

August 2016

WVCFA Newsline

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www.wvcfa.org

President's Message

Save the Date!

General Election

November 8, 2016

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The time has flown by!! My term as President of the WVCFA has been an experience. I would like to thank all who have helped me during my term. That is you! Each member has supplied us with insight and information along the way. I have not "run" our Association. Instead, it has been done as a group effort. We have our "annual" meeting, in which we make major decisions for the WVCFA as a group. From the entire membership, we elect our "Board of Directors". The Board of Directors is comprised of individuals who sacrifice their time, knowledge, and ability. These individuals have been assigned to committees which make reports and suggestions at our monthly board meetings. These are the people who have run the Association, not me. I cannot say "thank you" enough for what they have accomplished during my term. I would encourage each member to participate in our Association. You can do this simply by supplying valued and needed information to our committees. Each of you brings to the table different ideas that transform into a course of action. We would like to reach out to each member to present ideas that would assist in promoting our Association, not only now, but for the future.

I would like to, momentarily, focus on our Annual meetings. This past year's meeting surpassed my expectations. Our speakers presented programs that were focused on the needs and expectations of our industry. Our attendance for the award banquet that Saturday evening was spectacular, as we had to bring out more tables and chairs as the event progressed. One of the best programs, which many did not partake of, was the round table discussions. Those who missed these discussions should kick themselves in the hind end! This program gave valuable information that you could take home and increase your sales. This program was offered again this year and different topics were discussed with a longer allotment of time per topic. I was impressed with the discussions during each session as the leaders were quite knowledgeable in how to produce actions for results in everyday situations. This program was a winner! Thank you to all that provided a great convention in 2016 and I look forward to seeing everyone next year at our 67th Annual Convention!



Dave Harless

WVCFA President

WVCFA Board of Directors

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Exhibitor Spotlight



Carr Concrete is a licensed full-service manufacturer and distributor of Wilbert brand funeral products. Products range from elegant burial vaults and urn vaults to cremation urns. For a complete list of products and literature, please visit www.wilbertonline.com.

Bronze Triune® Wilbert Burial Vault



Stainless Steel Triune® Wilbert Triune® Burial Vault



Copper Triune® Wilbert Burial Vault



Bronze Triune® Wilbert Urn Vault



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66th Annual Convention

The 66th Annual Convention of the West Virginia Cemetery and Funeral Association was held August 12th & 13th at Canaan Valley Resort. We had a very good and informative convention this year starting on Friday with Michael Phares speaking on "Thinking Outside the Box on Private Estates", Ann Hendrix from Everlasting Granite speaking on "Private Estates by Everlasting", Dale Streit from Coldspring speaking on "High-End Memorialization", and Carey Montes from Matthews International speaking on "Cremation Gardens – A Balanced Approach". On Saturday, SCCFA President, Kyle Nikola spoke on "Recruiting the Next Generation" and various round table discussions took place.

Our evening activities included the President's Reception on Friday night followed by the auction, which is always a favorite. Saturday night, we honored our top sales counselors for 2015 with a dinner and an awards presentation followed by the installation of officers for the year 2016-2017. The finale of the convention was Cameron Boggs as our game show host and DJ for the evening.

Kyle Nikola, President of the SCCFA was with us for the entire weekend and was impressed with some of the things we do at our conventions and have got ideas from us to take back to his own state. To me, that says something about West Virginia. We care, we want our people to be informed, we want our people to feel appreciated and we want our people to have fun. If we can make this kind of impression with a small group of people just think what we could do if everyone was involved and active in our conventions. Being a member is good, but this is your association and you are needed and you can make a difference.



IRS Says to Be Alert for Tax Scams

Tax scammers work year-round; they don't take the summer off. The IRS urges you to stay vigilant against calls from scammers impersonating the IRS. Here are several tips from the IRS to help you avoid being a victim.



- Scams use scare tactics.
These aggressive and sophisticated scammers try to scare people into making an immediate payment. They make threats, often threaten to arrest or deportation, or they say they will take away your driver's or professional license if you don't pay. They may also leave "urgent" callback requests, sometimes through "robo-calls." Emails will often contain a fake IRS document with a phone number or email address for you to reply.
- Scams spoof caller ID.
Scammers often alter caller IDs to make it look like the IRS or another agency is calling. The callers use IRS titles and fake badge numbers to appear legit. They may use online resources to get your name, address, and other details about your life to make the call sound official.
- Scams use phishing email and regular mail.
Scammers copy official IRS letterhead to use in email or regular mail they send to victims. In another new variation, scammers provide an actual IRS address where they tell the victim to mail a receipt for the payment they make. This makes the scheme look official.
- Scams cost victims over \$38 million.
The Treasury Inspector General for Tax Administration, or TIGTA, has received reports of more than one million contacts since October 2013. TIGTA is also aware of more than 6,700 victims who have collectively reported over \$38 million in financial loss as a result of tax scams.

The real IRS will not:

- The IRS will not call you about your tax bill without first sending you a bill in the mail.
- Demand that you pay taxes and not allow you to question or appeal the amount that you owe.
- Require that you pay your taxes a certain way. For instance, require that you pay with a prepaid debit card or any specific type of tender.
- Ask for credit or debit card numbers over the phone.
- Threaten to bring in police or other agencies to arrest you for not paying.
- Threaten you with a lawsuit.

If you don't owe taxes or have no reason to think that you do:

- Do not provide any information to the caller. Hang up immediately.
- Contact the Treasury Inspector General for Tax Administration. Use TIGTA's "IRS Impersonation Scam Reporting" web page to report the incident.
- You should also report it to the Federal Trade Commission. Use the "FTC Complaint Assistant" on FTC.gov. Please add "IRS Telephone Scam" in the notes section.

If you know you owe, or think you may owe taxes, please call the IRS at (800) 829-1040. IRS employees can help you if you do owe taxes.

This Place Couldn't Survive Without Me...Not

When I was 19 years old, my dad made me production manager of his 75 employee kitchen cabinet manufacturing factory. Before I officially took the job, I worked in the shop at each job, and set production standards based on what I could produce at each station. On my first official day as boss, Ozzie, our superstar cabinet assembler, came to me and asked for a 25 cent per hour raise. I went to my dad for advice and he said, "Give it to him son." So I did.

A week later, Ozzie returned and demanded another 25 cent raise and he said he would quit if he didn't get it. I went back to my dad for advice and he said, "Fire him son." I went crazy. "You can't fire Ozzie," I pleaded, "the place will fall apart." "Fire him son," he repeated, so I fired him. I dreaded the next day. But to my surprise, four guys came forward to claim Ozzie's position. We had a contest to see who would get the position, production was up 25%, and "Mr. Irreplaceable" was replaced in less than 24 hours – and was never missed. How irreplaceable do you think you are Ozzie?

I have heard salespeople boast on hundreds of occasions:

- If it wasn't for me, this place would fold.
- If it wasn't for me, we'd be out of business.
- This place couldn't survive without me.
- My sales built this place.

Those are warning chants that the end is near.



Here are 10 early warning signs that your sales brain has stopped functioning:

1. You think sales reports are a waste of time.
2. Everyone else does wrong things except you.
3. You get blamed for things you're certain are someone else's fault.
4. You think your sales production could be better – if you just got a few breaks.
5. You don't listen to sales information in the car or do anything to further your sales education.
6. You're way too boastful, cynical, and critical.
7. At night, you socialize or watch TV instead of read and plan your next day.
8. You go to sales calls unprepared with no personalized ideas about the information of the prospect.
9. You think most prospects and customers are dumb or at least not as smart as you.
10. You think your boss is stupid.

Many salespeople are failing or doing poorly and claim they don't know why, or blame everyone and their dog. Many more salespeople get fired and claim or blame the same way. Trust is they can't or won't face themselves. They blame others and things instead of taking personal responsibility.

If you're doing poorly and blame "circumstances" – take a look in the mirror. If you get fired and you leave thinking it's someone else's fault – you'll likely repeat the process at your next job. If you get blamed and you think it's someone else's fault – think again. It may take one face down spill in the gutter to wake you up. But it's a whole lot easier (and less costly) to catch yourself before you fall.

In order for the things and circumstances of your life to change – you must change first. Not much will happen without a change in your thought process, your attitude, and maybe eating a piece of humble pie. Admit it – it starts with you.

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West Virginia Cemetery & Funeral Association Lajeana Aldredge

SCHOLARSHIP

Students are invited to apply and submit their application for the Lajeana Aldredge Scholarship given to worthy students each year.

The WVCFA is looking for any student in high school or entering or is in college who is in need of financial aid. This scholarship will be awarded on the basis of financial need, application review, and approved by the West Virginia Cemetery & Funeral Association.

Scholarship Award

Annually, one high school or college student is eligible for a scholarship, which is to be awarded by the WVCFA to be used towards their tuition. Documentation must be provided that monies were used properly.

Application Deadline

Deadline for all applications is: September 1, 2016

All applications must be received by the WVCFA office prior to September 1, 2016.

For more information about the Lajeana Aldredge Scholarship Fund, please contact the Kaye Ballard at (304) 469-3251.

To download the Scholarship Application,
please go to www.wvcfa.org or scan the QR code.





US Department of Veterans Affairs **Military Funeral Honors**

"Honoring Those Who Served"

The Department of Defense (DOD) is responsible for providing military funeral honors. "Honoring Those Who Served" is the title of the DOD program for providing dignified military funeral honors to Veterans who have defended our nation.

Upon the family's request, Public Law 106-65 requires that every eligible Veteran receive a military funeral honors ceremony, to include folding and presenting the United States burial flag and the playing of Taps.



The law defines a military funeral honors detail as consisting of two or more uniformed military persons, with at least one being a member of the Veteran's parent service of the armed forces. The DOD program calls for funeral home directors to request military funeral honors on behalf of the Veterans' family. However, the Department of Veterans Affairs (VA) National Cemetery Administration cemetery staff can also assist with arranging military funeral honors. When military funeral honors at a national cemetery are desired, they are arranged prior to the committal service by the funeral home.

The Department of Defense began the implementation plan for providing military funeral honors for eligible Veterans enacted in Section 578 of Public Law 106-65 of the National Defense Authorization Act for FY 2000 on January 1, 2000.

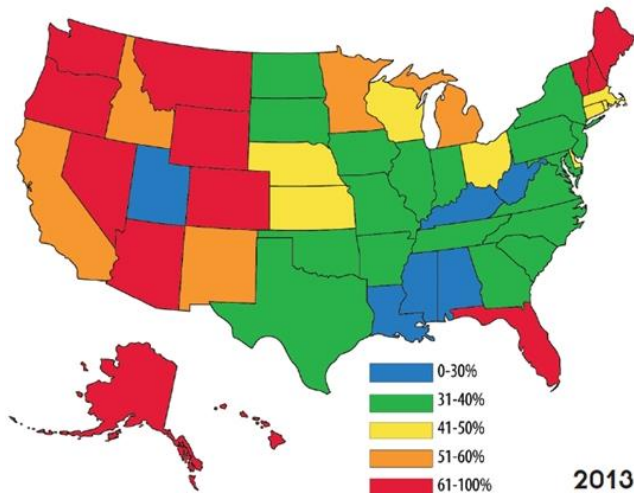
Questions or comments concerning the DOD military funeral honors program may be sent to:

Deputy Assistant Secretary of Defense
(Military Community and Family Policy)
4000 Defense Pentagon, Room 5A726
Washington, DC 20380

The military funeral honors website is located at www.dmdc.osd.mil/mfh



% of Cremations in the US States



Bottom Five States for Cremation

The table below shows the bottom five states (in rank order) and the percentage of deaths resulting in cremations with the lowest percentages of cremations in 2012. Note that the rank order is defined from lowest as 1 to highest as 51. The number in parentheses shows the rank order by the percentage of that state.

Bottom five ranked by percent of cremations		
State	Cremations/Rank	% Cremations
Mississippi	5,122 (42)	17.7%
Alabama	9,808 (30)	20.2%
Kentucky	9,690 (31)	22.4%
Louisiana	10,081 (29)	23.8%
West Virginia	5,666 (41)	26.8%

In 2013, the last year complete data was available, the US cremation rate was 45.3%. By 2018, the US cremation rate is projected to reach 50.6%.

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CREMATION is the NEW TRADITION



2014

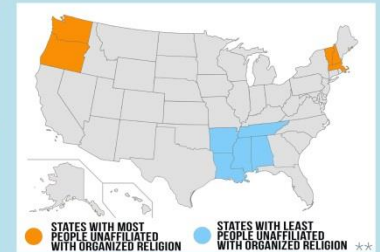
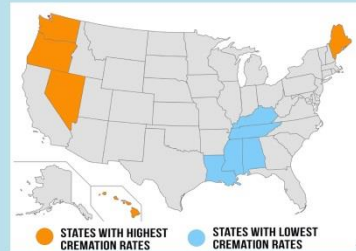
IN THE PAST 15 YEARS, THE U.S. CREMATION RATE HAS NEARLY DOUBLED.

1999

24.8 %

46.7 %

CREMATION RATES AND RELIGIOUS AFFILIATION



Cremation rates are highest where more people are unaffiliated with organized religion.

BY 2019, CREMATION RATES ARE PROJECTED TO RISE TO:



2 out of 4 Americans will choose cremation for their loved ones.



3 out of 4 Canadians will choose cremation for their loved ones.

WHY ARE MORE PEOPLE CHOOSING CREMATION?

1 NEW TRADITIONS

People crave ritual to remember their loved ones whether they affiliate with religion or not.

2 PERSONALIZATION

Cremation allows for a wider range of memorial options.

3 COST/VALUE

People perceive cremation as more affordable and a better value for memorialization.



* Cremation Association of North America Statistics Report, 2015

* Pew Research Center, 2014

WWW.CREMATIONASSOCIATION.ORG

WVCFA Master Trust

Market Update from City National Bank Trust & Wealth Management Mr. Keith Unger

As of June 30, we had 36 accounts in the Master Trust (22 perpetual care trusts and 14 pre-need trusts). The overall return for the master trust is a little over 4%, compared to 2.69% for the stock market (S&P 500) and 5.31% for the bond market. While we are pleased with the bond market returns, the bond yields remain stubbornly low with the 10 year treasury currently at 1.54%.

I'm sorry to report the loss of a colleague and former member of the Association. After retiring for First United Bank last year, Jay Rutkowski passed away in April this year. Jay was a competitor, but I also considered him a friend and I will miss seeing him at events in Martinsburg.

For additional information about the WVCFA Master Trust, please contact me at (304) 264-4542 or email me at keith.unger@cityholding.com.



Mr. Keith Unger
Vice President and Trust Officer – City National Bank
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WVCFA Website – Login Information

If you still have yet to login to our new website, please go to www.wvcfa.org and login today. Should you have any problems logging in, please contact Hannah at the WVCFA office at (304) 342-3769 or office@wvcsi.com.

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SCCFA

JUNE 14TH 2016



WVCFA President, Mrs. Linda Mayle, WVCFA Secretary & Treasurer, Ms. Kaye Ballard, and Past WVCFA Secretary & Treasurer, Ms. Claudia McCracken taking photos at the SCCFA Convention held on June 14th, 2016.

Do you have an announcement or classified ad for the WVCFA Newsline?

If so, please contact Hannah at (304) 342-3769 or office@wvcsi.com.

Please note: Ads must be received a month prior to Newsline date.

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West Virginia Cemetery & Funeral Association Mission Statement

The purpose of this Association is to promote the advancement of knowledge in development, operation, and maintenance of cemeteries. To continuously improve the services we render while creating and maintain high ethical and moral standards. Further, to represent Association members in matters of legislation and in any public or private hearings or controversies deemed necessary or in the best interest of our profession.