

The Buckeye Director

A publication of the Ohio Funeral Directors Association

Fall 2012

OFDA Mortuary Response Team Annual Golf Outing

page 10

Filing for VA Headstones, Markers and Medallions

page 16



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The Buckeye Director

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The Ohio Funeral Directors Association

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OFDA Mission Statement

To represent and support our membership by promoting professional standards and excellence in funeral service.



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Did You Know?

OFDA accepts articles written by our membership for possible publication in *The Buckeye Director*.

The deadline for future issues is as follows:

- October 12 for the December issue

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“In some parts of the world, warm summer weather starts in June, stretches through July and winds down in August. In other parts of the world, the heat is on all of the time! But summer is not only about hot temperatures and school vacations, for it’s a season experienced worldwide and means different things to different cultures.” (Originally published at www.creativity-portal.com)

As summer slowly starts to fade, so too do the multitude of summer activities. Soon we will be gathering and harvesting the fruits of all our summer labors. For me, personally, the end of summer transports me to the end of another triathlon season.

For us at OFDA, your Executive Committee and staff have been hard at work this past summer planning and preparing for the 2012-2013 year that lay before us. Just as you would manage and operate your own businesses, we, too, have spent much of the summer in a plethora of planning meetings. Committees have formed, and I have watched young men and women step up to share in leadership roles. We have fine-tuned our finances, developed marketing strategies and attended leadership conferences, gathering up informa-

tion voraciously — much like squirrels gather nuts in preparation for the coming winter. OFDA continues to closely watch state and national legislative issues and observe what impact they may have to our members. We also spent much of the summer coordinating and preparing for the huge undertaking required in moving our convention in the spring of 2013 to the Hilton property at Easton, making for what we hope to become a family destination for all our members.

To quote Catherine Pulsifer, “You can set a course for the future by defining your goals, or, you can take the opposite position and just let the future haphazardly unfold by itself.” Here at OFDA, we continually plan, organize and contemplate our future. We frequently look for new ideas and fresh concepts that will challenge our way of looking at things. Our ever-changing profession demands this of us during our current atmosphere of change and growth. This is what sets OFDA apart and makes us one of the finest state associations. OFDA is not afraid to take an objective look at ourselves and see when changes need to be made. We continue to aspire for an environment that welcomes growth and new ideas for our members. With this in mind, I personally invite you to discover the countless opportunities OFDA has to offer. Take a moment to review our list of committees; I am sure you will find one that piques your interest. Get involved ... and become a part of our OFDA future!



Mark Merz, CFSP



SEPTEMBER

- 3 Labor Day – Office Closed
- 5 Master Training Seminar, OFDA Headquarters
- 19 Master Trust Committee Meeting
- 19 Executive Committee Meeting
- 25 District 14 Meeting with OFDA Program, Der Dutchman
- 27 District 10 Meeting with OFDA Program, Location TBD

OCTOBER

- 1 District 19 Meeting with OFDA Program, Location TBD

- 7-10 NFDA International Convention & Expo, Charlotte, North Carolina
- 16 Master Trust Committee Meeting
- 16 Executive Committee
- 16 District 7 Meeting with OFDA Program, Location TBD
- 17 Board of Directors Meeting
- 17 District 2 Meeting with OFDA Program, Location TBD
- 18 PAC Fundraiser Sporting Clay Event, Mad River Sportsman's Club, Bellefontaine

NOVEMBER

- 13 Master Trust Committee Meeting
- 13 Executive Committee Meeting
- 16 Young Funeral Directors Seminar
- 22-23 Office Closed in Observance of Thanksgiving Day Holiday

DECEMBER

- 6 Executive Committee Meeting, Hilton Downtown Columbus
- 11 Insurance Seminar, OFDA
- 24-25 OFDA Office Closed for Holiday

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Leaders with Nerve



Executive Director's Message



Stephen J. Geblert

It seems that, every time you read a paper or watch a news program, the overriding sense in all the news today is the lack of strong leadership.

We see this lack of leaders from our elected officials, from business executives, from higher education and even from church hierarchy.

In a time of high anxiety like we are experiencing now, with terrorism threats, the struggling economy, the incredible pace of life today and the unprecedented rate of change, this is a time when we desperately need strong, capable leaders to pave the way for a new generation.

I recently heard a message regarding failed leadership I would like to share with you. It contrasted the differences of actions of leaders **without nerve** to leaders **with nerve**. See what you think.

1. *Leaders without nerve pursue quick fixes.* Instead of looking to the future, they only deal with issues they can fix now (whether it helps in the long run or not). **Real leaders learn to wait, to plan thoroughly and to think through all possible consequences.**

2. *Leaders without nerve are people-pleasers.* These are your typical yes people who will say “yes” to everyone instead of explaining why certain positives are not good for the whole — leaders like this constantly blow in the wind of public opinion. **Good leaders hold themselves and other people responsible; they do what is best regardless of current public thought or mob mentality.**

3. *Leaders without nerve blame-shift.* It is never their fault when something goes wrong. They are first in line to look for a scapegoat and will do anything to shift any responsibility from themselves. **Good leaders admit their own mistakes and stand with people to help correct and change circumstances where there are failure and problems.**

How do we attain the levels of leadership we desire and need to lead those we are responsible for in such a chaotic time as we are living in today?

In his book *Principle-Centered Leadership*, Stephen Covey suggests that in today's world we need a **compass** instead of a **map** to successfully lead from where we are today to where we need to be in the future.

He gives the following reasons why:

- The compass orients people even in forests, deserts, seas and open unsettled terrain (sound like funeral service today?)
- As the territory changes, the map quickly becomes obsolete
- The map provides description, but the compass provides vision and direction
- An accurate map is a good management tool, but a compass is a leadership and empowerment tool

The author is stating that if we rely on an inaccurate map, we will get lost. But, if we use a compass and our values are based on solid moral, ethical and business principles, we will be able to navigate the uncharted territory we find ourselves in and successfully lead ourselves, our businesses and our profession to new and exciting levels of service and success.

Funeral service today is definitely in uncharted territory. I hear this every week from members throughout the state.

Together, let's utilize our moral compasses and throw away the old obsolete maps. If we do this together, as Stephen Covey says, “We won't get lost, confused or fooled by conflicting voices and values.”

The “true north” setting of your compassion, integrity and service will lead you successfully to the next level of commitment and dedication to the families you serve.

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Shifting Consumer Attitudes *Toward Funerals*



by Pam Ulery,
Director of Sales
Development,
Funeral Directors Life
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I have been working in the funeral industry — specifically in preneed — for more than 15 years now. Today, I am having more fun in this business than ever before. I get the privilege of partnering with funeral homes to help promote this aspect of their business; not only that, but my team and I also get to help hundreds of families with a very needed service that will alleviate the burdens on those they love at a very difficult time. We truly do make a difference.

I will tell you, though, that throughout my 15 years in this profession, I have witnessed a shift in the attitudes of people in the way they are thinking about and planning a funeral. Not that the benefits and advantages of preplanning have changed — they haven't. But we are seeing that our consumers today are definitely shifting in the way they are thinking about preplanning. Our task now is to understand our customers' needs and continue to find ways to help them in this vital area of planning.

Compared to previous generations, boomers are better informed, more educated and more skeptical of the way things have always been done. And now, with the Internet, they are armed with all sorts of information right at their fingertips.

Boomers typically do some kind of Internet research before buying, which is great — if good information is available and if it is used properly. But, as we all know, a little information can be a dangerous thing! Often, when Boomers go to see the doctor, they have already looked up their ailments and diagnosed themselves — they just need the doctor to fill out the prescription. But what would you think of a doctor who said “OK!” and handed over a prescription without fully examining the patient? A good doctor will say, “Hold on a minute! I need to check your vitals, ask some questions and get your history before I can make an informed diagnosis.”

Just as the doctor is the expert in diagnosis and treatment of diseases, the funeral director is the expert on funerals. The funeral director's job is to make sure families get exactly what they want and what they need for a healing funeral tribute.

Our job is to educate the consumer on the value and importance of having a funeral service. Because boomers are trying to break away from the way things have always been done, they figure they don't need the services of a funeral director, who will only tell them that they need to do things like the generation before.

For this reason, boomers often think they don't want or need a service. Have you ever followed up with a family that did not have a ceremony or memorial service? You know what I am talking about. In reality, what boomers are telling you is “I don't want a service that looks like every single other service you do.” Many consumers really do not know what their families will need and want. On average, a person may only have to plan for one or two funerals in his or her lifetime. Some people have never needed your service and have had little or no experience with planning a funeral. What we need to do as funeral-service professionals is to start educating families on the inherent value of a ceremony. Just as a doctor would never write out a prescription without first examining the patient and talking about options, so we should not create a funeral plan without first educating the customer on the virtues of a healing and

meaningful service and digging deeper into understanding their needs. It would be a disservice to the family NOT to ensure that all its needs are taken care of.

Here are a few questions that can help get the conversation started:

- Who has been impacted by the life that has been lived?
- Who has been impacted the most by the death?
- What do you think we can do to help these people in their grieving process?
- How can we honor the contribution this person has made throughout his/her life?
- What will help the family feel like they have had some kind of closure?

Certainly, every family is unique and the answers to these questions will be different for everyone. But what these questions do is help the customer begin to understand, whether in an at-need or preneed situation, that the needs of family and friends are important and should be addressed. A lot of customers in a preplanning situation off-handedly say that they don't care what happens to their body. These questions gently remind the consumer that there may be others in their life who will be impacted by their death and who *do* care.

The value of thoughtful planning to the surviving family is priceless. And the value of what we do to help families create healing and meaningful tributes is undeniable — it's called making a difference.

OFDA Mortuary Response Team



First-place team



Second-place team

The 16th Annual OFDA Mortuary Response Team golf outing on June 6 was once again a success with more than 90 golfers enjoying a beautiful day at the Oakhaven Golf Club in Delaware. As always, the success of this outing is made possible by our many generous sponsors. A BIG thank-you goes out to them for the support they bring to the outing. The team also appreciates all of those who come out to join us for a fun round of golf, good food and drink, prizes and a chance to enjoy some time with friends.

The proceeds from the outing are used to offset the cost of training for the Mortuary Response Team. Although the team has received several grants for additional equipment over the years, training money is still difficult to find, so the funds from this outing allow the team to continue to stay prepared for the disaster that we hope never happens.

The winning team was: Steve Thacker, Mike Johnson, Ernie Hall and Evan Hall.

The second-place team was: Matt Creech, Trevis Faulkner, Mike Neeper and Wes Snyder.

THANK YOU to all of those who graciously helped the team through sponsorships:

Breakfast – Matthews Casket Division

Lunch – Cincinnati Equitable Life Insurance Company

Refreshments – Baxter Burial Vault Service, Inc.; Bell Vault & Monument, Inc.; Crummitt & Son Vault Corp.; Fithian-Wilbert Burial Vault Co.; Hupp-Stiverson Co.; Longstreth, Inc., Ohio Vault Works, Inc.; The Akron Vault Co.;

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Annual Golf Outing

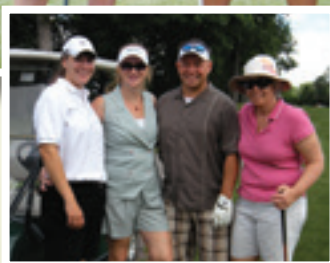
Thank you to our hole contest sponsors:

- Ladies' Longest Drive – *Hole #1*, sponsored by Tim Conley, Conley Funeral Trade Service – Winner: Sarah Berner
- Straightest Drive Beyond 150 Yards – *Hole #5*, sponsored by Bob Van Horn, OFDA MRT – Winner: Larry Schildmeyer Jr.
- Men's Longest Drive – *Hole #6*, sponsored by Scott Davis, Roger W. Davis FH – Winner: Wade Laughery
- Longest Putt – *Hole #8*, sponsored by Brent Hartley, OFDA MRT – Winner: John Arnold
- Closest to Pin – *Hole #9*, sponsored by Ben Kyle, Kyle Monuments – Winner: Matt Creech

- Shortest Drive in Fairway (men's tee) – *Hole #10*, sponsored by Jim Dempsey, OFDA-MRT – Winner: Frank Rosenacker
- Ladies' Closest to Pin on or off Green – *Hole #11*, sponsored by Astral Industries – Winner: Sherry Dirr
- Closest to Pin, Second Shot – *Hole #12*, Sponsored by Duane Hedrick, The Dodge Company – Winner: Kevin Schoedinger

Pink Ball Contest – Sponsored by Tim Schmidt, OFDA MRT

Cash Donations – John Atkins, Mike Gedert, Bob Van Horn and Pete Minges



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Thank you to all who have participated in the 2012 PAC Campaign. You are still encouraged to support PAC if you have not done so this year. Your contributions are prudently allocated to worthy candidates and legislative efforts.

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Power of Attorney

by Donald B. Ferfolia Jr., JD, CFSP, Ferfolia Funeral Home, Sagamore Hills, Ohio

When funeral directors think about powers of attorney, the discussion usually revolves around the fact that the powers contained in the document cease upon the death of the individual, giving those powers to another person. Although this conversation tends to be common, funeral directors and preneed counselors probably encounter financial powers of attorney (POA) and use the powers contained in them on a very regular basis.

POA documents are very powerful tools that enable a family to conduct business when an individual is unable to do so on his or her own. A POA allows an individual (agent) to conduct business on behalf of another (principal). Usually, the powers given by the principal to the agent in a financial power of attorney are very broad and sweeping and allow an agent to conduct virtually any business on behalf of the principal. Unfortunately, there are numerous cases of an agent using the powers given by the principal for malicious purposes. To combat these horrible acts, the Ohio legislature revised the power of attorney laws. Gov. Kasich signed S.B. 117 into law in December 2011, and it became effective on March 22, 2012. This new law repealed certain parts of the existing power of attorney law that was in effect in Ohio and enacted the Uniform Power of Attorney Act.

Revision of the Power of Attorney Form

Those who often work with powers of attorney know these documents would come in a variety of formats and lengths. These documents were often difficult to wade through to ensure the agent actually possessed the powers she/he was attempting to use with the funeral director or preneed counselor. Ohio Revised Code § 1337.60 made the problem of reviewing a POA much simpler. This section of the Ohio Revised Code set out a statutory form for the POA document. Moving forward from March 22, all POA documents must look substantially like the form that is outlined in the Code. Not only are the powers granted by a POA much easier to spot, but it is much easier to find the limitations on the powers granted by the principal.

The new form clearly identifies the agent and any successor agents at the beginning. The next sections define the general grants of authority as well as any special instructions the principal may give to the agent. These special instructions may broaden the powers given to the agent as well as limit the powers that are granted. If a guardian is necessary at any time, the principal may nominate the indi-

vidual or individuals who will act as guardian of the estate and/or guardian of the person.

The new form also has a section solely for the agent. This section contains a good description of the duties of the agent, a discussion of how an agent's authority is terminated and instructions on how an agent should sign something when conducting business on behalf of the principal. One of the most important parts of this new section discusses when an agent may be liable to the principal if that agent violates any of the duties contained in the Uniform Power of Attorney Act (ORC §§ 1337.21-1337.64).

Important Notes for the Funeral Director or Preneed Counselor

The Uniform Power of Attorney Act creates a list of powers that are granted under the General Grant of Authority. These powers may include the ability to conduct business with **real property; tangible personal property; stocks and bonds; commodities and options; banking business; operation of a business; insurance and annuities (with limitations); estates, trusts and other beneficial interests (with limitations); claims and litigation; personal and family maintenance; benefits from government programs; retirement plans; and/or taxes.** The principal can simply grant all these powers to the agent with one set of initials, or the principal can choose to grant only some of these powers to the agent. The powers granted are easily identified on the new form.

In the preceding list, it was noted that an agent may conduct limited business regarding insurance and estate issues. It is these two powers the agent would most likely use with a funeral director or preneed counselor. Those who work prearranging funerals on a regular basis know many families will change the beneficiary designation and ownership of a life insurance policy to a funeral home when funding a prearrangement contract. The new Uniform Power of Attorney Act indicates a principal must **specifically** empower an agent



to change the beneficiary designation of an existing life insurance policy. The principal may do this in one of two ways. She/ he may specifically write that power into the Special Instructions section of the new POA form. If the POA document contains a list of powers that must be specifically granted to the agent, the principal's initials must appear next to each power that is granted. If the principal's initials do not appear next to these special powers, the agent **does not** possess that power. If this power is not specifically granted, and a funeral home sends these documents to an insurance company, they will be returned unexecuted with instructions to have the principal sign the assignment or have a new power of attorney presented.

Some Final Notes

The Ohio Revised Code did make provisions for POA documents that were executed prior to March 22, 2012. If a POA document was signed on or after March 29, 2006, and before March 22, 2012, that document is still valid and is to be interpreted under the former law (O.R.C. § 1337.59).

Unless the POA specifically notes otherwise in the Special Instructions section of the document, it is considered a durable power of attorney. The durability section is very important, as it allows the POA to remain in effect if the principal becomes incapacitated or incompetent. Under the older version of the law, the reverse was true. If the older POA does not contain any durability language, the powers contained in the document cease to be effective upon the incapacitation of the principal.

Similar to the loss of Rights of Disposition, the powers contained in the POA cease to be effective if the principal and agent are married and there is an action pending in a court to end the marriage, unless it is noted in the Special Instructions section that actions to terminate the marriage will not terminate the agent's authority.

Donald B. Ferfolia Jr., JD, CFSP — Don is a fourth-generation funeral director and an attorney involved with his family's funeral firm in the southeast Cleveland area. The combination of law, funeral service and family-business experiences have provided Don with a unique skill set that enables him to assist clients in solving many different types of problems. He loves helping firms deal with the daily challenges of running a closely held business, including proactively managing accounts receivable issues and succession planning. Don is an OFDA member and participates on the OFDA Legislative Committee. He can be reached at 440-249-4655 or don@ferfolialaw.net.



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by T. Scott Gilligan,
OFDA General
Counsel

Filing for VA Headstones, Markers and Medallions

Due to recent changes and clarifications made by the Department of Veterans Affairs (the “VA”) on its headstones, markers and medallions program for deceased veterans, we have put together this guide as well as a new form to help OFDA members order headstones, markers and medallions for families.

Interment in Other Than a Veterans Cemetery. If the body or cremated remains of a veteran who was honorably discharged is interred or inurned in a cemetery other than a veterans cemetery, the headstone, marker or medallion must be ordered from the VA by the next of kin or a representative. In most cases, the funeral home will coordinate the filing of the claim for the headstone, marker or medallion using information provided by the next of kin. VA Form 40-1330 is filed for a headstone or marker, while VA Form 40-1330M is filed for a medallion. Both forms are available at www.va.gov/forms.

When filing VA Form 40-1330 and 40-1330M (the “VA Forms”), there are three options on who files as the Applicant. The choice of the “Applicant” that is made in Section 16 on the VA Forms is important for two reasons. First, depending upon who is listed as the Applicant, additional documentation may be necessary to complete the filing. Secondly, if questions arise as to the application, the VA will contact the Applicant. For this reason, many funeral directors prefer to file as the Applicant so surviving family members do not have to deal with the VA if there are issues that arise regarding the application.

The following three Applicant options are available on the VA Forms:

1. Next of Kin as Applicant. By checking the first box in Section 16 of the VA Forms, the next of kin serves as the Applicant and signs Section 17 of the VA Forms. This is the easiest method of making the application, since no further documentation is necessary to file (except the copy of the military discharge certificate). However, as noted above, if there are issues with the application, the VA will contact the next of kin as the Applicant. To relieve survivors of this possible burden, many funeral directors prefer to list themselves as the Applicant rather than listing the next of kin.

2. Funeral Director as Applicant. In order for the funeral director to serve as Applicant, the third box in Section 16 of the VA Forms should be checked. This indicates the funeral director is acting as the representative of the next of kin. The funeral director who is appointed would then sign Section 17 of the VA Forms and be regarded as the Applicant for the headstone, marker or medallion.

If the funeral director is appointed as the representative for the next of kin, it is necessary to file with the VA Forms documentation showing that appointment. The VA does not have a prescribed form by which the next of kin appoints the representative. Therefore, NFDA has created that form and has had it approved by the VA.

Attached at the end of this article is the form entitled Appointment of Representative to Process Claim for Government Headstone, Marker or Medallion. This form is also available on the OFDA website and may be downloaded by members. If the funeral director is serving as the representative, it is necessary to file this completed and executed form with the VA Forms.

The Appointment of Representative form is fairly self-explanatory. The next of kin is listed as the claimant, and the funeral director is listed as the representative. In Section 2, the next of kin lists the name of the decedent and identifies the relationship between the next of kin and the decedent. In Section 4, the funeral director lists his or her contact information. The document is then signed by the next of kin. It is not necessary to have the document notarized. This Appointment of Representative form must be filed with VA Form 40-1330 and 40-1330M.

3. Funeral Director as Applicant in Preneed Scenario. The VA Forms also allow for a veteran who is entering into a preneed contract to appoint a funeral director as his or her representative to file the VA Forms as the Applicant. By checking the second box in Section 16 of the VA Forms, the funeral director is authorized to file for the headstone, marker or medallion on behalf of the decedent. However, it is also necessary to file the Appointment of Representative form signed by the decedent in order to complete this application.

When a veteran pre-plans his or her own funeral arrangements, the funeral home may use the new Appointment of Representative Form to have the veteran appoint the funeral director to obtain the VA headstone, marker or medallion upon the veteran’s death. The funeral director would check the second box in Section 16 of the VA Form; sign Section 17 as the Applicant; and, when the veteran dies, file the Appointment of Representative form with the appropriate VA Form. By addressing this matter on a preneed basis, there is now no need to have family members sign VA Forms at the time of death. This mechanism is also appropriate in those cases where the veteran will not have surviving family members but wants to ensure a headstone, marker or medallion is provided.

Interment in a National, Post or State Veterans Cemetery. If a veteran is interred or inurned in a national, post or state veterans cemetery, the headstone or niche marker will be ordered by the cemetery official based upon inscription information provided by the next of kin. Typically, the funeral home is not directly involved in the ordering process.

If interment or inurnment is in a VA national cemetery, the VA Forms are not required. Rather, the cemetery officials will obtain the necessary inscription information from the next of kin and order the headstone or marker directly from the VA Headstone and Marker Electronic Ordering System.

If interment or inurnment is in a post or state veterans cemetery that does not have access to the VA Headstone and Marker Electronic Ordering System, the cemetery official will complete the appropriate VA Form and submit it to the VA. The funeral home would not be involved in this process.

OFDA members with questions regarding the application process for VA headstones, markers or medallions may contact Scott Gilligan at 513-871-6332.

APPOINTMENT OF REPRESENTATIVE TO PROCESS CLAIM FOR GOVERNMENT HEADSTONE, MARKER OR MEDALLION

1. PARTIES:

“Claimant”: _____
(Name of Claimant)

“Representative”: _____
(Name of Representative Appointed by Claimant)

“Funeral Home”: _____
(Name of Funeral Home)

2. STATUS OF THE CLAIMANT:

The CLAIMANT, who is appointing the REPRESENTATIVE to process a claim for a standard government headstone, marker, or medallion on behalf of the CLAIMANT, represents his or her status as follows: (Check the appropriate box).

Individual Pre-Arranging His or Her Own Funeral

Next of Kin of the Decedent: _____
(Name of Decedent)

(Relationship Between Claimant and Decedent)

3. APPOINTMENT OF REPRESENTATIVE:

The CLAIMANT hereby appoints the REPRESENTATIVE, who is an employee of the FUNERAL HOME, to process a claim for a standard government headstone or marker by filing VA Form 40-1330 or for a government medallion by filing VA Form 40-1330M, and to take all necessary action to process the claim. The U.S. Department of Veterans Affairs is authorized to deal with the REPRESENTATIVE on all matters pertaining to the claim for the government headstone, marker, or medallion.

4. CONTACT INFORMATION:

The contact information for the REPRESENTATIVE is as follows:

E-Mail Address: _____

Phone Number: _____

Address: _____

Date: _____ Signature of Claimant: _____



OFDA's PAC Fundraiser

*Sporting Clay Event, Thursday, October 18, 2012
Mad River Sportsman's Club, Bellefontaine, Ohio*



Mad River Sportsman's Club has secured a reputation as the finest private outdoor sporting clays club in the Midwest. Open year-round, its courses have been shot by more industry leaders than any other in the country.

Not an avid hunter? No problem! All skill levels are welcome at this important PAC fundraising event! Come have fun and support OFDA's legislative efforts!

Single registrants welcome! We'll assign you to a squad.

What to Expect

Come enjoy camaraderie among your fellow OFDA members, or bring a non-member friend — everyone is welcome!

- Four-person squad
- A 12-station course
- 100 targets
- Prizes for skill
- Prizes for "lack of skill"
- Hot barbecue lunch
- Refreshments

Registration begins at 9 a.m., with shooting to begin at 10 a.m.

Registration Fees

\$125 for the first registrant
\$100 for each additional registrant

Event Sponsors

Feeling generous? Choose one of the major sponsorships for the day:

Sharp Shooter – \$1,000/\$1,500*/\$2,000*
* includes registration for a squad of four

Trapper – \$250/\$500**/\$750**
** includes one registration

Station – *Can't join us for the day, but would like to support PAC? Then sign up to be a station sponsor for \$150!*

Gifts

Would you like to donate a gift for one of the prizes? A freebie for everyone in attendance? If so, please contact Diana or Melissa at the OFDA office (800-589-6332). Signage on the course and acknowledgement in *The Buckeye Director* and e-mail alerts to membership will confirm your generosity as a sponsor.

Why Do I Need a Sharps Container Near My Washing Machine?

by Barb Garrison, MS, CHMM, President, Safety and Environmental Solutions, LLC

If you launder potentially contaminated items (e.g., sheets, clothing, re-useable personal protective equipment, etc.) at your funeral home, you should have a sharps container located near your washing machine to comply with part 1910.1030(d)(4)(iii)(A)(2) of the Occupational Safety and Health Administration's (OSHA's) Bloodborne Pathogen Standard. This part of the regulation states: *"During use, containers for contaminated sharps shall be easily accessible to personnel and located as close as is feasible to the immediate area where sharps are used or can be reasonably anticipated to be found (e.g., laundries)."*

OSHA's reasoning on this point (pun intended) is that, historically, there has been a high incidence of needles being mixed with sheets that come from hospitals and nursing homes. OSHA believes that, if an employee must travel to a remote location to discard a sharp, it will (1) increase the possibility of an accidental needlestick, (2) increase the chances that needles and sharps will be improperly discarded and (3) create potential hazards for other staff members.

The determination of whether or not a sharps container is "as close as feasible" is made on a case-by-case basis by the OSHA compliance officer conducting the inspection. After interviewing employees, if the compliance officer believes there is a better location for the container, the employer will be given the opportunity to explain the reasons for the present location of the container. The compliance officer will then decide if a violation of this part of the regulation exists.

While the increased use of needleless systems means that the risk of a funeral-home employee being stuck by a sharp in the laundry has been minimized, the risk is still there. Purchasing a sharps container to put near the washing machine is an inexpensive way to further protect your staff members from the risk of a needlestick and exposure to bloodborne pathogens.

If you have any health, safety or environmental questions, please feel free to contact me at 614-404-3384 or bgarrison@sandesolutions.net.



Where Are They Coming from?

by Mark Kassouf, Ohio Department of Health, Office of Vital Statistics

Almost every day, a body is brought into Ohio for disposition. These decedents come from all over the country and world just to be laid to rest in our great state. I bet many of you didn't know that there is a requirement in law (ORC 3705.18) to document these bodies through the local vital statistics office where the disposition is going to occur.

That's right — the documentation is called the Certificate of Service, which can be found and completed in the Ohio Department of Health's Electronic Death

Registration System (EDRS). The Certificate of Service can be easily completed in the system and only requires a few pieces of information, since a death certificate has already been completed for the state or country where the person died. Once the Certificate of Service is completed in the EDRS application, it can be printed and given to the local registrar in the district where the disposition is to occur.

It's important to remember the history behind the Certificate of Service. It was originally developed to report deceased

veterans who were being brought into Ohio so that the Department of Veterans Affairs could be notified and properly honor those who served our country. The reporting was expanded in 1989 to better track all bodies being transported into Ohio for disposition.

If you have questions about how to prepare the Certificate of Service, please contact your local registrar or the Ohio Department of Health, Office of Vital Statistics Field Service Unit, at 614-644-0156.



by Sen. Sherrod
Brown (D-Ohio)

Remembering Ohio's Veterans

A veteran in Cincinnati recently wrote to me that “It is good to know we are not forgotten.”

There are more than 930,000 veterans in Ohio who have made tremendous sacrifices for our country. Members of the Armed Forces leave their families, endure great stress and put their lives on the line for us. They do not ask for much in return.

And as a member of the Senate Committee on Veterans' Affairs, I'm privileged to work on behalf of Ohio veterans — from expanding services and outreach for Ohio veterans to improving their access to health care and ensuring that all veterans have the tools they need to transition to civilian life.

But one of the most gratifying aspects of working with veterans is the opportunity to present our nation's heroes with replacement or overdue medals earned in service to our country.

Many veterans, particularly from World War II, the Korean War and the Vietnam War, never received all their awards and recognitions.

This happened because of the way they were discharged back then and because some awards were created at the conclusion of the war.

We have also found that many veterans lost their medals due to moving, floods, and other circumstances.

Behind each medal is a story of individual heroism, selflessness, courage and honor. And collectively, the stories share a common belief in the collective good — in understanding we are all part of something greater than ourselves.

That's why it is so important that these richly deserved awards are received.

Many veterans are not aware that they are entitled to ask for a replacement set of med-

als. If the veteran is deceased, we can also assist with obtaining the medals at the request of the next of kin.

Last year, my office handled 367 of these requests. And this year, we've already handled 150 requests to date.

We can also help veterans locate their discharge paperwork and military service records.

It's important that more veterans in Ohio are informed of this service that is available through my office.

Veterans who want help getting records or awards can call my Cleveland office at 888-896-6446 or visit the “Casework” section of my website at brown.senate.gov.

Our veterans represent the best of Ohio. They represent the very character of our nation. We must show Ohio's veterans that they have not been forgotten.



OFDA Workers' Compensation Programs Generate Nearly **\$300,000 in Premium Savings**



As we turned the page on the calendar to July, the Ohio Bureau of Workers' Compensation (BWC) ushered in the 2012 policy year, which will run through June 30, 2013. New workers' compensation rates took effect on July 1 and will apply to premiums due in February and August of 2013.

For many members of the Ohio Funeral Directors Association (OFDA), the new policy year means new rates through our endorsed group discount programs, administered by CareWorks Consultants. OFDA's traditional group rating program includes 400 members this year. Nine out of 10 of those members are saving the maximum 53 percent allowed by the BWC. In all, members are estimated to save more than \$270,000 in workers' compensation premiums.

In addition to our traditional group rating program, other OFDA members are enrolled in group retrospective rating. Through this program, employers initially pay premiums based on their full individual merit rates but have the opportunity to receive refunds of a portion of those premiums based on their ability to prevent workplace accidents and manage claim costs. Participating members are estimated to save as much as 56 percent in the OFDA group

retrospective rating program. Total estimated group retrospective premium savings are more than \$12,000.

In addition to premium savings, CareWorks Consultants provides OFDA members comprehensive claims management, hearing representation, unemployment consultation, risk management and safety services. Ohio-owned and -operated, CareWorks Consultants is the largest third-party administrator in the state that provides resources to meet the unique needs of each member.

As many employers are nearing the time of year when they begin to formulate budgets for 2013, now is the time to begin thinking about your workers' compensation rating options for next year. Put our team to work for you, and find out how the OFDA can make a difference for your company. For a no-cost, no-obligation program analysis, simply call OFDA Program Manager Shawn Combs at 800-837-3200, ext. 7264, or e-mail him at shawn.combs@ccitpa.com. You may also submit an online application at www.careworksconsultants.com/groupratingapplication/FuneralDirectors.



Geary E. Fraley, age 56, of Covington, Ohio, died Monday, July 2, 2012, as a result of a traffic accident in Preble County, Ohio. He was born on December 18, 1955, in Dayton, Ohio, to Adam Fraley of Covington, Ohio, and the late Edith C. (Dawson) Fraley. Geary married Ada Jean (Banks) Fraley, his wife of 37 and a half years, on October 12, 1974.

In addition to his father and wife, Geary is survived by his sons and daughters-in-law, Gregory E. and Heather Fraley, and Ronnie A. and Lindsay Fraley; his daughter and son-in-law, Carla J. and Steven Batdorf; his grandchildren, Tyler A. “Tylerman,” Abby “Abster,” Gavin E., Garret E., Claire M., Isabella J. and Madelyn E., all of Covington, Ohio; his mother-in-law, Mamie Banks of Middletown, Ohio; and many other family members and dear friends.

He was preceded in death by his mother in 2005 and his father-in-law, Robert G. Banks Sr., in 2012.

Geary was a 1973 graduate of West Carrollton High School. He attended Sinclair College and received his bachelor of mortuary science degree from the Cincinnati College of Mortuary Science. He was a member of the Noon Optimist Club and Eagles Aerie #3998 in Covington. He was a member of the Bradford Lions Club, where he and his wife were formerly recognized as citizens of the year. Geary was a licensed funeral director, embalmer and insurance agent and was co-owner of the Stocker-Fraley Funeral Homes of Covington and Bradford, Oakwood Crematory of Bradford and Hot Head Burritos of Eaton. He was a licensed

private pilot, which he loved. He was instrument-rated and proud of his twin-engine plane. Formerly, he was an EMT with the West Carrollton Fire Department and owner and operator of Fraley Trucking.

Family came first with Geary — he dearly loved his wife, children and grandchildren and never missed a chance to tell them he loved them. Geary believed “time stands still in paradise,” and his paradise was in Naples, Florida, where he enjoyed sharing time with his family and friends.

In lieu of flowers, memorial contributions may be made to donor’s favorite charity. Friends may express condolences to the family through www.stockerfraley.com.

Helen Farone, (née Morris), 88. Beloved wife of the late Carmen. Loving mother of Cynthia (Jerome) Yurch and Carma Jean Lafko of Chicago, Illinois. Devoted grandmother of Amelia (Rob) Hill and Zachariah Yurch. Dear sister of John (Florence) Morris and the following deceased: Anne Dobre, George, Harry and Eva Morris. Aunt and great-aunt. Co-owner/operator of Rita Marie Beauty Salon, Cedar at Lee Road, for more than 30 years. Well known and well loved for her expert cooking and baking.

Donations welcomed to Annunciation Greek Orthodox Church (100th Anniversary), 2187 W. 14th St., Cleveland, OH 44113 or charity of your choice. www.YurchFunerals.com

John J. “Jack” Higgins died at 81 after a deeply rewarding and happy life. John was born January 22, 1931, the son of Frank M. and Marie E. Rosensteel Higgins. Jack, who also was known as J.J. by many, was a 1949 graduate of Ursuline High School, where he played football and faithfully served on the class reunion committee. He then attended Youngstown University until enlisting in the U.S. Coast Guard to serve our country during the Korean War. After his discharge in 1954, he completed his professional studies at the Pittsburgh Institute of Mortuary Science and became a licensed funeral director and embalmer in 1956, a professional title he would proudly embrace and work tirelessly to raise its standards. From 1956 to 1958, Jack assisted his father in the operation of their funeral home, which was established in 1923 on Rayen Avenue. In 1958, Jack assumed the operation of his father’s funeral home and decided to establish a new location in the soon-to-be-rapidly-growing suburb of Austintown. At that same time, Jack also established an ambulance service, Higgins Ambulance, which served the area for more than 30 years. In 1965, Jack founded Hi Way Leasing, a company that supplied numerous local businesses and their employees with leased vehicles decades before national companies offered it. Under his leadership, he expanded the service area of the funeral home, establishing the Boardman-Canfield Funeral Home in 1977 and the Poland Funeral Home in 1994. Jack remained active in the operations of his family firm until the time of his illness, offering invaluable advice and counsel during the addition of the firm’s fourth location in the growing area of North Jackson in 2010.

Jack leaves a long legacy of professional, community and civic involvement. He has served as the past president of the Austintown Kiwanis Club; past lieutenant governor, District #21, Ohio Kiwanis; past president of the Western Reserve Council of the Navy League; past president of Mahoning, Trumbull, and Columbiana Counties Funeral Directors Association; and past president, Ohio Funeral Directors Association. He also served on committees of the National Funeral Directors Association. In 1981, Jack received the Distinguished Service Award for significant contributions to the funeral profession from the Pittsburgh Institute of Mortuary Science. He also served on the National Registry Board for Emergency Technicians; and he served two terms under Gov. James Rhodes and one term under Gov. Richard Celeste as a member of the Governor's Advisory Council for Pre-Hospital Care, setting standards for training, programs and equipment and vehicle requirements for ambulance operators in the state of Ohio. In 1981, he received the Distinguished Service Award for significant contributions to the funeral profession from the Pittsburgh Institute of Mortuary Science; most recently, he served as a field representative for U.S. Rep. Charles Wilson for Ohio's 6th District.

Jack was a charter member of Immaculate Heart of Mary, where he served on the church council; a former member of St. Christine's church, where he served as an usher; and, most recently, a member of Holy Family Church. Jack was also a charter member of the Mahoning Valley Gaelic Society; a life member of the Saxon Club; a life member of Youngstown Elks Lodge #55; a member of Catholic War Vets John J. Buckley Post #1292; a member of Eagles Aerie #213; a member of Youngstown Maennerchor Club; a member of Ursuline Mother House Century Club; a life member of K of C Council #274; a member of K of C Fourth Degree Assembly #826; and a current member of the Lake Club.

Jack's love for boating developed in the Coast Guard and continued in his private life. J.J. enjoyed boating on all five of the Great Lakes on his boat, *J.J.'s Harem* (a name given to Jack by a young dockhand when he and his beautiful wife and four

daughters pulled into dock). The name stuck. Many of Jack's happiest times were spent with his friends, children and grandchildren, boating and enjoying the most beautiful Catawba sunsets.

Jack is survived by his loving wife of 54 years, the former Barbara Ockerman, whom he married April 24, 1958; four daughters, Patricia Higgins (Billy Jack) of Poland, Susan (John) Flood of Colleyville, Texas, Katie Higgins of Cincinnati and Judy (Terry) Reardon of Boardman; his sister Kathleen Menosky; and eight grandchildren, Michael and Allison Flood; Benjamin and Emma Vickers; and John, Terrance, Bailey and Delaney Reardon.

Besides his parents, he was preceded in death by his sister Lt. Cmdr. Elaine Horton, U.S. Navy (retired).

Jack requested that material tributes take the form of donations to the Austintown Police Department Canine Units, the Poland Police Department or the Holy Family Church Building Fund.

M. Lorraine Melcher, age 87, of Port Orange, Florida, formerly of Piqua, Ohio, died at 2:07 p.m. on Tuesday, July 3, 2012, at Port Orange Nursing and Rehab Center, Port Orange, Florida. She was born in Kragon, Kentucky, on September 30, 1924, to the late Miles S. and Marie (Myers) Turner. On April 7, 1947, at St. Mary's Church, Portsmouth, Ohio, she married Louis W. Melcher. He preceded her in death on January 7, 2002.

Lorraine is survived by one daughter, Mary Lou Millhouse, Port Orange, Florida; two granddaughters, Cassandra (Jason) Rhodes and Lisa Millhouse, both of Port Orange, Florida; numerous nieces and nephews; and a multitude of cousins. She was preceded in death by one brother, J. Miles Turner, Melbourne, Florida.

Lorraine graduated from St. Mary's High School, Portsmouth, Ohio. She then attended the College of Mount St. Joseph in Cincinnati, Ohio. Lorraine was a member of St. Mary Catholic Church in Piqua, Ohio, where she was

active in the Altar Society and the Daughters of Isabella. Lorraine worked as an assistant leader with the Girl Scouts in Piqua and was a member of St. Margaret's Auxiliary, the Piqua Knights of Columbus Auxiliary and the Piqua Lions Auxiliary. She also worked as a bookkeeper at Miami Citizens Bank for several years. Lorraine and her husband, Louis, purchased Groven Funeral Home in Piqua in 1956, changing the name to Melcher Funeral Home. Together, they owned the business until 1987, when the firm was sold, becoming Melcher-Sowers Funeral Home, and Lorraine and her husband entered into semiretirement. Lorraine was a very active part of the business operations as well as an active member of the community. Lorraine enjoyed traveling with Lou, visiting multiple countries on their trips. She also enjoyed painting, playing cards with friends and watching TV with her family. Lou and Lorraine moved to Florida permanently in 1998, where they continued to be active in multiple organizations, including St. Vincent DePaul and the Council of Catholic Women at Our Lady of Lourdes Catholic Church. Lorraine was known by many people and considered a friend by many more.

In lieu of flowers, donations may be made to Halifax Health Hospice of Volusia Flagler, 3800 Woodbriar Trail, Port Orange, FL 32129. Condolences may be expressed to the family at www.melcher-sowers.com.

Loyal E. Monkemeier, age 97, of Sanborn, Iowa, and formerly of Ashton, Iowa, died on Monday, June 4, 2012, at the Prairie View Nursing Home in Sanborn. Mr. Monkemeier was the father-in-law of IFDA Past President and current President of Funeral Services of Iowa (FSI) Brad Smith of the Sliefert Funeral Home in Storm Lake.

Loyal Edward Monkemeier, the son of Fred and Martha (Washer) Monkemeier, was born on August 21, 1914. Loyal was united in marriage to Inez Laura Dilly on February 14, 1941. The Lord blessed Loyal and Inez with two children: James and Joy. The majority

of Loyal and Inez's married lifetime was spent west of Ashton, where they were engaged in farming for more than 50 years. Being a farmer was a noble vocation for Loyal, and he always enjoyed planting and harvesting crops and maintained an interest in his farm, even in his retirement. In February 1998, they moved to Sanborn, where they made their home. Loyal enjoyed residing on the Prairie View Campus for the past five and a half years.

Loyal was a longtime member of the Ashton Bible Church, where he served in various capacities. Loyal and Inez had the gift of hospitality and opened their home to many missionaries and friends. He was a softspoken man who testified to his personal relationship through Christ by living a humble and godly life that pointed others to Christ. His Christian faith is a legacy that will continue to touch his family and friends for generations to come.

Those who will always honor and cherish his memory include his children, James Monkemeier of Tomball, Texas, and Joy and Brad Smith of Storm Lake, Iowa; his grandchildren, Stephen Monkemeier of Leander, Texas; Dannielle (John) Sansom and Michelle (Steve) Aucoin, all of Magnolia, Texas; Matthew (Yvonne) Smith of Sioux Falls, South Dakota; Michael Smith (chair of the OFDA Education Committee) of Marion, Ohio; and Sean (Jaclyn) Smith of Rock Valley, Iowa; his great-grandchildren, Jordan, Carissa and Jacob Sansom; Cheyanne and Ayden Aucoin; Kinsey, Jacob and Aly McDonald; Emma Smith; and Carson and Adelyn Smith; his brother-in-law, Robert Henrich of San Pedro, California; nieces; nephews; other extended family members; and many friends.

Loyal was preceded in death by his parents; his wife, Inez, on May 5, 2007; his three sisters, Margie, Irene and Pearl; and two brothers, Raymond and William.

Gerald "Jerry" Wylie Shroyer, born August 17, 1927, died June 30, 2012, after suffering a massive stroke while lunching with friends. He was 84. Jerry was a Navy veteran and a 1946 Central High School graduate. He attended OSU and was a graduate of the Cleveland College of Mortuary Science. Formerly a funeral director, he later became an Ohio real estate broker. He proudly maintained both licenses for about 60 years. He was past president of the Hilltop Business Association and is a member of the Columbus Board of Realtors.

He was always a gentleman, caring and generous, who will be greatly missed. He is survived by his wife of 58 years, Dorothy (Monahan); his sisters Gene West and Cheree (Guy) Bullock; his brother-in-law, James (Flo) Monahan; and many nieces and nephews; and loyal friends Brenda Switzer, Michelle Fritch, Bill Staley, Bob White, Monsignor Schweitzer, the Fowlers, the Bradfords and friends at Gearhart Hardware. He looked forward to trips to Branson and boating on Buckeye Lake.

Memorials may be made to Holy Family Soup Kitchen, 584 W. Broad Street, Columbus, OH 43215, or VA Wounded Warriors, 420 N. James Road, Columbus, OH 43219.

James P. "Jim" Stevens, 86, of Bellefontaine, formerly of Kenton, died Tuesday, June 26, 2012, at the Logan Acres Nursing Facility in Bellefontaine.

He was born December 10, 1925, in Wheeling, West Virginia, to Zimmrie and Ella Mae (Troy) Stevens. On May 19, 1945, he married Mary Jane Bauman in San Diego, California, and she survives.

Also surviving are his children, Karen Stevens, Cheryl D. Hare, Jan C. Stevens and Gregory J. (Rhonda) Stevens; eight grandchildren; and nine great-grandchildren.

He was the owner of the Schindewolf Stevens Stout Funeral Home in Kenton,

where he started working in 1951, from 1965 to 1985.

He attended high school at St. Clairsville and graduated from the Cleveland College of Embalming in 1951.

Jim was a veteran of the U.S. Marine Corps, serving his country during World War II in the South Pacific.

Memorials may be made to the Bellefontaine Universal Home Health and Hospice, 914 E. Columbus St., Kenton, OH 43326.

Betty Floyd Wikoff of Harrison is the precious wife of the Rev. Carl J. Wikoff; the loving mother of Lesley A. Franklin, Cindy L. (Don) Hunt and Brian A. (Karen) Wikoff; the grandmother of Sarah Franklin, Seth (Kayla) Franklin, Rich (Beth) Franklin, Greg (Lindsay) Franklin, Amberly (Jeff) Schmaltz, Crystal (Randy) Walker, Lily Wikoff, Emily (Brian) Recker, Jordan Wikoff and Shane Huff; the great-grandmother of Anna, Jackson, Brilynn, Kyndal, Brody, Brayden, Bryson, Glorea, Carrson and Izac; the dear sister of Mary (R.L.) Trammel, Margie Delaney, Jerry (Emolene) Floyd, Larry (Juanita) Floyd and Linda Koehn; the daughter-in-law of Doris Koegler; the sister-in-law of Inez (Tom) Richley, Henrietta (Tom) Freeman and Carol J. Moore; the aunt of many nieces and nephews; and a friend of many. Betty was a 1950 graduate of Colerain High School and the first valedictorian in the history of the school. She was married to her high school sweetheart, Carl, on June 5, 1954. She was a faithful wife, a devoted mother and a doting grandmother. She served as a dedicated pastor's wife for 41 years at Philippi Baptist Church. She was preceded in death by her parents, Chester and Mae (Estes) Floyd; and a brother, George Floyd. She died on Saturday, July 14, 2012. She was 80 years old. Memorials may be made to Hospice of Cincinnati. Betty made a positive influence on everyone she met. Her infectious smile and friendly demeanor impacted us all.



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