number of licensed crematories in the United States from 2015-17. Approximately 30% of funeral homes in the country now operate their own crematories; another 5% plan to open their own within the next five years.

This means that the majority of funeral homes remain in competition with stand-alone crematories in the 45 states that allow funeral homes to own crematories, particularly in relation to the growing trend for consumers to select direct cremation.

As noted, the primary reason for selecting direct cremation (no formal viewing, visitation or ceremony with the body present) is its perceived cost effectiveness. There is a trend to follow direct cremation with some type of memorialization event but frequently without the services of a funeral director.

Population density, the percentage of adults age 65 and over, and regional preferences for cremation instead of burial influence the location of crematories. The highest concentrations of crematories (and cemeteries) in the United States are in the Mid-Atlantic, Southeast and Great Lakes regions, according to IBISWorld.

According to the U.S. Census Bureau, long-term outlooks show that America’s 65-and-over population is projected to nearly double over the next three decades, ballooning from 48 million to 88 million by 2050, when as many as 1 in 5 Americans could be elderly. This will have a positive impact on funeral service revenue since individuals between the ages of 65 and 79 account for 28.2% of revenue, while individuals age 80 and older account for 45.5%. Individuals 80 years and older are less likely than other age groups to be cremated; therefore, they are more likely to opt for the more profitable burials.

In terms of final disposition of remains, the survey found that 39% of cremated remains are returned to families, 37.1% are buried at a cemetery, 19.8% are scattered at non-cemetery locations, 8.6% are placed in a columbarium and 1.6% are scattered at a cemetery.

ADULTS AGE 65 AND OLDER

Based on analysis of the key external influences on the funeral service industry, business conditions are projected to grow moderately for the industry over the six-year period 2017-22, with revenue anticipated to expand at an average annual rate of 1.0% for funeral homes.

Key external drivers influencing funeral service are the number of deaths, the number of adults age 65 and older, the number of cremations, U.S. per capita disposable income and e-commerce sales, all of which are projected to increase from 2017-22

and in subsequent years, according to both IBISWorld and the U.S. Bureau of Labor Statistics.

The average life expectancy for the U.S. population in 2016 was 78.6 years. Women are expected to live five years longer than men – 81.1 years vs. 76.1 years. Baby boomers began turning 65 in 2011, and by 2030, they all will be age 65 and older. According to Census Bureau projections, for the first time in U.S. history, older adults are projected to outnumber children by the year 2035. By 2035, there will be 78.0 million people 65 years and older, compared to 76.4 million under age 18.

The number of adults age 65 and older increased from 13% of the U.S. population at the time of the 2010 Census to 14.9% in 2015. By 2030, when all baby boomers (born 1946-64) have joined the ranks of the older population, it is projected that 21% of the U.S. population will be 65 and over.

RELATED SURVEYS

In support of its Cremation and Burial Report, NFDA cited several related surveys that contribute additional depth to the findings.

FAMIC’s 2015 “American Attitudes Toward Ritualization and Memorialization” survey corroborates the fact that the number of consumers choosing cremation for themselves continues to increase steadily.

In 2005, 33% of consumers stated that they would definitely choose cremation for themselves; in 2015, that number grew to 45% of consumers age 40 and over, with an additional 23% stating that they are somewhat likely to choose cremation for themselves.

 Condensed from the 2018 NFDA Cremation and Burial Report: Research, Statistics and Projections. Reprinted with the permission of the National Funeral Directors Association, The Director, NFDA Services, Inc.

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EDRS Update: NYS Fetal Death Module

The **New York State Department of Health** is in the pilot phase of the new electronic **Fetal Death Module**, a web-based application within the **Electronic Death Registration System** (EDRS) that will allow for the electronic registration of spontaneous fetal deaths across New York State (outside of the five boroughs of New York City). The Department is currently working with select facilities across the State to test the system and develop best practices in preparation for a statewide implementation.

As a funeral director in NYS, you may be called upon to electronically complete the disposition section, when required, of a fetal death record during the pilot program. In preparation, please take note of the pilot facilities and pilot Go-Live dates. Additional facilities and dates will be sent via email, and will be posted in the Announcements section on the EDRS website: www.health.ny.gov/vital_records/edrs/.

Pilot Facility: St. Peters Hospital
Go-Live: 8/21/2018

Pilot Facility: NYU Winthrop Hospital
Go-Live: Currently Live

The NYS Fetal Death Module was made available to all funeral directors and staff users in April 2018. Medical facilities will always initiate fetal death cases in the module, however, only fetal deaths that occur at a pilot facility after each Go-Live date will be electronically filed during the pilot program. Verify with the pilot facility that the record is going to be completed electronically. To complete an electronic fetal death certificate, you are required to view a demonstration video and quick reference guide [see links below]. NOTE: WebEx ARF player must be installed on your computer for you to view DOH's recorded training.



Fetal Death Module Training Video:
my.nysfda.org/FetalTraining



Fetal Death Module Quick Reference:
my.nysfda.org/FetalGuide



**Please share this notification with
funeral directors and staff at your funeral firm.**

QUESTIONS?

Contact the DOH at edrs@health.ny.gov

Remembering Heroes Lost Beneath the Seas

By Edward Munger Jr.

There are many cemeteries and memorials for those lost to battle on land.

But there are only few dedicated to the thousands who died in the seas. Some are still in shipwrecks that have been discovered and looted - others are still missing.

A project underway in 2018 marks the first plan for an underwater memorial dedicated to U.S. submarine crew members who were lost at sea.

The "On Eternal Patrol Memorial Reef" represents an ambitious plan for an undersea memorial.

The nonprofit Eternal Reefs creates habitats for sea life by placing orb-like concrete structures on the sea floor. They are often situated where coral reefs have been lost.

They offer families the option of incorporating the ashes of loved ones into them.

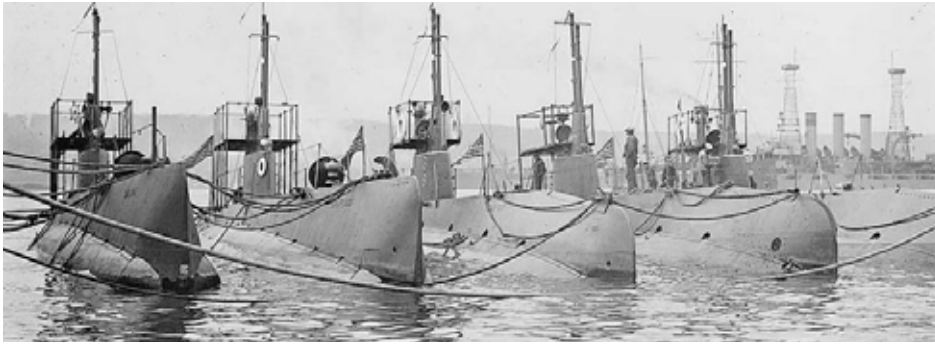
The service ranges in price from \$2,995 to memorialize a loved one as part of a living reef project - to \$7,495 for the largest "Mariner Eternal Reef" which can fit four sets of remains, according to the Eternal Reefs website.

There are about 700,000 of these Reef Balls in the oceans worldwide, according to Eternal Reefs.

The On Eternal Patrol Memorial Reef is different in that the underwater structures - which will create an artificial reef that's beneficial to undersea wildlife - won't have cremation ashes incorporated into the concrete.

This new undersea memorial honors a distinct set of veterans - those who bravely served their country at war beneath the water.





The **USS Grayling**, second submarine from left, was lost in the northern Philippines between September 9 and 12, 1943, claiming 76 lives. These sailors are among more than 4,000 for whom a new, underwater memorial is being built. Photo Credit: Library of Congress.

This memorial will serve as a remembrance to more than 4,000 American submariners killed or lost at sea while aboard 65 submarines from 1900 on.

“We can think of no more fitting memorial to these heroes who made the ultimate sacrifice serving our country beneath the waves,” Eternal Reefs CEO George Frankel said in a press release.

The company produced 66 of these reef structures – 65 with the name of a submarine; and another dedicated to submariners who died without the submarine sinking.

The U.S. lost its first submarine and crew near Hawaii, when the USS F-4 sunk in March of 1915, killing all 21 on board. They are buried at Arlington National Cemetery.

The most recent loss of a submarine and crew took place in May of 1968, when 99 crew members were killed when the USS Scorpion sunk.

MEMORIALS FOR THOSE LOST AT SEA

There are several memorials for those who lost their lives at sea, below is information on some of them:

- **USS Arizona Memorial at Pearl Harbor**

This memorial is dedicated to the 1,177 sailors and marines on the ship in addition to others who lost their lives in the Dec. 7, 1941 attack on Pearl Harbor by the Japanese. The ship itself remains where it was sunk and it's considered an active military cemetery.

- **Figurehead Lost at Sea Memorial**

Dedicated in 2005, this memorial on St. David's Island in Bermuda is dedicated to the memory of sea-faring residents who lost their lives serving as, among other things, whalers, fishermen and crew members.

- **Lady of the Gulf**

The Lady of the Gulf Seaman's Memorial is dedicated to all of those who lost their lives to the seas; this 16-foot-tall sculpture is located at Port Fourchon, Louisiana. Memorial bricks are offered for sale so that folks from anywhere who want to memorialize a loved one lost at sea can do so.

- **Lost at Sea Memorial**

Located in Morse Park Landing in Murrells Inlet, South Carolina, the Lost at Sea Memorial is a granite monument with a full-sized etching of Johnny W. Brown, who lost his life on a fishing vessel in April of 2005. There were 30 names etched on this monument by late May of 2018.

- **Lost to the Sea Memorial**

The Department of Canadian Heritage and Yarmouth Waterfront Development Corporation, other sponsors and the community developed and built this memorial park, dedicated in 2013, to those of Yarmouth County who died at sea. Hundreds of names now appear on Monuments at this memorial.

- **Lost at Sea Memorial, Montauk**

Situated near the Montauk Lighthouse in Long Island, NY, this bronze statue honors the names of those “lost to the waves” since the colonial days.

With their immense size and danger, the oceans will claim more people into the future. Fortunately, there are many places where these people who brave the waters will be remembered.

Like this story? Explore more articles like this one on a variety of funeral-related topics on NYSFDA's blog, SympathNotes.org.

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NYSFDA Launches Funeral Service Career Campaign



By Marianne Reid Schrom, CAE, Director of Engagement & Outreach

We are excited to announce a new statewide initiative to promote a career in funeral service! Over the last few years, we've heard from members across the state that they're finding it more and more difficult to find – and retain – qualified funeral directors. At the same time, the reports from the American Board of Funeral Service Education (ABFSE) gives us an inside look as to why NYS funeral home owners and managers are experiencing the difficulties.

DID YOU KNOW ...

- Enrollment in mortuary science programs nationwide is the lowest in nine years – 5,400 students nationwide!
- In 2017, there were just 206 students enrolled in the four mortuary science programs in NYS.
- In 2017, there were only 91 graduates in NYS.
- The background experience and profile of today's students has changed.
 - Nationwide, 66% of mortuary science students are female.
 - Nationwide, 30% of students have only a high school education; 20% have a bachelor's or graduate degree.
 - Nationwide, 18% of students come from a family of funeral directors.

Add to the mix the increasing number of funeral directors who are planning for and entering retirement. Thankfully, the expected dramatic spike of baby boomer deaths has shown to be more of a gradual increase, thus allowing us more time to replenish the workforce of licensed funeral directors.

NYSFDA's new campaign to promote a career in funeral service is the culmination of a year-long collaboration between several local funeral directors associations across NYS, NYSFDA and a work group of NYSFDA members. The goal of the project is to demystify the belief that a career in funeral service is only available to those with a family history in the field, to show the "human side" of funeral service, and to highlight the important role that funeral directors play in every community across New York State.

NYSFDA plans to work with the NYS School Counselors Association to spread the word and educate school counselors statewide. NYSFDA will also be using paid advertising on social media to expand our reach. Learn more about the project at the new microsite: www.funeralservicecareer.com.

A special thank you to the following associations for their support:



- Adirondack Funeral Directors Association
- Capital District Funeral Directors Association
- Leatherstocking Funeral Directors Association
- Metropolitan Funeral Directors Association
- Nassau-Suffolk Funeral Directors Association
- Ontario-Wayne-Yates Funeral Directors Association
- Tri-County Funeral Directors Association

To learn more about the project or to be part of the outreach, contact Marianne or Danielle at outreach@nysfda.org.



Introducing Four Member Advantage Partners . . .



1. Pure Water Technology. NYSFDA members-only water system provides activated oxygen injection, reverse osmosis purification to provide unlimited drinking water for your staff and the families you serve. NYSFDA Member Advantage program includes FREE standard installation, FREE service and labor, FREE filters for the life of the system and NO price increases for the life of the system.



2. OneGroup. NYSFDA members now have access to explore business solutions in the areas of workplace injury management, business insurance, personal insurance, employee benefits, HR consulting and risk management. Contact OneGroup today for a complimentary insurance policy review.



3. TribuCast. TribuCast is a simple, cost-effective, state-of-the-art service that provides friends and family members who can't be there in person with a private way to attend a memorial service remotely, in real time. NYSFDA members receive a net 10% discount with the purchase of 10 services.



4. Heartland Payroll & Payment Solutions. NYSFDA members may take advantage of a 3-year price guarantee for payroll services. No set up or training fees. Online employee portal. Plus credit card processing services available.



Learn more about all of the NYSFDA Member Advantage offers: my.nysfda.org/advantage

Standout From the Crowd!

Order your NYSFDA apparel and accessories TODAY. See enclosed order form or contact outreach@nysfda.org for details.



Classifieds

Visit my.nysfda.org/classifieds for daily updated listings

If you have a listing, please email edward@nysfda.org, or call **800-291-2629** and an ad will be placed in *Directions* and on www.nysfda.org. Please contact the office immediately when the posting is no longer needed. Ads will be listed as space permits or for a maximum of three months unless otherwise notified. We cannot guarantee the accuracy of any listing; it is the responsibility of the candidate, potential buyer or seller to verify authenticity of the other party. We reserve the right to censor, revise, edit or reject any advertisement.

Staff Wanted

Opportunity for Resident or Funeral Director - Manhattan Independent and established Manhattan funeral home, with two locations (Downtown and Midtown), seeks a licensed NYS resident or a first / second year funeral director in a full time capacity. Interested New Jersey candidates welcome. Medical, dental, vision, performance bonuses and profit-sharing offered. Inquire directly by email with resume to: petedeluca@aol.com.

Position Open for Licensed Funeral Director - Nassau County We are a well established, fast paced family-owned funeral home in the Nassau County area looking for a full-time, dependable and professional licensed funeral director to join our staff. Superior communication and customer-relations skills a must. Working evenings, weekends and holidays required. The person we are looking for must be a hard worker, have some computer knowledge and must be able to lift. Interested candidates please contact us at: brunos4girls@optonline.net.

Part Time Opportunity Nassau County Funeral Home seeking part-time NYS licensed funeral director. Please fax resume to 516-431-4700 or send via e-mail to: ip302@aol.com.

Full-Time Opening We are a well established, family-owned funeral home in the Schenectady/Guilderland area looking for a full-time, dependable and professional licensed funeral director to join our staff. A fair and flexible schedule, health insurance, life insurance and profit sharing are only part of our extensive benefits package. Please email a brief introduction and your resume to: demarcostone@nycap.rr.com.

Funeral Director or Resident Wanted - With Path To Possible Ownership Looking for a motivated funeral director, who has a clean driver's license, able to lift, can work nights and weekends as the business schedule needs. 90 call per-year business. Salary and beautiful apartment included. I'm sixty and looking for someone who can take charge; possible buy-out option down the road. Must have good work ethic. May consider a resident if the right candidate. Please email your resume, include what your financial expectations are, to: mfrair@twcny.rr.com.

Resident Wanted for Oswego County Firm We are family owned and operated doing 120 calls per year. Housing included on premise. If interested, please email your resume to L.nelsonfuneralhome@me.com.

Resident Wanted - Queens, NY A Resident position is open at San Jose Funeral Home in Queens, NY. Please forward resumes to: senecachapels@gmail.com or call us at 718-366-1900.

Registered Resident Sought in Washington County We are a 110-call firm with two locations looking for a Registered Resident in Salem and Cambridge, NY, Washington County. If interested, please call 518-854-3555 or email, mcclellanfuneral@hotmail.com.

Funeral Director or Resident Wanted in Western NY An independently and privately-owned funeral home is looking for a licensed funeral director or resident to work between our two locations serving the Western New York area. The position is full time. Please email wsdavisinc@aol.com or call at 585-492-2890 for more information.

Finger Lakes - Funeral Director Or Resident Position Open An independently owned funeral home, located in the Finger Lakes region, is seeking a licensed funeral director or a resident funeral director. Full-time position working on all aspects of the funeral profession with a competitive compensation package based on experience. Inquiries and resumes can be sent to r.co77r@gmail.com. All inquiries are kept confidential.

Licensed Funeral Director Sought in Central NY Long established independent firm is looking for a NYS licensed funeral director to assist in all phases of operation. Must possess a valid driver's license, be willing to take night and weekend call when scheduled, be competent and presentable and possess excellent character. Health insurance, life insurance, payment of professional and civic organization fees, clothing allowance, use of automobile and adequate scheduled time off are provided. Send resume with character references to cnyfuneral@yahoo.com.

Funeral Director Sought in Upstate NY Independent, vibrant woman-owned business seeks compassionate, NYS licensed funeral director full-time to perform all duties and responsibilities. Superior communication and customer-relations skills a must. Willingness to work weekends and overtime, including evenings, nights, weekends and holidays. The funeral director will manage, prepare and direct funeral services, conduct and coordinate delivery of remains to the funeral home and prepare/embalm remains for services and/or interment and cremation. Perform community outreach in the form of educational seminars. We are a smoke-free office. Proficiency in computer skills, including Word and Publisher; Clean driving record; Capable of heavy lifting. We offer a competitive salary package and one week of PTO after one year of employment, increasing to two weeks after three years' employment. Please contact us at: upstatefuneraldirector@gmail.com.

Resident Wanted for Upstate NY Firm We are an independently owned funeral home seeking a resident to work full time. The person we are looking for must be a hard worker, have some computer knowledge and must be able to lift. Included in the salary package is an apartment. Please email your resume to carletonfuneralhome@gmail.com

Licensed Funeral Director Sought - Hellman Memorial Chapels in Spring Valley. Proficient with computers/technology with knowledge of MS Office tools. Ability to manage a caseload while creating an exceptional customer experience. Excellent driving skills and record. Ability to lift 50 lbs or more. Benefits: Health; 401K with company match; vacation and sick time; tuition reimbursement; funeral discounts and more. SCI offers advanced on-line training resources, career advancement opportunities. For more information, please visit our corporate site at www.sci-corp.com. Equal Opportunity Employer, M/F/D/V. Interested candidates please reply to: Gregg.Brunwasser@DignityMemorial.com with "For Funeral Director Position" in the subject line.

Funeral Directors Wanted Independently owned funeral firm in the Hudson Valley seeks a well-rounded funeral director to join our team. The successful candidate will be experienced in all aspects of the profession, especially embalming, arrangements, and has strong knowledge of pre-planning and pre-paid funeral trust regulations. We expect a well-spoken, professional person who can develop and maintain excellent rapport with families. Additional qualifications include proficiency in MS Office, EDRS and funeral service case management software. This firm is a high call volume environment; this position requires participation in an alternating shift rotation on evenings and weekends. Compensation includes competitive salary and benefits package. Send a resume and cover letter to humanresources@mchoulfuneralhome.com.

Seeking Employment

Licensed Funeral Director Available in Syracuse Area NYS licensed funeral director seeking career position at a well-established funeral home in the Syracuse area. Compassionate, dedicated and hard working. Resume and cover letter provided upon request. Contact: janellekraus@gmail.com or 315-481-1837.

Funeral Director Seeks Employment Licensed funeral director/licensed embalmer for 29 years. Email clgouge@yahoo.com or call 360-775-9822.

Wanted

Sell Us Your Funeral Home in Nassau or Suffolk County We are a family owned and operated company looking to carry on your family's traditions and legacy. Please contact Sal Mangano at 631-988-3000 or salfmangano@aol.com. All correspondence will be kept strictly confidential.

For Sale

Funeral Home For Sale - Burlington County, NJ Established funeral home in quaint community serving an expanded market area with a diverse religious/ethnic population. The firm has a tradition of excellence and is in a meticulously maintained turn-key facility with spacious living quarters. Average call volume is approximately 60 with net revenues of approximately \$400k. Contact: American Funeral Consultants at 800-832-6232 or Kathy@teamafc.com.

1999 Cadillac Hearse 41,700 miles. Well cared for. New tires, brake lines, brakes, exhaust. Clean car, normal wear and tear. Asking \$4,500 or best offer. Call 607-965-8242.

Funeral Homes For Sale Serving small rural communities for over 125 years. Two locations in Steuben County, NY, 18 miles apart. Average yearly call volume of 125. Great opportunity for a young couple to establish themselves in a small community atmosphere. Contact Rick at hpsmith_sonfuneralhome@yahoo.com.

2001 Lincoln Town Car Hearse Garage kept, well maintained, 69,000 Miles. Used weekly. \$8000 or best offer. Serious inquiries only. Pick up or shipping arranged by you. Call 845-778-3200 and ask for Tom.

Innovative Embalming Instruments and Supplies Amazing low cost preparation tools, instruments & supplies can be purchased at MortuaryMagic.com or by calling 631-328-5231.

Funeral Home For Sale - Dutchess County Well-established funeral home has a long history of excellent service to its families. The facility is very attractive and well-maintained, with living quarters on second floor. Call volume is between 70-80 calls annually. Contact: American Funeral Consultants at 800-832-6232 or Melissa@teamafc.com.

Funeral Service Business in Attractive, Victorian Home A unique business opportunity within a stunningly attractive, Victorian home. For serious, interested parties ONLY. A small, full-functioning funeral business, located in a small friendly community in beautiful Chautauqua County in Western NY is looking to transition it to the right qualified and interested person/family. Built in the early 1900s, it has loyally dedicated itself to serving the local area for over 90 years. The first floor and business area features beautifully-designed hardwood woodwork; from a grand staircase leading to the second floor to a hand-carved fireplace, designed hardwood floors beneath the carpets and very unusual woodwork and decor throughout, a large office and two small bathrooms. The second floor has an extraordinarily large family room, full bath, kitchen with brand new floors, a dining area and several other assorted, open area rooms. The third floor has a full bath and four bedrooms with plenty of closets throughout. The exterior has a wraparound, carpeted, newly roofed and rebuilt porch, side entrance with a small porch, original slate roof, large deep yard and two story, barn/garage with a blacktopped, double-wide driveway and basement with two furnaces and very reasonable electric. The business and home itself has great curb appeal and it is an extremely lovely and homey place and area to live, work and serve the local community. For more information, or to make an appointment, please call 716-792-4323. [Paid Listing]

Funeral Home for Sale, Delaware County Established funeral home has a tradition of excellent service and has no competition. The facility is a well-maintained Victorian-style home with living quarters on second floor. Average annual call volume is approximately 105 with net revenues of approximately \$500k. Contact American Funeral Consultants: Kathy@teamafc.com or 800-832-6232.

It's Time for OSHA Training



NYSFDA has scheduled four OSHA teleconferences for funeral home owners and staff to comply with federal education requirements.

WHO MUST PARTICIPATE? All funeral home employees, trade people and other independent contractors who work in or around the embalming room, or directly with bodies, or the effects of the deceased must have this training.

PRESENTER: Curtis D. Rostad, CAE, CFSP, FACFEI.

This session will specifically address the training requirements of the Bloodborne Pathogen, Hazard Communication and Formaldehyde Standards. Several of the OSHA Standards that apply generally to funeral homes have an annual training requirement. Participants will receive a Training Certificate indicating the information covered in the presentation and how that information satisfies these training requirements. These certificates should be placed in employees' personnel files and should be kept for a period of three years. Licensed funeral directors may also receive certification for one (1) hour of continuing education.

NOTE: You may only claim CE credit for OSHA once in the biennium.

2018 OSHA Teleconference Dates:

Date	Time	Registration Deadline
Wednesday, October 3	1 p.m. - 2 p.m.	Friday, September 28
Wednesday, October 10	1 p.m. - 2 p.m.	Friday, October 5
Wednesday, October 17	1 p.m. - 2 p.m.	Friday, October 12
Wednesday, October 24	1 p.m. - 2 p.m.	Friday, October 19

Cost

- NYSFDA Members: \$40
- Non-Members: \$80
- Mortuary Science Students: \$20

Register now at my.nysfda.org/OSHA

Donations and Tributes Recap

Thank you to our contributors who have made donations to the Tribute Foundation in 2018. The levels at which they are listed are “cumulative” from the Foundation’s beginning. Gifts of Remembrance and Gifts in Honor and Memory of are also cumulative and count toward the levels of giving. For the most recent listings visit: my.nysfda.org/donors.

TRIBUTE LEGACY SOCIETY \$10,000 OR MORE

- **Wayne and Sally Baxter** (Fox Funeral Home, Forest Hills)
- **Douglas and Lillian Brueggemann** (Brueggemann Funeral Home of E. Northport, Inc., East Northport)
- **James P. Dean** (Campbell-Dean Funeral Home, Inc., Oneida)
- **Timothy P. Doyle, CFSP** (Timothy P. Doyle Funeral Home, Poughkeepsie)
- **Dutchess Putnam Ulster Funeral Directors Association**
- **William F. Flooks Jr.** (Beecher Flooks Funeral Home, Inc., Pleasantville)
- **Jeffrey A. and Robin Jennings** (Jennings, Nulton & Mattle Funeral Home, Inc., Penfield)
- **Leatherstocking Funeral Directors Association**
- **Peter J. Nolan, Mark Nolan and James P. Nolan Jr.** (Nolan & Taylor-Howe Funeral Home, Inc., Northport)
- **Ontario-Wayne-Yates County Funeral Directors Association**
- **Richard J. and JoAnne Sullivan** (Quigley Bros. Funeral Home, Cornwall-on-Hudson)

CORNERSTONE BENEFACTOR \$5,000 – \$9,999

- **Scott B. Anthony, CFSP** (Anthony Funeral & Cremation Chapels, Webster)
- **Erie-Niagara Funeral Directors Association**
- **John Fraser** (Holy Rosary Church, Hawthorne)
- **Henry Gutterman** (New York)
- **Scott and Eben Miller** (Miller Printing & Litho, Inc., Amsterdam)
- **Joseph B. Papavero** (Papavero Funeral Home, Maspeth)
- **Sal Stratis** (Abigal Press)
- **Carl W. Trainor** (Trainor Funeral Home, Inc., Boonville)

MEDALLION CIRCLE \$2,500 – \$4,999

- **Capital District Funeral Directors Association**
- **Joseph Dietrich** (Dietrich Funeral Home, Inc., Amherst)
- **Nancy Eannace** (Eannace Funeral Home Inc., Utica)
- **Robert and Mimi Enos** (Hoy Funeral Home, West Seneca)
- **Ayriss Granby** (Granby’s Funeral Service, Inc.)
- **John and Susan Kelly** (Edward L. Kelly Funeral Home, Schroom Lake)
- **Leslie J. Morris** (East Otis, MA)
- **G. Robert Sweet** (Sweet’s Funeral Home, Inc., Hyde Park)
- **Gordon and Joan Terry** (Edmeston)

KEYSTONE CONTRIBUTOR \$1,000 – \$2,499

- **American Funeral Consultants** (New Paltz)
- **Fred Bryant** (Bryant Funeral Home, Inc., East Setauket)
- **Sharon D’Ambrosio** (Babcock Funeral Home, Ravena)
- **Peter C. DeLuca and Gregory Zannitto** (Greenwich Village Funeral Home, Inc, New York)
- **Jeff and Peggy Gaines** (Glen Rock, NJ)
- **Chad W. Green** (Donaldson Funeral Home, Massena)
- **Dick and Donna Hazzard** (Patterson)
- **The McVeigh and Parente Families** (McVeigh Funeral Home, Inc., Albany)
- **Bruce K. Mason** (Mason Funeral Home, Fort Ann)
- **Wesley A. and Wesley C. Powell** (Powell Funeral Home, Inc., Amityville)
- **Melissa A. Sorce-DeNicola** (Joseph W. Sorce Funeral Home, Inc.)

TRIBUTE PIONEER \$500 – \$999

- **Beth Burlingame** (Altamont)
- **Billings Memorial, Inc.** (Pine Bush)
- **Colonial Memorial Funeral Home** (Woodbourne)
- **Donna DeMarse** (Fitzgerald Funeral Home, Ltd., Cohoes)
- **Lester R. Grummons** (Lester R. Grummons Funeral Home, Oneonta)
- **Michael A. Heredia** (Conway Funeral Home, Jackson Heights)
- **Iowa Funeral Directors Association**
- **Bruce Ironside** (Ironside Funeral Home, Inc., Oneida)
- **Patriot Guard Riders**
- **John C. Patterson** (Edward C. Finn Funeral Home, Inc., Stony Point)

FOUNDATION FELLOW \$100 – \$249

- **Jean B. Davis** (Theresa)
- **John and Kathleen Pietrobono** (Heller & Skinner Funeral Home, Worcester)
- **Mark LaRobardiere** (LaRobardiere Funeral Home, Inc., Camden)
- **Dorothy C. Pacimeo-Comodore** (McManus-Lorey Funeral Home, Medford)
- **Joseph J. Smith** (Joseph J. Smith Funeral Home Inc., Mahopac)
- **Bruce and Eleanor Troy** (Burnett & White Funeral Homes, Red Hook)

FRIEND OF THE FOUNDATION \$100 – \$249

- **R. Dennis Casey** (Casey, Halwig & Hartle Funeral Home, Olean)
- **Peter Cassidy** (McHoul Funeral Home, Hopwell Junction)
- **Shawn A. Fahey** (Estey, Munroe & Fahey Funeral Home, Owego)
- **Don E. Falardeau** (Falardeau Funeral Home, Inc., Baldwinsville)
- **Joseph Fritsch** (Ernest H. Parsons Funeral Home, Binghamton)
- **James R. Gray** (James R. Gray Funeral Home, Rochester)
- **Michael Kelly** (Doran Funeral Home, Seneca Falls)
- **Richard Lalli** (William M. Gagan Funeral Home Inc., Pine Bush)
- **Mark and Jane Levine** (Levine Memorial Chapel Inc., Albany)
- **Douglas G. Tappan** (Allanson-Glanville-Tappan Funeral Homes, Inc., Phoenix)
- **William L. Trudden** (McCourt & Trudden Funeral Home Inc., Farmingdale)
- **Harry VanVliet** (Gilpatric-VanVliet Funeral Home, Ulster Park)T

THANK YOU to the golfers in the NYS Tribute Foundation’s recent Golf Outing at Shenendoah Golf Club at Turning Stone in Verona on August 12, 2018.

RESULTS:

- Closest to the pin (#3 men): **John Bary**
- Closest to the pin (#3 women): **Michelle Kinville**
- Longest drive (#10 men): **Mark Barry**
- Longest drive (#10 women): **Michelle Kinville**



FIRST PLACE: **Jim Ironside, Gretchen Ironside, Ed Weiler and Dustin Jones**

Tributes in Memory of

Please consider a contribution to the Foundation.

In Memory of Ambrose Babella

- Doug and Martha Brueggemann
- Henry Gutterman
- Dick and Donna Hazzard
- Gordon and Joan Terry
- Richard and JoAnne Sullivan

In Memory of Albert "Al" Baris

- Ontario-Wayne-Yates FDA

In Memory of Mark R. Burlingame

- Beth Burlingame

In Memory of Douglas M. Coleman

- Doug and Martha Brueggemann

In Memory of Steven R. Davis

- Jean Davis

In Memory of Marianne Donofrio

- Henry Gutterman

In Memory of Bernard Dowd

- Henry Gutterman

In Memory of Marian Dreis

- Alice Cantwell
- Mark and Jane Levine

In Memory of Warren Fitzgerald Sr.

- Donna DeMarse

In Memory of John Friedel Jr.

- Nancy Eannace

In Memory of Sharon Grummons

- Lester Grummons

In Memory of Edward Mahar

- Richard and JoAnne Sullivan

In Memory of Sylvia R. Mauriello

- Mark LaRobadiere

In Memory of Daniel Mongelluzzo

- Michael Heredia

In Memory of Joel F. Morris

- Leslie Morris

In Memory of J. Gerard Quigley

- Richard and JoAnne Sullivan
- G. Robert Sweet

In Memory of Relatives and Friends

- Jeff and Peggy Gaines

In Memory of Frederick H. Stahl

- Dorothy Pacimeo-Comdore

In Memory of Franklin L. Steinberg

- Henry Gutterman
- Dick and Donna Hazzard
- Richard and JoAnne Sullivan
- Gordon and Joan Terry

In Memory of Arthur T. Sullivan

- Doug and Martha Brueggemann
- Robert Enos
- Dick and Donna Hazzard
- Joe and Rana Huber
- Richard and JoAnne Sullivan
- G. Robert Sweet
- Gordon and Joan Terry

In Memory of Raymond J. Sullivan (13th Anniversary)

- Richard and JoAnne Sullivan

In Memory of Emma Stiles Walkup

- Doug and Martha Brueggemann
- Robert and Mimi Enos
- The McVeigh and Parente Families
- Richard and JoAnne Sullivan

In Memory of Elizabeth Westcott

- Leatherstocking FDA



Congratulations to the
NYS Tribute Foundation's
2018 Scholarship Winner:

JENNIFER M. COTTER
American Academy McAllister Institute



Congratulations to the
2018 R. Barry McPhillips
Scholarship Award:

VANESSA A. GRANBY
Granby's Funeral Service, Inc.



Learn more:
[my.nysfda.org/
scholarships](http://my.nysfda.org/scholarships)

Interest Rates Expected to Rise



Adam B. Schrom, CAE,
Director, Preneed Trust Services

The following economic forecast has been issued by PrePlan's financial advisors Hugh Johnson Advisors LLC. Each month PrePlan's five funeral director trustees meet with our financial advisors to review the current economic climate. This information is used to help the trustees make investment decisions as well as make revisions to the trust's investment policy.



Our forecast at Hugh Johnson Advisors remains on course. Interest rates will continue to rise in 2018 and 2019.

The Federal Reserve has already raised short rates by .50% this year, and we expect two more ¼% increases this year and three ¼% increases next year. Our expectation is based on current conditions and could change if the economic data changes.

The economy continues to be in good shape and inflation has edged above the Fed's 2% target. These conditions will give the Fed the confidence to continue to raise rates. The yield curve has flattened, meaning that short-term rates are rising faster than longer-term rates. This is normal when the Fed is tightening. Short rates move in lockstep with the Fed. Long rates go up less as investors start to anticipate that monetary policy is moving gradually toward choking off the recovery. We don't think we are in danger of that happening until at least a year from now, probably longer, but investors look far down the road.

The portfolio's relatively short average maturity has allowed us to benefit more quickly from the reinvestment of maturities at higher interest rates sooner than would have been the case with a portfolio with a longer average maturity. The overall portfolio yield has risen over the past few months and will continue to rise throughout 2018 and 2019 as interest rates move higher. The current 2.26% gross yield on the PrePlan investment portfolio (up from 2.15%) will continue to move towards 3% by the end of 2019.

PREPLAN
Proudly Celebrating

30
YEARS

Interested in learning how PrePlan stacks up to your current preneed partner? Give our team a call today at 800-577-3752!

Carelessness Can Cost You

Kim Young,
Director, Credit Union Services



Many Americans are concerned about someone stealing their credit card, check, or debit card numbers, but they may be ignoring one easy way thieves can access financial accounts: receipts.

Disregarding receipts that have valuable information greatly increases the risk of credit and debit card fraud. Thieves easily can

find receipts with valid account numbers in trash cans. Some easy steps you can take to prevent thieves from stealing your financial information:

- Shred all preapproved credit offers, credit and debit card receipts, insurance forms, financial

statements, and other paperwork containing personal and financial information;

- Check credit union statements and other financial statements monthly for discrepancies and order a credit report once a year to make sure no one else is using your personal information to obtain credit cards or services;

- Don't print your Social Security number on your checks and don't carry your Social Security card in your wallet; and

- Be hesitant about giving personal or financial information over the telephone--make sure you know the caller and know how the information will be used.

For additional information on preventing Identity theft, visit www.usa.gov/identity-theft

Last Month to take Advantage of our Loan Special!

Have you been thinking about replacing your hearse or limousine? Maybe your accountant has mentioned the benefits of purchasing a new vehicle to claim the Section 179 deduction. Well, now is the time. Directors Choice Credit Union's professional vehicle rates have never been lower: 3.70% APR* on new vehicles, 4.20% APR* on used vehicles. Also, any applications taken through the month of September will lock in the rate through the end of 2018.



**Call us TODAY at
800-593-5920!**



Directors Choice Introduces Rewards Program!

If your neighborhood bank is acting less neighborly, perhaps its time to give your credit union another look. Directors Choice, the credit union for Association members, offers business and personal checking accounts that do not charge monthly fees and have free online banking and bill pay services. And now, with their Rewards Program, if you add a debit card, loans or investments, you could qualify for a year-end appreciation bonus and a loan rate reduction the following year. Visit our website at www.DirectorsChoiceCU.com for details! You'll be glad you did!



Upcoming Events

September 2018 Visit my.nysfda.org/calendar for more details and events



- 03 **Notice of Closing**
NYSFDA offices will be closed in observance of Labor Day
- 08 **Continuing Vision, 6 CEUs**
Gargiulo's Restaurant, Brooklyn | 10:30 a.m. - 5:30 p.m.
Questions? Contact Jeff Holcomb at 718-619-1700 or continuingvision.com
- 18 **Directors Choice Credit Union Board Meeting**
Conference Call | 12:30 p.m.
- 20 **Overview of NYSFDA's New Consumer Awareness Campaign, 1 CEU**
Webinar | 2:00 p.m. | See page 5 for details
- 25 **9/11: I Was There, 1 CEU**
Webinar | 1:00 p.m. | See page 6 for more details
- 26 **NYS TRIBUTE FOUNDATION: Facilitating Grief Support Groups, 6 CEUs**
NYSFDA Headquarters, Albany, September 26-27
Learn more: my.nysfda.org/TributeGriefSupport
- 27 **Training for Use of the Consumer Awareness Campaign Materials**
Webinar | 2:00 p.m. | See page 5 for details

Upcoming Webinars



9/11: I Was There

Tuesday, September 25, 2018 | 1:00 p.m. – 2:00 p.m. | 1 CEU Pending DOH Approval

PRESENTED BY:

Gabriella Villacis, CHES, WTC Health Program, Mount Sinai

Did you assist with the recovery efforts following the 9/11 attacks? You may qualify for medical benefits through the World Trade Center Health Program. See page 6 for more details.



NYS Final Disposition Law Review

Wednesday, November 7, 2018 | 1:00 p.m. – 2:00 p.m. | Earn 1 NYS Law CEU

PRESENTED BY:

Randy L. McCullough, CAE and Marianne Schrom, CAE

This webinar will examine the four pillars of Section 4201 of the NYS Public Health Law – NYS's ground-breaking Final Disposition Law. These are: the next-of-kin hierarchy; the agent designation form; resolving family disputes; and securing greater liability protection for funeral directors.

NYSFDA Members: FREE | Non-Members: \$199

Registration is required.
Visit my.nysfda.org/webinars or call
800-291-2629 to register.