

DIRECTORS

Digest

MONTANA FUNERAL DIRECTORS ASSOCIATION

PUB. 1 ISSUE 3, 2022



**Bell Family's 85 Years
Encompasses Four Generations**

Page 12



As The endorsed MFDA merchant service provider Select Bankcard can offer:

- Preferred pricing for MFDA members
- No additional fees
- Complete confidentiality
- Buyout of current contract
- In-house merchant support

Sign up with Select Bankcard and receive a \$100 Amazon Gift Card

Help bring revenue into the MFDA by contacting us for a free rate analysis today!

Robert Sumsion

Wk: 801.901.8144

Cell: 801.885.4852

rsumsion@selectbankcard.com



"It was really easy to set-up and we had no issues at all. We're very happy with Select Bankcard."

Jacqui Courts - Medallion Vault & Casket Co.

Table of Contents



- 04 **President's Message:** T.J. Stevenson
- 06 **Executive Director Report:** James Brown
- 07 2022-2023 MFDA Calendar of Events
- 08 2022-2023 MFDA Board of Directors
- 09 Montana Board of Funeral Service Update
- 10 MFDA State Association Representative
- 12 Bell Family's 85 Years Encompasses Four Generations
- 16 Data Shows COVID-19 Impact on Funeral Service is Significant
- 19 Scholarship Recipients
- 20 **Funeral Directors:** Recording Usual Occupation and Industry on Death Certificates
- 22 Biden-Harris Administration Bolsters Monkeypox Response; HHS Secretary Becerra Declares Public Health Emergency
- 24 Grieving vs. Mourning
- 26 Understanding America's Labor Shortage
- 28 2022 NFDA International Convention & Expo Registration Form
- 31 2022 MFDA Associate Members

©2022 Directors Digest | The newsLINK Group, LLC. All rights reserved. Directors Digest is published four times each year by The newsLINK Group, LLC for the Montana Funeral Directors Association and is the official publication for this association. The information contained in this publication is intended to provide general information for review, consideration and education. The contents do not constitute legal advice and should not be relied on as such. If you need legal advice or assistance, it is strongly recommended that you contact an attorney as to your circumstances. The statements and opinions expressed in this publication are those of the individual authors and do not necessarily represent the views of the Montana Funeral Directors Association its board of directors, or the publisher. Likewise, the appearance of advertisements within this publication does not constitute an endorsement or recommendation of any product or service advertised. Directors Digest is a collective work, and as such, some articles are submitted by authors who are independent of the Montana Funeral Directors Association. While the Montana Funeral Directors Association encourages a first-print policy, in cases where this is not possible, every effort has been made to comply with any known reprint guidelines or restrictions. Content may not be reproduced or reprinted without prior written permission. For further information, please contact the publisher at 855.747.4003.



PRESIDENT'S MESSAGE

T.J. Stevenson

It's hard to believe September is on our doorstep. Where does the summer go? Hopefully, everyone has had a great summer up to this point and enjoyed our beautiful state of Montana.

In June, I was fortunate to attend the Leadership Conference in Orlando along with Terri James, Kyle Zimmerman, Chris Holt, and Katie Baca. What a great learning experience! We had round table meetings with other association presidents representing almost every state in the U.S.

The NFDA does a top-notch job in hosting events and providing speakers. The most common issue in every state is trying to find help and licensed funeral professionals. There are 1,200 students enrolled in mortuary school each year, and 50% of them will not finish their courses or complete school. Of the 50% who finish, only half of the graduates will pass the National Board Exam. This leaves 300 licensed funeral directors to supply the entire United States funeral homes.

The question is: how do we attract, retain and cultivate people to become funeral professionals?

A lot of states have added additional licenses for funeral practitioners. This logic pertains to opening a position up for someone who has not gone to mortuary school or completed the NBE. There was a lot of debate and discussion over this idea, especially from practitioners in Minnesota and Wisconsin, where one must be a licensed mortician to make a removal.

Some areas of the country are hiring more part-time employees to help with funeral services, removals, and sitting visitations. Some states have gone as far as doing away with or not even recognizing the National Board Exam as a requirement to be licensed in their state.

I don't think that is something we should ever consider; however, I believe the National Board Exam (the Conference) needs to look at the exam questions and

“ I truly appreciate the experience of being able to go and represent Montana. If anyone has some ideas on licensing or recruiting funeral professionals to our state, I am all ears!

the ambiguity in the way they are asked, as it's very tricky. (As we all know!)

Many are not passing the exam and this is definitely a problem. There were rumblings at the Leadership Convention about this issue and leadership is looking into it.

The other part of licensing discussed was unification. The question: “Why must we be licensed in every state in order to practice there? There are traveling nurses, doctors, attorneys, etc., and they all have one unified Board Exam they take and can practice all over.”

So, there were certainly some interesting conversations that occurred at the conference. I truly appreciate the experience of being able to go and represent Montana. If anyone has some ideas on licensing or recruiting funeral professionals to our state, I am all ears!

I plan to go to Baltimore for the NFDA Convention and Tradeshow in October. I hope to see you there.

Next, we have our district meetings in November, and I look forward to face-to-face meetings and getting to visit everyone's facilities. Have a great rest of the summer and the best part of the year is almost here – fall – football and hunting season starts, and I love it!

Sincerely,
T.J. Stevenson

MEMORIAL MONUMENTS INC

*A Better
Way To
Remember*



Crafting **Quality Monuments** Since **1979**



Headquarters Phone: 800.658.3813
598 W Franklin Rd Fax: 208.888.2677
Meridian, ID 83642 memorialmonumentsinc.com



EXECUTIVE DIRECTOR REPORT

James Brown

Welcome to the newest edition of the Directors Digest. I write this article on a hot and humid August day here in Montana. We are fortunate that this summer's fire season has not been bad due to the cooler, wetter June and early July.

Coming off a great state convention in June, the Association's work on your behalf has not slowed down. Newly sworn-in MFDA President T.J. Stevenson and long-time MFDA Membership Coordinator Terri James attended the NFDA's Leadership Conference held in Orlando in June. While there, Terri met with the representatives of other state funeral associations to discuss issues common to the industry nationally.

Not surprisingly, like Montana, other states are experiencing difficulties finding, recruiting, and retaining employees. Further, like Montana, MFDA's sister states are also watching efforts to undermine the independence and functioning of the state's funeral board, as well as monitoring the development of closures of homes in more rural areas. These are industry areas MFDA is also paying close attention to. To this end, the Association's push to have the board of funeral service hold a meeting for the first time since the beginning of February 2021 finally paid off.

In July, the Board of Funeral Services met. Among other developments, the Board elected a new chair, Jim Axelson and reviewed the Board's financials. Due to the drop in activity by the Board and personnel at the Department of Labor, the Board's finances are well in the black – a position in direct contrast to the prior five to seven years of operation.

The Board's operations, or lack thereof, have garnered the attention of the Montana Legislature. On August 16, the Legislature's Economic Affairs Committee, which oversees the Department of Labor and the occupational boards housed thereunder, held an oversight hearing on the implementation of House Bill 139 – MFDA's legislation from the 2021 legislative session. This bill increased the cost of death

certificates and directed a portion of the revenue to the Board of Funeral Services for its operations.

During the hearing, the Department testified the bill has successfully provided a level of funding that kept the Board from operating in the red, as it was prior to HB 139. The Department of Labor reported the bill raised some \$177,000 in revenue, resulting in the Board of Funeral Service showing a significant cash balance of \$444,000. If this amount of cash remains this high at the start of the 2023 Montana legislative session, the Association expects there will be an effort to either repeal HB 139 or severely amend it. This is a legislative development and possibility that the Association will be closely tracking during the coming months.

Speaking of industry developments, if you did not catch it when it was released, the NFDA released the results of its annual member General Price List Study. The NFDA reported that the median cost of a funeral did not increase as fast as the rate of inflation in 2021. The NFDA reports that the median cost of a funeral has increased roughly 6.6% over the past five years, while the cost of a funeral with cremation has increased by 11.3% during the same time. In contrast, the overall inflation rate was 13.98% for the same period. These are informative and interesting figures.

Looking ahead, the Association will be hosting the fall district meeting as live events this year. The fall district meetings will run from November 1 through November 10, starting in Billings on the first and ending in Missoula on the tenth. The Association will also participate in NFDA's International Convention and Expo in October in Baltimore. The Montana dinner is slated for Monday, October 10. The venue will be the Cindy Lou Fish House, located in the harbor area. The start time will be 6:00 p.m. for appetizers, with dinner at 7:00 p.m. The Montana NFDA dinner is always one of the Association's more popular events, and you are encouraged to join if you are in Baltimore. Please RSVP by emailing Terri

James at info@montanafda.org if you will be attending.

You can always find out the happenings of MFDA by visiting the Association webpage at montanafda.org. While there, you will also find useful information on the Montana Funeral Trust, FTC rules, scholarships, and other industry matters. I encourage you to take a few minutes to visit the website each week.

In closing, let me again express my appreciation for the confidence the Association has shown in Terri and me over the years. We will continue to do our best to help the Association and its members, like you, succeed.

If I don't see you in person soon, have a great rest of your summer.

Sincerely,
James Brown, Executive Director



2022-2023 MFDA CALENDAR OF EVENTS

NFDA International Convention & Expo

October 9-12
Baltimore, MD

MFDA Dinner in Baltimore

October 10, 6:00 p.m.
Cindy Lou's Fish House

District Meetings

November 1 – Billings

The Windmill & Bar 51
3429 Transtech Way, Billings, MT
Social Hour 5:00 – 6:00 p.m.
Dinner and Meeting 6:00 – 8:00 p.m.
Speaker: Sgt. Jay M. Nelson

November 2 – Miles City

Black Iron Grill
2901 Boutelle St.
Social hour 5:00 – 6:00 p.m.
Dinner and Meeting 6:00 – 8:00 p.m.
Speaker: Walter (Willy) Kemp, Montana's
Chief Medical Examiner
Speaker: Sam Pontillo, Federated Insurance

November 3 – Butte

Metals Sports Bar and Grill
8 W. Park St., Ste. 1, Butte, MT
Social hour 5:00 – 6:00 p.m.

Dinner and Meeting 6:00-8:00 p.m.
Speaker: Deacon Dan McGrath

November 9 – Great Falls

Montana Club Banquet Room
907 Smelter Ave. NE
Social Hour 6:00 p.m.
Dinner and Meeting 6:30 p.m.
Speaker: Representative from MT DPHHS

November 10 – Missoula

Garden City Funeral Home
1705 W Broadway St, Missoula, MT
Social Hour 5:00 – 6:00 p.m.
Dinner and Meeting 6:00 – 8:00 p.m.
Speaker: Sgt. Jay Nelson/Active Shooter Training

2023 MFDA Midwinter Conference

February 8-9
Best Western Great Northern – Helena

Winter Board Meeting

February 8
12:30 p.m. – 4:00 p.m.

MFDA Convention & Trade Show

Miles City Event Center
June 11-13

2022-2023 MFDA Board of Directors



T.J. Stevenson
President

Stevenson & Sons Funeral
Home, Miles City
tj@stevensonandsons.com
Cell: (406) 853-1860
Office: (406) 232-4457



Tyson Moore
Vice President

Garden City Funeral
Home, Missoula
tyson@agelessinc.com
Cell: (505) 985-2712



Steve Kirkegard
Treasurer

Cloyd Funeral Home &
Cremation Service
Lewistown
skirkegard@yahoo.com
Cell: (406) 868-5437
Office: (406) 538-8711



Brianne Mulvaney
Secretary

Axelson Funeral & Cremation
Services, Butte
bri@axelsonfuneralhome.com
Office: (406) 494-4264



Chris Holt
Immediate Past President

Anderson Stevenson Wilke
Funeral Home, Helena
chris@aswfuneralhome.com
Office: (406) 442-8520



Kyle Zimmerman
**NFDA State Association
Representative**

Longfellow Finnegan Riddle
Funeral Home, Anaconda
iamzmany@yahoo.com
Office: (406) 563-3371



Matt Coon
Southcentral District Governor

Billings
mtc1@bresnan.net
Cell: (406) 951-1546



Fred Nelson
Western District Governor

The Lake Funeral Home
Polson
flatheadpolson@centurytel.net
Office: (406) 883-2808
Cell: (406) 261-0579



Jessie Billquist
Southwestern District Governor

Axelson Funeral & Cremation
Services, Butte
Jessie@axelsonfuneralhome.com
Office: (406) 494-4264



Scott Stevenson
Eastern District Governor

Stevenson and Sons Funeral
Home, Miles City
scott@stevensonandsons.com
Office: (406) 232-4457



Rick Walter
Northcentral District Governor

O'Connor Funeral Home and
Cremation, Great Falls
rick@oconnorfuneralhome.com
Office: (406) 453-7257



Katie Baca
**Future Development
Leaders Director**

Just Cremation Montana, Missoula
katie@missoulafuneralhomes.com
Office: (406) 543-4190



James Brown
Executive Director

jim@thunderdomelaw.com
Office: (406) 449-7444



Terri James
Association Assistant

info@montanafda.org
Office: (406) 449-7244
Cell: (406) 490-7712

Montana Board of Funeral Service Update

By Tyson Moore

Let me begin by simply stating that this update is the opinion of myself and is not an official statement from the Montana Board of Funeral Service. As many of you might remember, this summer at our MFDA Convention, we discussed the lack of movement with the “Board.” Many of us had conversations with Lieutenant Governor Kristen Juras, which I believe initiated a July 27, 2022, Full Board Meeting.

Here are the highlights of the meeting.

- Jim Axelson was named Presiding Officer and Ralph Mihlfeld was named Secretary/Treasurer. The Board still has a vacancy for a public member.
- The Board considered the letter written by Jim Brown of MFDA, requesting discussion and possible legislative action in 2023 around an “apprentice” program that would allow for students enrolled in an accredited mortuary science program to simultaneously begin work on their internship requirement for full licensure. Executive officer Dan Ritter, not understanding, what MFDA was trying to accomplish, advised that the board to do nothing. After clarification, the conclusion was that Mr. Ritter is to follow up with legal council to see if the board can make changes to the intern license requirements to allow for students to intern while attending school.

The remainder of the meeting was nothing short of disappointment. It is clear to me and others that Mr. Ritter and the Department of Labor and Industry are either completely incompetent or trying to place the Board of Funeral Service in a position that the legislature will have to revisit the recently passed death certificate bill we worked so diligently to pass. The Board now has a surplus of money, spilling into the general fund. If the Board continues to have surplus, we can be almost guaranteed the legislature will revisit the bill and defund the board, placing us back into a position where the licensees will continually have to fund the board on their own. Mr. Ritter made it clear that he had not intention of holding regular meetings, even at the request of the members of the board. He could not or refused to answer questions regarding finances, the status of complaints, inspections, and so on. The members of the board were vocal about their frustrations, but those concerns fell on deaf ears. If you get a chance, take some time a listen to the minutes

“ If the Board continues to have surplus, we can be almost guaranteed the legislature will revisit the bill and defund the board, placing us back into a position where the licensees will continually have to fund the board on their own.

of the meeting. You will surely be disappointed in the Department of Labor and Industry, but you will more fully be aware of the hurdles we are now facing. ■



More than 120 years ago, Batesville began crafting high-quality caskets – and began a journey of helping funeral professionals honor every life with respect and compassion. Along the way, we have learned from thousands of funeral directors, and expanded our business to support every aspect of yours, from guiding families in the selection process to managing your business.

Thank you for your partnership, and inspiring us to always go further.

WE LISTEN. WE LEARN. WE WALK WITH YOU.

To learn how Batesville can make a difference for you and your families, visit [Batesville.com/InspiringStories](https://www.batesville.com/InspiringStories)



©2019 Batesville Services, Inc.



MFDA State Association Representative

I had the honor of representing the MFDA in Orlando, Florida, at the Leadership Conference, where I served as the MFDA State Association representative. I cast a ballot on behalf of our state for the At-large Representatives on the NFDA Board of Directors.

There were a total of six candidates who stepped forward for this campaign. You probably have read the results by now on the NFDA email blasts. If not, the winners were:

Mr. Bobby Steven Spann of Dickson, Tennessee, and Mr. Brad Walker of Payson, Utah.

Bobby Spann has been a funeral director for over 40 years, and has served as President of Gupton College of Mortuary Service since 1994.

Brad Walker has been a funeral director in Payson and Spanish Fork, Utah, for a number of years. He also taught at the Salt Lake Community College in the Mortuary Science Program.

They both have been very active in their State Associations, and will do a great job on the Board of Directors for NFDA.

Sincerely,
Kyle Zimmerman

Thank you, MFDA!

Because of your support and partnership, cornea recipients like Ann from Helena have a clearer, brighter future.



AFTER HER CORNEAL TRANSPLANT, ANN REFLECTED: "I WAS ABLE TO SHARE THINGS WITH MY DAUGHTER. I COULD TAKE HER OUTSIDE, TAKE HER UP IN THE MOUNTAINS OR TO THE RIVER."

www.sightlife.org



Trust Wisely



MONTANA
FUNERAL TRUST

When it comes to serving your families, trust Montana Funeral Trust.

- Funds are 100% government-backed
- Quarterly audit ensuring investments are fully secure and properly managed
- 24/7 online access, convenient forms make the Trust consumer-friendly

Take advantage of this exclusive MFDA member benefit!

mft@montanafuneraltrust.org | 844.206.0049 | www.montanafuneraltrust.org



Bell Family's 85 Years Encompasses Four Generations

It all started in 1922 when Wilford F. Bell began working as an assistant at the Tucker Funeral Home in Malta. He wasn't licensed yet, and Mr. Tucker wanted Wilford to get his training and license to practice in funeral service.

So, in 1923, Wilford packed up his wife and daughter to head to San Bernardino, California. During the trip south, he had to overhaul his car's motor in Salt Lake City, Utah, and the trip ended up taking a month. When the family finally arrived in San Bernardino, Wilford attended mortuary science school and worked for the City of San Bernardino. While in California, his son, Carl W. Bell, was born in August 1924.

Wilford wasn't even planning to go home to Malta, but Mr. Tucker requested he come back, and the family made the decision to move back in 1930. A few months later, Wilford moved one block south and opened the Bell Funeral Home in 1930.

Ninety-two years ago, things were different. Motorized funeral processions were available, but horse-drawn wagon hearses were still being used. As in all of Montana, the population was much more rural, and funeral arrangements were often made in the homes of the people being served. It wasn't until after World War II that it became much more common for everybody served to instead come to the funeral home.



“

Throughout Montana, family funeral services have traditionally been very successful. The Bell Funeral Home was no exception. Carl W. “Bill” Bell helped his father in the funeral home from a very young age.

Wilford was also active in farming, and he and his wife Kathryn ran a flower shop for many years, which helped financially support their endeavors. Wilford retired from funeral service in 1970; served as President of MFDA in 1971, and passed away in 1977.

Throughout Montana, family funeral services have traditionally been very successful. The Bell Funeral Home was no exception. Carl W. “Bill” Bell helped his father in the funeral home from a very young age.

After graduation in 1943, Bill Bell enlisted in the United States Navy and served in World War II on the USS Suwannee. After the war, he immediately headed for

St. Louis, Missouri, where he completed his Mortuary Science training. He then returned to Malta to assist his dad at the Bell Funeral Home. Bill and his wife, Dorothy, had six children and the Malta Bell Funeral Home was doing about 50 calls per year – needless to say, they were very busy.

In 1956, Bill moved his family to Glasgow, where he worked at the Peterson Funeral Home, one of two funeral homes in Glasgow at that time. In 1958, Bill and Ward Penland purchased the Peterson Funeral Home and began operating Glasgow’s one funeral home as

CONTINUED ON PAGE 14



“

He moved back to Glasgow in 1991 and worked with Steve until he retired in 2015. Kent and wife Kathy also had three children. Kent served as President of MFDA in 2009, and Steve served as President in 2013.

the Penland-Bell Funeral Home. Buying out Ward in 1962, Bill then operated the business as Bell Mortuary. He was also active at this time in farming and was a crop sprayer for 30 years. Additionally, he owned a vault manufacturing company, and a cement trucking company as well. Bill was active with the Montana Aeronautics Division and served as President of the Montana State Chamber of Commerce from 1964 to 1965.

Bill's two sons, Steven C. Bell and W. Kent Bell, both worked at Bell Mortuary, following in their father's – and grandfather's – footsteps. And Bill's daughters, Cherie, Kathy, Kari, and Jenny were the light of his life. He passed away in 2018.

Marvin Edwards married Bill's eldest daughter Cherie in 1966. They attended Northern Montana College and Marvin also worked at Bell Mortuary. He received his mortuary science training at Mount Hood in Portland in 1969 and 1970. He returned to Bell Mortuary and they purchased Eliason Funeral in Chinook in 1973. Marvin operated the renamed Edwards Funeral Home from 1973 to 2011, when he passed away. Marvin and Cherie's daughter, Camia Edwards Savage, received her mortuary science training at the Simmons Mortuary Institute of Funeral Service in New York in 1997. She was active until Cherie sold Edwards Funeral Home in 2017.

In 1974, Steven C. Bell completed his college career, attending Kemper Military Academy in Missouri, the University of Utah, Carroll College in Helena, and completed his mortuary training at Mount Hood in Portland. Steven operated the Bell Mortuary in Glasgow from 1974 till his retirement in 2015.

Steve and his wife, Vickie, had three children. Brother Kent attended Carroll College and received his funeral home training at the University of Minnesota in 1976. He moved back to Glasgow in 1991 and worked with Steve until he retired in 2015. Kent and wife Kathy also had three children. Kent served as President of MFDA in 2009, and Steve served as President in 2013. Steve passed away in June of 2019.

Kent's oldest son, Brian Bell, attended Montana State University, graduating in 2000. He then received his mortuary science training at Mount Hood in Portland, graduating in 2002, and returned to Bell Mortuary. Brian and his wife, Victoria, have three children and live in Glasgow.

It has been a privilege for the four generations of the Bell Family to be in funeral service these past 85 years, from 1930 to 2015. It has also been a great experience to work with the talented and wonderful people who comprise funeral service in Montana. ■

Grow Your Market Share With Total Confidence

2X your preneed with Precoa's end-to-end marketing & sales program

When your marketing is generating quality leads, your sales team is delivering happy customers, and your product is safe and secure, preneed becomes one less thing you need to worry about. Our mission is to make sure your entire preneed program is operating to its fullest potential.

How to Grow with Precoa

- 1 ASK FOR A FREE MARKET ANALYSIS
- 2 GET A PROACTIVE MARKETING PLAN
- 3 2X YOUR PRENEED
- 4 SERVE MORE AT-NEED FAMILIES



VISIT [PRECOA.COM](https://www.precoa.com) TO GET A
FREE MARKET ANALYSIS



Data Shows COVID-19 Impact on Funeral Service is Significant

By National Funeral Directors Association

NFDA 2022 Cremation and Burial Report Shows Nearly Half of Members Now Offer Online Cremation Burial Arrangements with the Cremation Rate Across the Nation Expected to Exceed 50% by 2035

The long-lasting repercussions of COVID-19 are only just now being fully understood as data from the last two years becomes more widely accessible. Data from the *2022 Cremation and Burial Report*, released by the National Funeral Directors Association (NFDA), shows that one of the most notably impacted is the funeral service profession.

COVID-19-related fatalities in the U.S. increased the total number of deaths by 543,000 in 2021; the pandemic is expected to cause an additional 289,000 deaths in 2022. The most significant impacts of the

pandemic on funeral homes and services can be seen in the following areas:

- **Technology's Pivotal Role in Memorial Services:** A significant spike in demand was seen when 74.4% of funeral homes reported that the number of families they served increased, especially in large metropolitan areas. While some funeral homes already offered livestreaming services, since the onset of the pandemic, more than half of NFDA-member funeral homes began doing so to help families safely gather while adhering to



“As funeral directors, we are always here to assist and guide families in our communities to create an experience that they prefer, whether it’s blending familiar rituals with contemporary preferences, like cremation, or planning a traditional funeral and memorial service, to help them grieve and heal in the best way possible for them.”

restrictions on public gatherings. Funeral homes are predicted to continue to expand this and other offerings – such as virtual funerals and an increasing array of options to meet the needs of families with diverse cultural and faith traditions – in the future.

- **Increase in Online Arrangements:** 40% of NFDA funeral homes now offer online cremation arrangements; 28.2% plan to offer the ability to make cremation arrangements online within the next five years. *NFDA’s 2022 Consumer Awareness & Preferences Report* noted that while many more consumers are venturing online to plan a funeral or memorial service, more than half (53.7%) noted that even though they had a good experience, they still needed the assistance of a funeral director. Nearly 10% indicated they did not get the personalized service they would have received had they worked with a funeral director and just over 1% said planning online was impersonal and not a good experience for their family.
- **Crematory Ownership Up:** With the annual number of cremations in the U.S. expected to rise from 1.91 million in 2022 to 2.26 million by 2030, and to 2.94 million by 2040, there has, in turn, been a growth in the number of funeral homes operating their own crematories. Approximately 39% of funeral homes in the country now operate their own crematories and another 12% plan to open their own within the next five years. The highest concentration of crematories in the U.S. are in the Southeast, Great Lakes, and mid-Atlantic regions where there tends to be a higher population density and a higher percentage of people 65 or older.
- **Labor Shortage:** The employment rate for funeral service workers is expected to grow by 4% from 2020 to 2030, thus many firms anticipate hiring eligible workers to be a future challenge.

As cremation becomes more socially accepted among the public, another factor contributing to it outnumbering traditional burials in the U.S. is the rise in the number of Americans who do not identify with a religion. Other factors at play include lower costs associated with cremation services, changing consumer preferences, weakening prohibitions, and environmental concerns.

In 2021, NFDA member funeral homes reported that 41% of consumers chose a direct cremation, 35% chose cremation with memorial service, and 24% chose a casketed adult funeral with viewing and cremation. NFDA projects the cremation rate in all 50 U.S. states and Washington, D.C. will exceed 50% by 2035.

“Even though it’s been a couple of years since the onset of the pandemic, we are just now seeing the data that reflects the true impact and influence it has had on the way people memorialize and grieve their loved ones,” said NFDA President Randy Anderson, CFSP, COO. “As funeral directors, we are always here to assist and guide families in our communities to create an experience that they prefer, whether it’s blending familiar rituals with contemporary preferences, like cremation, or planning a traditional funeral and memorial service, to help them grieve and heal in the best way possible for them.”

Throughout the pandemic years, funeral directors proved their ability time and time again to swiftly adapt as they worked tirelessly to serve their communities by finding new ways to help families meaningfully pay tribute to their loved ones. Whether families are looking to organize a traditional religious funeral or a more customized memorial, it can be difficult to know where to start. Answering questions at all stages of planning, Remembering A Life (www.RememberingALife.com), NFDA’s family outreach and education website, offers guidance on

CONTINUED ON PAGE 18

CONTINUED FROM PAGE 17

where to begin the planning process, the kinds of decisions that families can make, and the numerous options available to make a tribute both personal and meaningful. The site is designed to help people curious about their own affairs or those seeking answers following the death of a loved one.

As the trusted leader and worldwide resource for the funeral service profession, NFDA lists the Remembering A Life website among their top resources providing helpful information about planning a meaningful service, as well as resources to help people understand their own and others' grief and loss.

Funeral service professionals should look for further coverage of the 2022 Cremation and Burial Report in upcoming issues of The Director magazine and Memorial Business Journal.

NFDA members may download a complimentary copy of the 2022 Cremation & Burial Report via the NFDA Store, www.nfda.org/store (click the "Downloadable

Products" category). Nonmembers may purchase the report for \$175. ■

About the NFDA 2022 Cremation and Burial Report:

The statistical projections contained in the 2022 NFDA Cremation and Burial Report were compiled by the University of Wisconsin-Madison Applied Population Laboratory Department of Community and Environmental Sociology. State-level deaths by "method of disposition" data were collected from state vital statistics departments or similar state regulatory agencies for 2002-2020. Other findings presented in the report are from proprietary NFDA research studies, such as the 2022 NFDA Consumer Awareness & Preferences Study.

About National Funeral Directors Association (NFDA):

NFDA is the world's leading and largest funeral service association, serving more than 20,000 individual members who represent nearly 11,000 funeral homes in the United States and 49 countries worldwide. NFDA is the trusted leader, beacon for ethics, and the strongest advocate for the profession. NFDA is the association of choice because it offers funeral professionals comprehensive educational resources, tools to manage successful businesses, guidance to become pillars in their communities, and the expertise to foster future generations of funeral professionals. NFDA is headquartered in Brookfield, Wis., and has an office in Washington, D.C. For more information, please call 800-228-6332 or visit www.nfda.org.

5,000,000+ LIVES TOUCHED.
35+ YEARS OF DISCOVERY.
ONE POWERFUL MISSION.

Where hope meets innovation.

LifeNet Health is a global leader in tissue donation. Since 1982, we've pioneered technologies that made our industry safer and helped the selfless gift of donation positively impact lives across the globe.

LifeNet Health
Saving Lives. Restoring Health. Giving Hope.

Learn more at lifenethealth.org.

EX-17-032

**Proudly Serving
America's Finest
Associations!**

**FEDERATED
INSURANCE**®

It's Our Business to Protect Yours

federatedinsurance.com

Commercial Insurance Property & Casualty
Life & Disability Income | Workers Compensation
Business Succession and Estate Planning | Bonding

Federated Mutual Insurance Company and its subsidiaries*
*Not licensed in all states.

20.11 Ed. 1/22 © 2020 Federated Mutual Insurance Company

Scholarship Recipients

Katie Baca, Just Cremation Montana Leadership Scholarship



The NFDA Leadership Conference was a fantastic opportunity to meet new people in funeral service and learn more about how our profession operates across the country. It was motivating to meet so many others who are also looking to develop their skills and the industry of funeral service as a whole.

I was able to take part in some very interesting conversations centered around how best to adapt the profession to be more attractive to those newly entering the field, mainly young professionals who have recently graduated. It was great to hear the perspective of so many others and intriguing to learn more about the differences regionally within funeral service. I hope to continue this motivation here at home and be more involved in the funeral home and our state association.

A huge thank you to the MFDA for the scholarship opportunity that allowed me to attend the conference! ■

Luke Foreman, Dokken-Nelson Funeral Service \$5,000 Dennis Schoepp Scholarship Recipient



Luke is a Bozeman native, graduating from Manhattan Christian High School in 2013 before moving to downtown Chicago where he received his bachelor's degree in Pastoral Studies from Moody Bible Institute. He is currently enrolled in the online mortuary science program at the Dallas Institute of Funeral Service with the goal of becoming a licensed funeral director. Luke is passionate about providing care and service to families during one of the most difficult seasons of life: the loss of a loved one.

When he is not working, he enjoys spending time with his incredible wife, Tatjana, rock climbing, hiking, camping, fishing, and drinking coffee. ■

Funeral Directors:

Recording Usual Occupation and Industry on Death Certificates



Funeral directors play a critical role in obtaining information researchers need to examine whether a person's job could be related to their cause of death. The data may be used in public health prevention and intervention activities. To ensure the best data are collected, it is important to: 1) understand that occupation is different from industry, 2) collect **usual** occupation and corresponding industry, and 3) provide sufficient detail of the occupation and industry. If the occupation and industry information on a death certificate is incomplete or inaccurate, researchers will not be able to correctly identify links between a cause of death and a specific occupation or industry.

Uses of Usual Occupation and Industry Information

- Detect new illnesses or injuries occurring in relation to specific industries or occupations
- Monitor known associations between job hazards and illnesses (e.g., Black Lung Disease, once thought to be on the decline within the coal industry, reemerged in 2019)

- Calculate burden of illness for specific industries or occupations to prioritize research
- Guide prevention efforts and more in-depth research on links between work and health

Occupation Is Different From Industry

Occupation is what the person did for a living or the **type of job** they had – usually, this is the job title. Examples include architects, registered nurses, computer programmers, medical laboratory technicians, elementary school teachers, and auto mechanics.

Industry is the **type of business** or activity where the person worked. Industry pertains only to what the business does and not what the worker did at that business. Examples include a movie theater, an airline, a general hospital, a golf course, a high school, and a beer bottling facility.

Usual Occupation Is the Longest-held Occupation

Death certificates ask for USUAL occupation. Usual occupation is the job the person held for the **longest** amount of time. This may not be their most recent or current occupation or the one that paid the highest salary.

The usual industry is the type of business associated with the usual occupation.

Get the Best Occupation and Industry Information

1. Fill out the occupation and industry information for every decedent **ever** employed during their lifetime. If you determine they were **never** employed, please indicate “*Never worked.*”
2. Do not enter **retired** or **disabled**.
 - If a person was retired, that generally indicates they had an occupation at some point. Record the longest-held occupation and corresponding industry.
 - People who had a disability often still worked with their disability or had a job before the disability. If having a disability prevented them from ever having a job, please enter “*Never Worked.*”
3. It is better to ask what the decedent’s occupation was first and then ask their industry. This is because more people are familiar with a person’s job and may be confused about their industry.
4. If you get a vague answer, follow up with a prompt.
 - For occupation, ask, “What was their job title?” Or, if the response provided is still vague, such as “consultant,” ask, “What type of consultant were they?”
 - For industry, if given a vague answer such as “business” or “manufacturing,” ask, “What type of business was it?” or “What did their company do or make?” Even “healthcare” is not quite specific enough. Ask “What type of healthcare? A hospital? A doctor’s office? A dentist’s office?”

“ If the occupation and industry information on a death certificate is incomplete or inaccurate, researchers will not be able to correctly identify links between a cause of death and a specific occupation or industry.

5. It is important to collect both occupation **and** industry. Job hazards for the same occupation can vary depending on the industry where a person worked. Please do your best to get both. ■

For more detailed information on collecting the best industry and occupation data, please visit <https://www.cdc.gov/niosh/docs/2012-149/default.html>.

Content source: National Institute for Occupational Safety and Health



TIMELESS TRADITIONS
*Heirloom Quality Keepsakes
at Value Pricing*

*Keepsake Urns, Ash Holder Pendants,
Tear Bottles, Memory Boxes and More.*
Most are Made in Montana and Made in the U.S.A.

Call or email us and request a free catalog.
TIMELESS TRADITIONS, INC.
1627 W. Main St., #368 • Bozeman, MT 59715
406.388.2900
info@TimelessTraditionsGifts.com
www.TimelessTraditionsGifts.com

Biden-Harris Administration Bolsters Monkeypox Response; HHS Secretary Becerra Declares Public Health Emergency

By the U.S. Department of Health and Human Services

U.S. Department of Health and Human Services Secretary Xavier Becerra announced the ongoing spread of the monkeypox virus in the United States is a Public Health Emergency (PHE). This action further strengthens and accelerates the Biden-Harris Administration's response in recognition of the continued rapid transmission of monkeypox in the U.S. and globally, and signals the seriousness and urgency with which the Administration is responding. The announcement comes on the heels of President Biden appointing Robert Fenton of the Federal Emergency Management Agency as White House National Monkeypox Response Coordinator and Dr. Demetre Daskalakis of the Centers for Disease Control and Prevention (CDC) as White House National Monkeypox Response Deputy Coordinator.

"Ending the monkeypox outbreak is a critical priority for the Biden-Harris Administration. We are taking our response to the next level by declaring a public health emergency," said Secretary Becerra. "With (this) declaration, we can further strengthen and accelerate our response further."

"President Biden has called on us to explore every option on the table to combat the monkeypox outbreak and protect communities at risk," said Response Coordinator Robert Fenton. "We are applying lessons learned from the battles we've fought – from COVID response to wildfires to measles, and will tackle this outbreak with the urgency this moment demands."

The PHE declaration is in concert with the Food and Drug Administration's (FDA) work to explore new strategies that could help get vaccines to affected communities across the country, including using a new dose-sparing approach that could increase the number of doses available up to five-fold.



The public health emergency also carries important implications for data sharing with the federal government. Fifty-one jurisdictions have already signed data use agreements that will provide the Centers for Disease Control and Prevention with information related to vaccine administration. Declaring the outbreak an emergency may provide the justification the remaining jurisdictions need to sign their agreements. Additionally, it provides

authority to the Centers for Medicare & Medicaid Services to collect testing and hospitalization data.

As of the first week of August, HHS has shipped more than 602,000 doses of the JYNNEOS vaccine to states and jurisdictions, an increase of 266,000 from prior weeks. HHS has allocated 1.1 million doses to states and jurisdictions and is making more available as jurisdictions use their current supply. HHS also announced it accelerated the delivery of an additional 150,000 doses to arrive in the U.S. next month. The doses, slated to arrive in November, will now arrive in the U.S. in September.


These announcements are part of the Biden-Harris Administration's comprehensive strategy to combat the monkeypox outbreak. The strategy includes significantly scaling the production and availability of vaccines, expanding testing capacity and making testing more convenient, reducing burdens in accessing treatments, and conducting robust outreach to stakeholders and members of the LGBTQI+ communities. ■



 **Garfield Refining**
Precious Metals Since 1892

UNLOCK THE HIDDEN VALUE IN POST-CREMATATION METALS

TO GET STARTED, CALL **(800) 523-0968** OR EMAIL
CREMATORY@GARFIELDREFINING.COM



mfda
Montana Funeral
Directors Association

● ● ●


looking for an awarding career?


If you are interested in:

- Helping Others
- The Human Biological Sciences
- Community Involvement
- A Business Environment

Then a career in funeral service may be right for you! Funeral service professionals work with the bereaved during times of emotional need. These professional caregivers enable families and communities to express their emotions and help them to grieve properly.

CONTACT ONE OF OUR MEMBER
FIRMS OR MFDA TODAY!

 406-449-7244

 info@montanafda.org

**offering up to \$5,000 in scholarships
for mortuary science schools.**

✦ **montana's only funeral professionals association.** ✦



Grieving vs. Mourning

People tend to use the two words interchangeably. But there is a crucial distinction.

By Alan D. Wolfelt, PhD., AfterTalk

I often remind myself there is no love without loss. And there is no integration of loss without the experience of mourning.

Our capacity to love requires the necessity to mourn. To deny the significance of mourning would be to believe there is something wrong with loving. Yet I truly believe our greatest gift from God is our capacity to give and receive love. Likewise, it is a great gift that we can openly mourn our life losses.

You may have noticed that people use the words “grieving” and “mourning” interchangeably. There is a critical distinction, however. We as humans move toward integrating loss into our lives not just by grieving but by mourning. You will move toward “reconciliation” not just by grieving but through active and intentional mourning. So what is the distinction?

Grief is the constellation of our internal thoughts and feelings when someone we love dies.

Think of grief as the container. It holds your thoughts, feelings, and images of your experience when someone you love dies. In other words, grief is the internal meaning given to the experience of loss.

Mourning is when you take the grief you have on the inside and express it outside yourself.

Another way of defining mourning is “grief gone public” or “the outward expression of grief.”

There is no one right or only way to mourn. Talking about the person who died, crying, expressing your thoughts and feelings through art or music, journaling, praying, and celebrating special anniversary dates that held meaning for the person who died are just a few examples of mourning. Making

the choice not just to grieve but authentically mourn provides you with the courage and confidence to integrate the death of someone loved into your life.

I have come to believe that to heal your grief, you must mourn it. To go on to ultimately “live well,” you must “mourn well.” By mourning well, I mean openly and honestly expressing your thoughts and feelings from the inside to the outside – no pretense, repression, or inhibitions. Somewhere in the collision between the heart – which searches for permanency and connection – and the brain – which acknowledges separation and loss – there is a need for us to authentically mourn.

Authentic mourning means being consciously aware of the painful emotions of grief and feeling safe to express them.

Herein lies the paradox – a wide range of instinctive responses occur, but you get to decide as your grief unfolds into mourning if you will truly experience these responses or instead inhibit, suppress, or deny them. Actually, befriending such emotions makes it possible to eventually experience a sense of renewed meaning and purpose in your life. Yet the emotions you sometimes most want to avoid are the ones most in need of attending.

Being consciously aware of your need to mourn does not mean you are “feeling sorry for yourself” or wallowing in your pain. However, authentic mourning allows you to accept and experience the natural rhythms accompanying the journey. Authentic mourning is anchored in making the conscious choice to allow yourself to mourn, to recognize that darkness sometimes precedes light, and to seek healing, repair, and transformation of your very being.

Of course, there are many reasons you might choose to grieve and not mourn. Your pain may seem intolerable. Since mourning won't bring back your lost love, you may rationally try to “put it behind you.” After all, you tell yourself, mourning won't bring the person back.

People around you often think they are helping when they say things like “carry on,” “keep your chin up,” and “keep busy.” Or you may feel that if you don't overcome the loss, you are not living up to your testimony of faith that you have tried to live by.

No doubt, some people – or maybe you – may suggest that sufficient time has passed and you should be “done” or “finished” with your grief and mourning. Perhaps

as a child or teen, you were taught in your family not to grieve in front of others. Some people have shared with me they fear they will “go crazy” if they allow themselves to encounter their grief. Or perhaps you have decided to deny or repress your grief because you believe it interferes with your ability to function at work and/or at home.

These potential reasons and many more are often rooted in a reluctance to feel the pain of loss and a general attitude toward grief in our “mourning-avoidant” culture. There is a widespread lack of understanding about how to befriend painful grief energies and use those energies for healing and transformation.

The opposite of befriending pain and allowing ourselves to mourn is control. Underneath the controlling impulse is the fear that we will experience painful feelings.

As grief enters our lives, many of us have been taught that giving these feelings to the truth, that mourning is a natural extension of attention, and is a sign of weakness or breakdown. Many people try to head part of the natural order of life. Many people try to head off losses in the first place by controlling. After all, you don't have to grieve and mourn if everything comes out your way.

I believe we control our grief because we are afraid of the emotions that grief brings our way. We don't like being overcome by the waves of grief and sorrow. We don't like “losing control.” And until we realize there is a natural, normal mourning experience that can result in meaningful transformation, we have little awareness of the need to experience the pain we call grief. In addition, the emotions of grief are

often referred to as “negative,” as if they are inherently bad feelings. This judgment feeds our culture's attitude that these emotions should be denied or overcome.

Married to this observed truth is the reality that society gives us little permission to mourn openly. We realize the better we appear to be coping, the easier it is for people to be around us.

So, unfortunately, multiple forces are working against your organic instinct to mourn in the face of loss. The choice to experience and express your grief to its fullest can be difficult in our mourning-avoidant culture. Yet no matter how difficult, if you choose to authentically mourn in ways unique to your being, you will have begun to return to life, to living, and to loving! If you come to embrace the truth that mourning is a natural extension of loving, you will come to see mourning as part of the natural order of life.

So, each day, ask yourself this critical question: “Will I grieve this loss, or will I mourn this loss?” Having the courage to mourn can breathe life back into your divine spark. Choosing to mourn authentically can and will help you experience a time of release and renewal.

Of course, this does not mean your journey is over and done, but it does mean you are empowering yourself. To empower means to give or add power, to propel. When you empower yourself through mourning, you will begin to feel a gentle strength running through your body and soul. Yes, asking and answering this critical question can help empower you. ■

To learn more about online grief support, please visit www.aftertalk.com.

Understanding America's Labor Shortage

By Stephanie Ferguson, Director, Global Employment Policy & Special Initiatives, U.S. Chamber of Commerce

In 2021, businesses added an unprecedented 3.8 million jobs. But at the same time, workforce participation remains below pre-pandemic levels, meaning we have 3.4 million fewer Americans working today compared to February 2020.

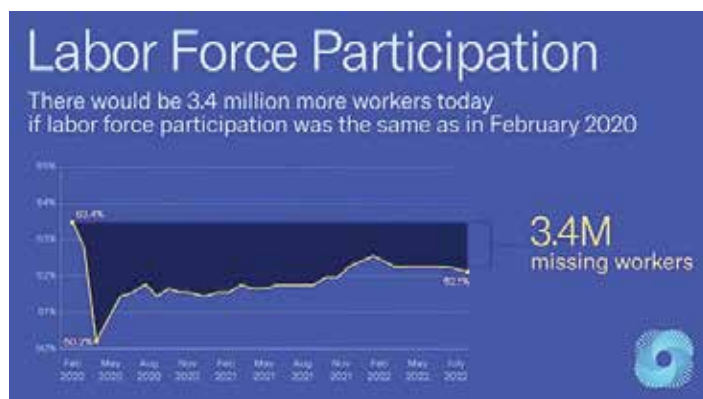
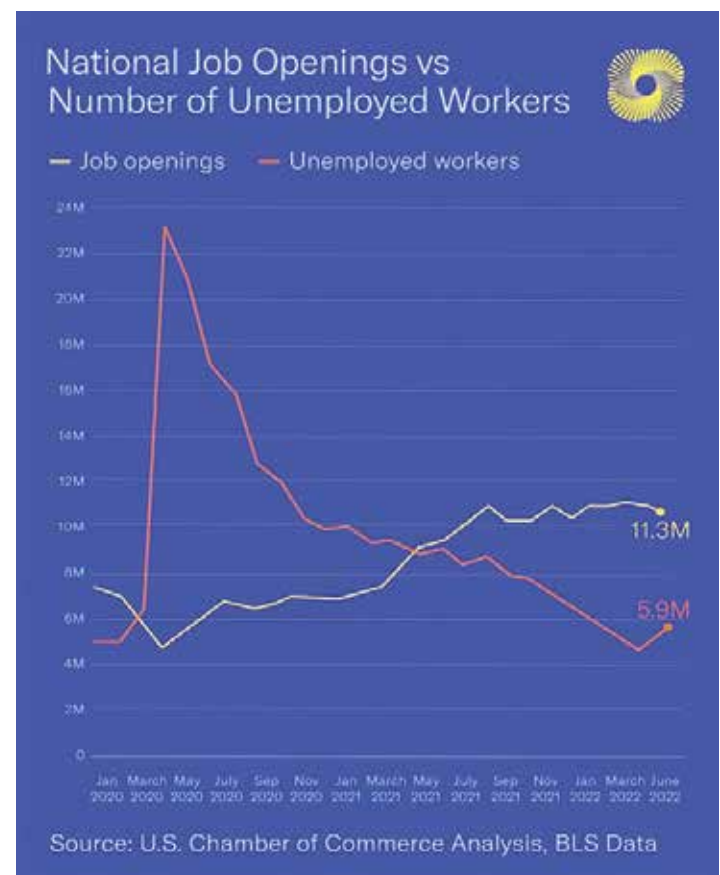
We hear every day from our member companies – of every size and industry, across nearly every state – how they're facing unprecedented challenges trying to find enough workers to fill open jobs. Right now, the latest data shows we have over 10 million job openings in the U.S. – but only around six million unemployed workers. We have a lot of jobs but not enough workers to fill them. If every unemployed person in the country found a job, we would still have approximately five million open jobs.

The U.S. Chamber is capturing the trends on job openings, labor force participation, quit rates, and more for a quick understanding of the state of the workforce in our America Works Data Center. Read on for an analysis of the state of the workforce on the national level.

How did this happen?

At the height of the pandemic, more than 120,000 businesses temporarily closed, and more than 30 million U.S. workers were unemployed. Since then, job openings have steadily increased since January 2020, while unemployment has slowly declined.

Overall, in 2021, employers added an unprecedented 3.8 million jobs. But at the same time, millions of Americans left the labor force before the pandemic. In fact, more than three million fewer Americans are participating in the labor force today compared to February of 2020.



Understanding the Gap

Currently, the labor force participation rate is 62.1%, down from 63.3% in February 2020. Able workers are being overlooked or sitting on the sidelines. But there's not just one reason workers are sitting out; several factors have come together to cause the ongoing shortage.

The U.S. Chamber surveyed unemployed workers who lost their jobs during the pandemic on what keeps them from returning to work. Nearly one in three

(33%) women indicated that the need to be home and care for children or other family members has made the return to work difficult or impossible. More than a quarter (28%) of men indicated their industry was still suffering, and not enough good jobs were not available to return to work.

In addition to the factors outlined below, the survey also revealed some unemployed workers are still concerned about COVID-19 at work, indicate pay is too low, or are more focused on acquiring new skills and education before re-entering the job market.

Factors Contributing to the Labor Shortage

An increase in savings

Enhanced unemployment benefits, stimulus checks, and inability to go out and spend money during the lockdown contributed to Americans collectively adding \$4 trillion to their savings accounts since early 2020. The extra few hundred dollars a week from enhanced unemployment benefits (ended September 2021) specifically led to 68% of claimants earning more on unemployment than they did while working.

Early retirements

As of October 2021, the pandemic drove more than three million adults into early retirement. In all, the number of adults 55 and older being detached from the labor force due to retirement grew from 48.1% in Q3 of 2019 to 50.3% in Q3 2021.

Lack of access to childcare

Even before the pandemic, a lack of access to high-quality, affordable childcare was an issue. Research from the U.S. Chamber of Commerce Foundation found that due to breakdowns in the childcare system, the states surveyed (Alaska, Arkansas, Arizona, Missouri, and Texas) missed an estimated average of \$2.7 billion annually for their economies.

A recent report from the U.S. Chamber of Commerce Foundation and The Education Trust shows that the pandemic created a vicious cycle for the industry; to return to work, workers need reliable childcare, but providers are facing immense challenges themselves. The pandemic forced many childcare providers to close or scale down: between February and April 2020, the industry lost 370,600 jobs – 95% of which were held by women. Unfortunately, the recovery has not been swift; as late as September 2021, childcare industry employment remained 10% lower than pre-pandemic levels.

Additionally, women are participating in the labor force at the lowest rates since the 1970s. In the spring of 2020, 3.5 million mothers left their jobs, driving the labor force participation rate for working moms from around 70% to 55%. This number is improving – but it has not fully rebounded.

New business starts

In the spirit of entrepreneurship, some employees either left work or stayed unemployed to open their own businesses. Over the last two years, nearly 10 million new business applications were filed, and in 2020 alone, more than four million new businesses were started.

The Great Reshuffle

Meanwhile, there has been a "Great Reshuffle" among workers. "The Great Resignation" worked its way into our vocabulary as the shift of our labor force started to become apparent – and the hashtag #quittok even went viral as social media users posted about quitting their jobs in search of more free time or better opportunities.

A full 4.4 million people quit their jobs in May 2022, but hiring has outpaced quits since November 2020 (hovering around 4.4%).



The reasons in the above graph help illuminate the current labor shortage landscape, but the examples are non-exhaustive. ■

Understanding why workers are missing from unfilled jobs is only half of the equation. The next step in addressing the labor shortage – implementing solutions that attract and retain new workers – is underway. Learn how the U.S. Chamber is driving solutions through the America Works initiative at <https://www.uschamber.com/major-initiative/america-works-initiative>.



International Convention & Expo

October 9-12, 2022
Baltimore, MD



Ways to Register

- **Online:** nfda.org/convention
- **Fax form to:** +1.262.789.6977
- **Mail form to:** NFDA, 13625 Bishop's Dr., Brookfield, WI 53005-6607
- **Call:** 800.228.6332 or +1.262.789.1880

Filling Out the Form

- Print clearly.
- Include preferred name to be printed on badge (if desired).
- **Provide unique email address for each person (used for confirmation and event app).**
- Provide cell phone number (needed for onsite updates).

2022 Convention Discounts for Groups of 5 or More

You must call to get discounts. First registrant pays full price. Discounts good for additional registrants. Students, apprentices and youth do not count as part of the group. Expo registrations (paid or free) do not count as part of the group.

Groups of 5-9 receive a \$25 discount on each additional registrant. Groups of 10 or more receive a \$50 discount on each additional registrant.

Good up to September 29, 2022. Not valid for onsite registrations.

What Happens Next?

- Registration confirmation: If you do not receive an email confirmation within two weeks of submitting your registration, call NFDA at 800.228.6332 or +1.262.789.1880.
- Closer to the event, you will receive emails with additional information.
- When you arrive in Baltimore, print your badge at a self-serve kiosk at the Baltimore Convention Center.

COVID-19 Statement

NFDA is committed to hosting the safest possible event for attendees and exhibitors in the wake of the COVID-19 pandemic and will follow all current safety measures and guidance. NFDA's health and safety policies and procedures will be posted on the NFDA website and are subject to change. The most recent version may be found here: <https://nfda.org/covid-19-statement>.

Policies

NFDA Cancellation Policy: NFDA reserves the right to cancel the convention due to circumstances beyond its control. Should circumstances arise that result in the postponement of the convention, registrants will have the option to either receive a full refund or transfer the registration fee to the same program at a future date. NFDA's liability for any cancellation is limited to a refund of the registration fee and shall not extend to any other claims, including, but not limited to: travel expenses, cancellation fees, lost wages, inconvenience and other related costs.

Replacement (Lost) Badges: NFDA convention badges must be worn. If you lose or forget your badge, a replacement badge can be purchased for a \$70 USD fee at the NFDA Registration Desk. If you find a badge, please return it to the NFDA Registration Desk. An NFDA International Convention & Expo badge is required at all NFDA events.

Vendor Email Policy: Exhibitors receive pre- and post-convention lists. Those using lead retrieval equipment receive a list of the attendees whose badges they scan in the Expo Hall. If you do not want your email address provided on these lists, please check the box labeled "Opt-out from vendor emails" on the registration form, or contact your member services representative at 800-228-6332.

Photography/Videography Policy: By registering for this event, you consent that photos and videos of you at the event may be published in print or posted online in online photo albums; on photo/video-sharing sites such as YouTube; on social media sites such as Facebook, Twitter, LinkedIn and Instagram; and in other web-based media at the sole discretion of NFDA.

Americans With Disabilities Act (ADA): NFDA only uses facilities that are in compliance with the ADA. If you require special assistance while attending the convention, please visit the NFDA Registration Desk.

NFDA PAC Contribution (voluntary): Contributions or gifts to NFDA PAC are not tax deductible and are limited by federal law to \$5,000 per person, per year. In accordance with federal law, contributions are strictly voluntary and not a condition of NFDA membership. All personal contributions to NFDA PAC are used in support of candidates for federal office. Corporate contributions cannot be used in support of candidates for federal office and are attributed to NFDA's Political Education Fund.

Note: Companies scheduled to exhibit at the 2022 NFDA Expo and their booth assignments, all workshops/presenters, and all events are subject to change.



2022 NFDA International Convention & Expo Registration Form

Baltimore, MD • October 9-12, 2022

nfda.org/convention • 800.228.6332 • +1.262.789.1880

**Must be Received by
Sept. 27, 2022**

International Convention & Expo

Firm _____ Address _____

City/State/Postal Code _____ Country _____

Telephone _____ Fax _____

Registrant Name _____ Badge Name _____ NFDA ID # _____

Email _____ Opt-out from vendor emails _____ Cell (used for onsite updates) _____

Unique email required for confirmation, badge printing and event app

License #/State _____ License #/State _____ Academy # _____

Registrant Name _____ Badge Name _____ NFDA ID # _____

Email _____ Opt-out from vendor emails _____ Cell (used for onsite updates) _____

Unique email required for confirmation, badge printing and event app

Please list any special accommodations needed _____

Is this your first NFDA Convention? | Yes No

	1st Registrant	Additional Registrant	Student	Expo
Continuing Education Credit	✓	✓	—	—
Workshops	✓	✓	✓	—
General Sessions	✓	✓	✓	—
Welcome Party	✓	✓	✓	—
Expo Hall	✓	✓	✓	✓
NFDA Member Fee				
On or before Sept. 1	\$590	\$285	\$65	\$160
After Sept. 1	\$690	\$305	\$75	\$170
Non-Member Fee				
On or before Sept. 1	\$890	\$385	\$85	\$320
After Sept. 1	\$990	\$405	\$95	\$335
Total for Your Selection	\$	\$	\$	\$

Group Discounts:

Call 800.228.6332 or +1.262.789.1880 for groups of five or more from the same firm.

Suppliers/ Distributors:

Contact Business Development at bizex@nfda.org or 800.228.6332.

Preconvention Seminars:

Visit nfda.org/preconvention or call 800.228.6332 or +1.262.789.1880 for Certified Celebrant Training, Arranger Training, Cremation Certification and Extreme Restoration Case Solutions, "What to Do and Use."

Extras	Fee	Quantity	Total
Saturday: Dover Orientation (18 & over) 7 a.m. Bus Fee*	\$40		
Saturday: Dover Orientation (18 & over) 10 a.m. Bus Fee*	\$40		
<i>* You can only pick one Dover Orientation option. Background check required. You will receive a separate email with an information request form. You must fill it out in order to be considered for the Dover Orientation. You must pass the background check in order to attend; acceptance is not guaranteed.</i>			
Tuesday: Funeral Directors Under 40 Party at Kraken Axes	\$60		
Wednesday: Closing Party at National Aquarium Adult	\$100		
(2 and under are FREE) Ages 3 to 12	\$50		
Total for Your Extras	\$		

Contributions	Total
Please accept my NFDA PAC Contribution (Voluntary)	\$
Grand Total	\$

Method of Payment

Check (U.S. dollars drawn on U.S. bank) payable to NFDA, 13625 Bishop's Drive, Brookfield, WI 53005-6607

Credit Card: Fax to +1.262.789.6977 or call your personal NFDA member services representative at 800.228.6332 or +1.262.789.1880.

| Amex MC VISA Discover Card Number _____ Expiration Date _____ CVV _____

Name on Card (please print) _____

Cardholder's Signature _____

Cancellations for the 2022 NFDA International Convention & Expo registration and/or special events must be received in writing and faxed or postmarked on or before September 23, 2022, to receive a full refund. Cancellations received after September 23, 2022, and before October 5, 2022, will be refunded the registration fee minus a \$75 cancellation fee; special event fees/tickets will not be refunded. Cancellations received on or after October 5, 2022, and no-shows will not receive a refund. Telephone requests must be followed up in writing.



MONTANA FUNERAL
DIRECTORS ASSOCIATION
invites you to the
MFDA Hosted Dinner
on Monday, October 10, 2022
6-7 PM Appetizers and Cocktails
7 PM Dinner
Cindy Lou's Fish House
1215 Wills Street
Baltimore, Maryland



NFDA INTERNATIONAL CONVENTION AND EXPO
BALTIMORE, MD



RSVP | INFO@MONTANAFDA.ORG

MEDALLION

Vault & Casket Co.



*Your Local, Family-run Supplier of
Caskets, Urns & Vaults*

At Medallion Vault & Casket, we're a second generation family-run funeral supplier providing personal, friendly, and professional service to our funeral home clients.

Get in touch to learn more about how we can serve you!

1-800-707-2033 *toll free* • 406-652-6605 *local*
www.medallioncasket.com • info@medallioncasket.com



2022 MFDA ASSOCIATE MEMBERS

DIAMOND LEVEL



GOLD LEVEL



SILVER LEVEL



MEMBERS

- Best Western Premier Great Northern Hotel
- Kat's Corporation
- Dodge Company
- Kirkegard Mortuary Science KMS
- Montana Med Express
- Mountain Arts Pottery
- SinoSource International
- SLC Community College Mortuary Science Program
- Trost Wealth Management



15 South Idaho Street
Dillon, MT, 59725
United States

PRSRT STD
U.S. POSTAGE
PAID
SALT LAKE CITY, UT
PERMIT NO. 508

This magazine is designed and published by The newsLINK Group, LLC | 855.747.4003

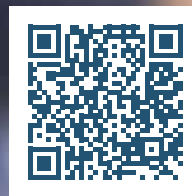
ONE LAST THING ...

Did you know that you can enjoy your association news anytime, anywhere?

The new online article build-outs allow you to:

- Stay up to date with the latest association news
- Share your favorite articles to social channels
- Email articles to friends or colleagues

There is still a flipping book for those of you who prefer swiping and a downloadable PDF.



Check it out!

Scan the QR code or visit:
directors-digest.thenewslinkgroup.org/

