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Dear Members,

October, 2001

District Meetings Canceled in Light of September 11 Tragedies On September 11, PFDA President Shelby Ferguson II, Executive Director John Eirkson and PFDA counsel Kathleen Ryan were in attendance at the New Jersey State Convention. Early that morning they were as shocked as the rest of the nation to see what was happening to the World Trade Center, the Pentagon and ultimately the crash of Flight 93 in Pennsylvania. Immediately, the decision was made to cancel the September PFDA district meetings. Since the district meetings will not be rescheduled, PFDA is offering to have John Eirkson and Shelby Ferguson II bring their portion of the program out to each local association after January 1. They would also like to share their firsthand view of PFDA's involvement with the United Airlines tragedy in Somerset.

Kathleen Ryan, PFDA's In-house legal counsel, is also available to present a separate program to locals upon invitation. Ms. Ryan's presentation includes compliance with the law and staying out of trouble with the State Board. She will also be giving updates on a new program being made available through SecurChoice™ and PFDA regarding Medicare and Medicaid spend down. Ms. Ryan is already scheduled to present in Erie on October 18 and in Altoona on October 23.

All requests to Ms. Ryan, PFDA staff and officers to come to local meetings should come through the PFDA office. Every attempt will be made to attend your local meeting, so please give ample notification. We apologize for the delays, but believe that this will be the best way to provide you with the most up-to-date information.

United Airlines Flight 93 Involvement PFDA has been involved with the tragedy in Somerset almost immediately following the announcement on television that the flight had crashed in Somerset County. PFDA Past President Jim Pinkerton, who is a part of the national DEMORT team, was in touch with county coroner Wallace Miller, offering his and PFDA's assistance in whatever capacity needed.

As pointed out in a memo to all PFDA members in September, PFDA's involvement with the United tragedy was significantly different than its involvement with the USAir crash. PFDA's involvement this time included establishing a mortuary care center, in which volunteers participated with the DEMORT team to help interview families. Funeral directors assisted the DEMORT team as well by entering data at the site. PFDA was also instrumental by setting up offices at Seven Springs and the armory in Somerset.

~~The use of volunteers from PFDA has been limited.~~ PFDA staff and officers have been utilizing members within a reasonable geographic area of the site to come in and assist. The workflow, in terms of interviews and data entry, varied hour-to-hour and day-by-day, from fairly active to total inactivity. Again, as pointed out in the memo, since this was a crime scene with many layers of agency involvement, PFDA's role in this crash was significantly different. On Friday, September 21, PFDA along with Blairsville Wilbert Burial Vault Company helped to properly place all of the artifacts into a vault, which will be held in an undisclosed location for later interment at a memorial site. PFDA is still involved with the activities in Somerset and will continue to be until notified otherwise. John Eirkson and Shelby Ferguson II will discuss United Flight 93 details with members at future local meetings.

Beware of Collect Calls Recently, some PA funeral directors have complained of \$22 charges on their phone bills for 2-minute collect calls. There is a scam going around where a person, claiming to be from a cremation service, makes collect calls to funeral homes, requesting a cremation price list. In one case a funeral director received the call from a payphone in Providence, RI. Zero Plus Dialing and US Long Distance both appear to be linked to the scam. Funeral directors, please warn your secretaries and answering services to watch out for collect calls from cremation services asking for price lists. If you receive one of these calls, the best thing to do is to reject it or hang up immediately.

Dodge Embalming Seminars Just Around the Corner Don't forget to register for the upcoming Dodge seminars in Pittsburgh and Harrisburg. PFDA is a co-sponsor of these programs, which are designed for embalmers who wish to enhance their embalming and restorative techniques.

The first seminar will be held in Pittsburgh at Robert Morris College on **Monday, October 22, 2001**, from 9:00 a.m. to 3:45 p.m. John Callahan, a licensed funeral director and embalmer, will be discussing topics such as Organ Procurement and Restoration, Skin Slip, Edema, and Emaciated Eye Restoration. *Preregistration costs are \$65 until October 12 and \$90 after that date.*

The second seminar will be held in Harrisburg at the Holiday Inn on **Friday, November 2, 2001**, from 9:00 a.m. to 3:45 p.m. Jack Adams, CFSP, will be talking about Successful Organ, Tissue and Bone Donor Restoration. *Preregistration costs are \$60 until October 23 and \$85 after that date.*

You should be receiving a seminar flyer with details and registration information shortly, if you have not gotten one already. For additional information on the seminars, call **Bob Buhrig, CFSP**, at 1-888-BEEP-BOB or e-mail him at EmailBeepBob@aol.com.

PFDA Board Member Biographies **Shelby D. Ferguson II** is currently the President of PFDA. His term as a board member will end in June of 2002. He is the owner of Ferguson Funeral Home, Inc. in Belle Vernon, PA, which has been in business since 1954. His father, Shelby D. Ferguson, previously owned the funeral home and retired in February of 2001. Shelby Ferguson II was born in North Charleroi, PA and grew up in Belle Vernon. He is married to Sue Ferguson and they have three children, Laura, Adam and Karlee.

Mr. Ferguson attended college at the California University of PA and Westmoreland County Community College. He went to mortuary school at the Pittsburgh Institute of Mortuary Science. He is active in the Belle Vernon Fire Department, having served as Past Assistant Chief and Past President. He is a member of the First United Methodist Church and the Masonic Lodge #643. Presently, he is serving as the treasurer of the Belle Vernon Lions Club. Mr. Ferguson is also a Past President and member of the Westmoreland/Indiana/Armstrong board.

Frank E. Schmidt is one of the new PFDA District Governors. His term began in June of 2001 and will end in June of 2005. He has been the Supervisor at King Funeral Home, Inc. in Hampton Township since 1987, but has been employed at the funeral home since 1975. Frank Schmidt was born in Pittsburgh and grew up in a suburb of Millvale. He is married to Mary Ann Schmidt and they have three children, Tiffany, Dan and Justin.

Mr. Schmidt went to college at the Community College of Allegheny County. He attended mortuary school at the Pittsburgh Institute of Mortuary Science. He is a Past President and current Secretary/Treasurer of the Butler County Funeral Directors. He belongs to the Butler County Funeral Directors Legislative Committee and is a charter member of the Hampton Rotary Club. Mr. Schmidt is also a member of the Hampton Business Association, the Richland's Sportsman Club, and the 4th Degree Knights of Columbus, Pittsburgh HOG Chapter.

Ohio Eliminates Indigent Burial Program Through indigent burial funds, funeral directors were being paid up to \$750 per burial. The law in Ohio now requires townships and municipalities to bury or cremate the poor at local government expense. The burial plot will include a concrete or stone marker with the person's name, age and date of death.

-Death Care Business Advisor, September 2001

CANA Releases Annual Cremation Statistics The Cremation Association of North America (CANA) ranks PA as #4 for its number of cremations in 2000. According to the National Vital Statistics, the 2000 estimated death count totaled 133,250 in PA. From this total there were 25,511 cremations. These statistics show that 19% of Pennsylvanians chose cremation over the traditional burial, compared to 16% in 1995.

-Death Care Business Advisor, September 2001

Stewart Enterprises Steers Away from Aggressive Acquisition Stewart is attempting to become a more settled cemetery and funeral home operator. The CFO, Kenneth Budde, says that the company has refinanced to extend the maturity of past debts, which will improve Stewart's ability to negotiate sales of foreign assets.

-Death Care Business Advisor, September 2001

Loewen Group Inc. Suffers Loss The company claims to have lost \$116.7 million, or \$1.60 a share in the second quarter, compared to last year's loss of \$76.3 million, or \$1.06 a share in the same quarter. According to John Lacey, Loewen's chairman of the board, the reorganization process is taking longer than expected but in the meantime the company is strengthening corporate structure, completing asset dispositions, and cleaning up their balance sheets.

-Death Care Business Advisor, September 2001

Two-for-One Stock Split On August 7, 2001, Matthews International Corporation declared a two-for-one stock split on its Class A and Class B common stock. This stock distribution gives shareholders one new share of Class A common stock for each share of outstanding A common stock and one share of Class B common stock for each share of outstanding Class B common stock.
-CFSA Newsletter, September 2001

York Shareholders in Favor of Merger Over 99% of votes cast by shareholders were in favor of the merger between the York Group and Matthews International Corporation. According to the merger agreement, the share price will be \$10. However, based on excess cash remaining on York's balance sheet as of Oct. 31, 2001, Matthews agreed to pay an extra \$1 per share.
-CFSA Newsletter, September 2001

How Long Funeral Home Documents Should Be Retained

Funeral Service Documents

Copies of Death Certificates – 3 years
Price List – 1 year after date of last distribution
State of Funeral Goods and Service Selected – 2 years
from date of arrangements conference

Personnel Records

Wage and Hour Logs – 3 years
Personnel Decisions (Hire/Fire) – 2 years
Payroll Records – 6 years

Accounting Documents

Bank Statement and Deposit Slips – 6 years
Checks – 6 years
Expense Reports – 4 years (after date of tax return is filed)
Monthly Trial Balances – 3 years
Vouchers for Payment to Vendors, Employees, etc. – 3 years
Subsidiary Ledger Including Payables and Receivables – 6 years
Audit Reports and Financial Statements – Permanent
General Ledgers and Journals – Permanent
Tax Returns – Permanent

Insurance Documents

Accident Reports – 6 years
Fire Inspection Reports – 6 years
Group Disability Records – 6 years
Safety Reports – 6 years
Claims (after settlement) – 3 years
Expired Policies – 3 years

OSHA Documents

Formaldehyde Monitoring Records – 30 years
Employee OSHA Training Records – 3 years
Employee Medical Records – 30 years (after last date of employment)

Correspondence

License, Traffic and Purchase – 1 year
General – 3 years
Legal and Tax – 6 years

Corporate Records

Bylaws, Charter and Minute Books – Permanent
Capital Stock and Bond Records – Permanent
Checks Regarding Taxes, Property and Fulfillment of Major Contracts – Permanent
Contract and Agreements – Permanent
Copyright and Trademark Registrations – Permanent
Deeds and Easements – Permanent
Labor Contracts – Permanent
Patents – Permanent
Retirement and Pension Records – Permanent
Tax Returns, Supporting Documents – Permanent
Expired Mortgages, Notes, Leases – 6 years

Other Records

Shipping and Receiving – 1 year
Purchasing and Sales – 7 years

Information furnished by Scott Gilligan, NFDA General Counsel – from *KFDA Journal*, June 2001

PinnacleHealth Hospice Schedules Volunteer Training Applications are now being accepted for individuals interested in providing companionship and support to hospice patients and their families. The training program has been scheduled at PinnacleHealth Hospice (3705 Elmwood Drive, Harrisburg) for three consecutive Tuesdays: Oct. 30, Nov. 6 and Nov. 13 from 10:00 a.m. until 1:00 p.m. For more information, call Lisa Thomas at (717) 671-3700 or 1-800-889-1098.

Charges Brought Against Florida Unlicensed Funeral Operator Anthony Damiano, 33, of South Florida, pleaded no contest to 23 third degree felony charges for selling pre-need funerals without a license. Damiano was ordered to make immediate restitution of \$7,618, in connection with an individual funeral service. He must also make restitution to the state for \$18,500. Terms of his plea include three years probation and one year of house arrest.
-Florida Funeral Director, July/August 2001

SecurChoice™ Insurance Trust Funeral directors and consumers are discovering the benefits of this new program. Many consumers have paid-up insurance policies and want to use them to pay for their funeral expenses. A number of these people also want to qualify for public assistance to pay for nursing home care. By assigning ownership of their policies to PNC Bank, Trustee, they protect the policy death benefit by not having to cash surrender the policy for a lesser amount of money. The pre-need contract is cleaner for the funeral home if policy ownership is assigned to PNC Bank.

SecurChoice™ Pre-need Trust Due to the recent terrorist attacks and market fluctuations, many funeral directors are concerned about their pre-need accounts and personal investments. We have been through volatile market and interest conditions before, but those who have "stayed the course" have benefited from the stability of the SecurChoice™ pre-need trust program. Over the years, the short-term fund has produced average net yields in excess of 4.0% compounded on deposits, which has out-paced inflationary price increases. Other investment options have yielded higher annual returns.

As you know, PFDA benefits directly from the profits and business administered by the Unichoice Cooperative. Your continued use of the pre-need trust program is vital to the success of PFDA. In addition, Unichoice™ has paid out more than \$600,000 in dividends to Unichoice™ participants and PFDA members in 1998, 1999 and 2000.

SecurChoice Pre-need Insurance Many funeral directors are now submitting insurance funded pre-need contracts to Funeral Directors Life Insurance Company (FDLIC). Most funeral directors have chosen the 4.0% compounded growth product over the 4.2% simple interest product. Many have told us the forms are very easy to use and FDLIC is providing them with excellent customer service. The Kentucky and Minnesota funeral director associations have recently endorsed FDLIC. Because FDLIC is owned by funeral directors, they can provide outstanding service to funeral directors.

If you have any questions, please call the Unichoice™ office at 877-468-4824 or 717-545-7335.

CLASSIFIEDS

POSITION AVAILABLE: Pennsylvania licensed funeral director needed, small town atmosphere in northwestern PA. Seeking a full-time position in all areas of the profession, 150 calls, benefits, salary, and apartment available. Please reply to file #104-01.

POSITION AVAILABLE: At-need funeral director with minimum of 5 years experience wanted for firm serving approximately 150 families a year in York County, PA. Please respond to file #105-01.

POSITION AVAILABLE: Supervisor/funeral director wanted for a not too small town funeral home. This is a long-term position in a great central PA environment with excellent schools, diverse entertainment, clean air, recreation and golf. Please respond to file #106-01.

POSITION AVAILABLE: Naples, Florida – Thinking about relocating? Southwest Florida independently owned funeral home has immediate opening for dedicated, responsible, caring Funeral Director/Embalmer. Regularly scheduled hours, benefits and 401K. Call Fuller Funeral Home at 800-941-4434 or fax resume to 941-592-1619.

POSITION AVAILABLE: Independently owned Central PA funeral home seeks funeral director or resident intern to join us. Competitive salary, paid vacation, medical benefits and flexible on call schedule. For more information, contact PFDA file #102-01.

POSITION AVAILABLE: Licensed funeral director wanted to be an administrative assistant to the owner of several small town PA funeral homes. You must be detail orientated, flexible, able to function on your own and have enough experience to be helpful to me. Approximately 70% of your time will be non at-need funeral and non pre-arrangement funeral related. Please reply to file #AA-01.

SERVICE AVAILABLE: INDEPENDENT AUTOPSIES for any reason by certified pathologists licensed in PA. Immediate Services. 7 Days, 1-800-343-2135 A-MEDI-LEGAL NATIONAL AUTOPSY SERVICE.

PRODUCT AVAILABLE: Casket Shells, Inc., Eynon, PA (near Scranton), approaching its 50th anniversary as premier independent family owned casket manufacturer of a full line of metal caskets, including special sizes, offers its products through leading distributors – funeral supply specialist and service centers – throughout the Commonwealth. Call 1-800-516-3340 for product availability.

SOFTWARE & WEB SITES: Team up with the leading company that specializes in Software and Web sites for Funeral Homes, SRS Computing Solutions. The Software system, starting at \$800 is fully customized, user friendly and available with NO SERVICE FEES. The Web site, starting at \$600 offers original, customized designs that advertise your Funeral Home and provides a service to your families by posting obituaries. For more information, call us at 1-800-797-4861 or visit us at www.srscomputingsolutions.com.