

March 2017

WVCFA Newsline

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www.wvcfa.org

Save the Date!

2017 ICCFA Annual Meeting

April 5-8, 2017
Nashville, TN

2017 SCCFA Annual Meeting

June 25-27, 2017
Chattanooga, TN

2017 Annual Convention

August 3, 4, & 5, 2017
Lakeview Resort
Morgantown, WV

Pages

- 1) President's Message
- 2) Board of Directors
- 3) Exhibitor Spotlight
- 4) Gravesite Focus of Court Case
- 5) Harding Family Group News Article
- 6) Cremation Facts
- 7) Lajeana Aldredge Scholarship
- 8) Identify Theft Safeguards
- 9) Salesperson Article
- 10) WVCFA Master Trust
- 11) Supplier Advertisements

President's Message

Wow! Here we are into a New Year and the first quarter is almost gone. With the hectic schedules we all seem to have, time passes by so quickly and our "to do list" with the things we need to get accomplished seems to get longer and longer with many things always "pending" and needing to be carried over to the next list.

Things that should be at the top of our list as important, many times, get pushed to the side because there are too many little things demanding attention. Other days, we start on one thing and something else comes up – we stop what we were doing and take care of the unexpected situation – only to be interrupted again with something new.

This pattern continues throughout the day, so that when the day ends, we think, "I was so busy today, but what did I really get accomplished or completed?" We've all had those days and the stress that goes with them, but how many of us take the time to say, "I just need some time for me to refocus and think about what is important to me?"

At the top of the list of important things, I believe our Association and functions of the Association should be among them. Our industry is changing almost on a daily basis and simply being a member and paying dues is not enough. We need involvement and support from our full membership in order to survive.

We are preparing for our Annual Convention coming up on August 4&5, 2017 at Lakeview Resort and we need the support of everyone to make this meeting successful. I believe the program we have planned will be beneficial to all who attend and they can grow from the knowledge that is being presented. We also welcome input on what you would like to have presented during future conventions. Remember: This is your Association and you are needed.

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WVCFA President

WVCFA Board of Directors

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Exhibitor Spotlight

VANTAGE®

960 Almon Road
Covington, GA 30014

www.vantageproducts.com

Vantage Products Corporation was founded in 1978 when Inductotherm Industries Inc., acquired Hercules Corporation's research and development facility in Conyers, Georgia and formed Vantage Products Corporation. Inductotherm Industries has always been proud of the fact that most of their subsidiaries are on the cutting edge of technology and innovation in its industries. Vantage Products quickly proved to be of the same mold.

In the beginning, manufacturing included custom furniture parts, multiple building product items and burial vaults. In trying to satisfy all the different industry needs, it was apparent that we needed to focus on one industry.

The Funeral Products industry has seen many changes; products, services and attitudes towards planning and fulfilling consumers' wishes. Vantage Products has changed and added products to provide the consumer with products that deliver performance, strength and allowing for traditional closing services.

The Vantage Standard burial vault was re-engineered in 1992 to deliver more strength and ease of use for the cemetery personnel. Also introduced in 1992 was the Vantage Lawn Crypt system, allowing a cemetery to utilize ground that was previously unusable. The system utilizes a shared wall, allowing up to 20% more crypts. It enables cemeteries to offer superior construction techniques that combine polymer blends with concrete and reinforced steel to create a turnkey system completely installed in an average of 6-8 weeks.

Cremation was starting to gain wider acceptance when we introduced the urn vault in 1997. Customers were looking for an alternative to the existing "bulky" urn vaults. Our urn vaults are offered in two sizes; one large enough for ornate urns or companion burials, one for more traditional burials.

The top closing units followed soon after the Graveliner in 1999 and the Ultima as a sealing unit in 2001. The Graveliner can be interred and repositioned without heavy equipment, reducing labor costs and damages to cemetery grounds. The Ultima features a superior seal utilizing a V-lock system that closes from the top to completely seal out moisture and soil.

The latest addition was an Oversized vault in 2013, allowing a customer an option of a vault over a Graveliner.

With each product we've kept the customers' needs and wishes in mind by modifying the physical properties to enhance the strength or application needs. All of our products meet or exceed cemetery regulations. Changes are also made aesthetically to compliment that personality of the customer.



Gravesite Is Focus of WV Court Case

Point Pleasant, WV – Sometimes, the West Virginia Supreme Court mulls cases that involve heinous crimes. Other times, the justices consider matters as mundane as insurance issues in car crashes, or scores of workers' compensation appeals. But in less than a month, lawyers will go before the high court on what's certainly a novel and intriguing case: Whether a Medal of Honor recipient's remains will be disinterred.

The dead man is Chester Howard West, who received the Medal of Honor as an Army First Sergeant for charging a machine gun nest on September 26, 1918, in France, and killing two German machine gunners. West would be buried in the Mason County cemetery of his wife's family less than 17 years later, the victim of a homicide at age 47.

When West was buried, nobody reportedly knew of any living blood relatives. And eventually, his gravesite would be taken over by the state and made part of the Cornstalk Wildlife Preserve. The cemetery became grown over, according to published reports, only to be reclaimed by an Eagle Scout and several helpers.

By all accounts, the cemetery is still a tough place to visit. So when a living Medal of Honor recipient, Hershel Woodrow "Woody" Williams, found out about this, he eventually began the process of trying to move the body to the Donel C. Kinnard Memorial State Veterans Cemetery in Institute, WV. There, a marker could be erected to note West's receipt of the nation's highest award of valor. There, West could rest among thousands of other veterans. And there, Williams reasoned, it also would be a much easier place for those interested – or potential kin – to pay their respects. Some descendants of West's wife, however, have said they believe he should remain in the grave where he was laid to rest.

The Supreme Court likely will decide the case from a legal scope, perhaps even setting some precedent on how graves that move from private to public domain are to be viewed under West Virginia law. Still, there's a lot about this case to interest the casual observer.

Consider, for instance, the old graves that moved into the public domain when the West Fork River and its tributaries were dammed up in the 1980's, creating Stonewall Jackson Lake. And there are several other, similar situations all around the state. West Virginia remains predominantly rural, which means there are still Mountain State residents burying loved ones in family plots.

This case certainly begs the question about what happens to such cemeteries as time marches on and West Virginia becomes more populated and more urban (which is likely to eventually happen as other parts of the Eastern United States grow more and more congested).

It's also interesting to wonder whether Medal of Honor recipient West had given much thought about where he wanted to be laid to rest. Considering that he'd been in a world war and killed at least two men, plus had seen plenty more die from wounds; considering that the deadly worldwide influenza pandemic of 1918-1919 also occurred in his lifetime; considering that there are reports he had a first wife, and that though they weren't still married, she died at age 32 in man of his generation at birth was in the 40's, it's very likely that he did. If he really did want to be buried on that ground – granted, it's a question we can't answer – is it right to move him now, no matter how well-intentioned the aim of the esteemed Medal of Honor recipient Williams? There's also this thought, which apparently hasn't been raised in court proceedings: Could DNA testing of West's remains lead to a direct descendant? That, too, would require disinterring the body, but it seems like it might have the possibility of making a difference in legal proceedings. Finally, the WV Encyclopedia writes that West, who was born in Colorado and enlisted in California, is believed to be the only World War I Medal of Honor recipient buried in the state. That's no small part of this equation. Whatever the court decides, this process has been beneficial in a couple of ways.

First, even if West isn't moved from his grave, the Eagle Scout who resurrected the cemetery, and Williams, have accomplished a lot simply by raising the profile of West's resting place. If that's where he will remain, state officials would do well to open up access to the cemetery, and provide a proper Medal of Honor marker for West. And second, this is a reminder that except for a tiny percentage of the most famous individuals on this planet, our resting places on this earth are likely to eventually be fully reclaimed. That could either come through the hands of human development, or simply through the inexorable progress of nature, the same force that created the Grand Canyon and Niagara Falls.

Article Copyright – The Journal, February 7, 2017.

WV Attorney General's Office Settles Complaint with Putnam County Funeral Home



Charleston, WV – The West Virginia Attorney General's office has settled a complaint with the operators of a Putnam County funeral home over its business practices.

WV Attorney General Patrick Morrisey announced the settlement on Wednesday, February 22, 2017. Morrisey filed a complaint in 2015, alleging Gatens-Harding Funeral Home of Poca, WV violated state laws by cashing in on pre-need funeral contracts before the customers' deaths.

Under the settlement, the funeral home and any of its owners are prohibited from selling such contracts or accepting payments for funeral services prior to a customer's death. Existing contracts will be subject to occasional audits, and current pre-need customers also will be given the option to transfer their contracts to another funeral home. The funeral home must also pay \$25,000 to cover the state's investigation.

Group Health Insurance Still Offered to WVCFA Members

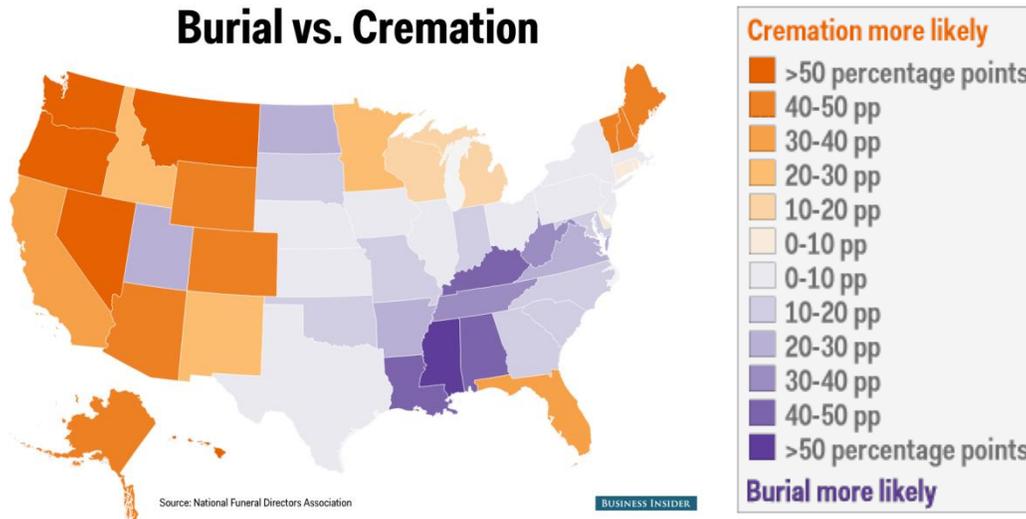
The WVCFA is still offering group health insurance to its members!

Please contact Hannah at the WVCFA office at (304) 342-3769 or email her at office@wvcsi.com for additional information.

Please Note: *The group health insurance is only available to WVCFA members who are up-to-date on their yearly dues.*



Cremation Facts: The Basics and a Little More



Interesting facts about Cremation – Did you know?

- The cost of a funeral in 1960 was \$708.
- The cost of a funeral in 2008 was \$6,195.
- Ten states with the highest cremation rate:
Nevada, Hawaii, Oregon, Washington, Arizona, Montana, Maine, Colorado, Vermont, New Hampshire (Ranging from 58% in New Hampshire to 69% in Nevada)
- Ten states with the lowest cremation rate:
Mississippi, Alabama, Kentucky, Tennessee, Texas, Louisiana, West Virginia, Arkansas, South Dakota, Utah (Ranging from 11% in Mississippi to 24% in Utah)
- Cremation practices date back to 3000 BC according to the Cremation Society of North America.
- Modern crematories do not expose a body to flames – it's the intense heat that reduces the body to ashes.
- Cremation only came to North America in 1876 when the first crematory was built in Washington, Pennsylvania.
- Only one body can fit in the cremation chamber at a time. It's also illegal to cremate more than one body at a time in the cremation chamber. This means stories about remains being mixed with other bodies are myths and derived from less regulated times. The only way to mix remains would be in a companion urn after the cremation process if complete.
- In 1920, there were only 20 working crematories in the US. By 2003, there were over 1,800 crematories all over the country.
- Initially, the remains don't resemble the final "ashes" that people place in the cremation urns. The final processor is called the cremator, which presses the bone fragments into a fine powder.
- Pacemakers with lithium batteries are removed from the body before cremation since the batteries explode in the high temperatures of the furnace, causing serious damage to the structure.



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: August 1, 2017.

All applications must be received by the WVCFA office prior to July 1, 2017.

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

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

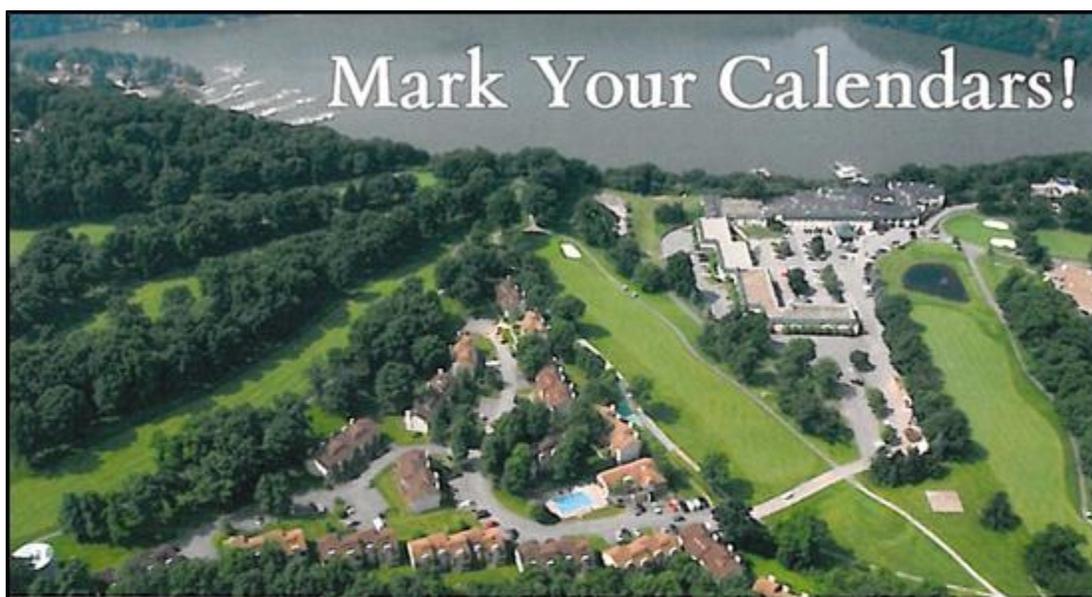


Security Summit Partners Expand Identity Theft Safeguards

For the 2017 filing season, the IRS and Security Summit partners will take additional steps to identify and stop fraudulent returns. As with 2016, many of the new features will not be visible to taxpayers but will provide the IRS and states with the information they need to identify and stop fraudulent identity theft returns. The new expanded features for 2017 that will protect taxpayers and the tax system include:

- New data elements transmitted to strengthen the authentication that a tax return is being filled by the real taxpayer.
- New data elements transmitted to strengthen the authentication of business tax returns.
- Financial services will work towards flagging suspicious refunds before they are deposited into taxpayer accounts.
- Private sector partners are enhancing efforts to identify the “ultimate bank account” to ensure that refunds go into the true taxpayers’ accounts, not fraudster’s.
- The W-2 form Verification Code initiative will expand to 50 million forms.
- The software industry will continue to enhance software password requirements for individuals and tax professional users.

Copyright – IRS – December 9, 2016.



Mark Your Calendars!

2017 WVCFA Annual Convention
August 3, 4, & 5, 2017
Lakeview Resort - Morgantown, WV

The Non-Secret Formula That Makes a Great Salesperson

“Why are salespeople great? What makes salespeople successful? What characteristics make up a sales superstar?”

Wouldn't you like to know the answer to these questions? So would every salesperson.

By understanding what criteria sales managers and business owners look for in a salesperson, you may be able to determine how those characteristics fit into your own personal success formula.



Everyone says they want to hire a great salesperson. They go through expensive outsourcing, in-sourcing, testing, interviewing, and finally hiring. Then they train with intensive orientation and a week or two of sales skills, investing in this person. Yet the turnover rate of salespeople is 74% in the first year. So evidently, there's a gap between who you think is great and who is actually great.

Do you hire for skills and fire for attitude? Why don't you hire for attitude and train the skill? The lesson here is that attitude and work ethic are more important than sales skill. If they have a great attitude, and a solid work ethic, they will accept learning new skills as a way of life and a path to success. If a person's attitude is lacking, they fall into the category of “you can't teach an old (sales) dog new tricks.” And then there is the character of the person. If you have a great salesperson with a rotten character, what do you do? You fire them.

Here's an easy unscientific answer to uncover the skill set, criteria, and characteristics of a great salesperson. Go back and list the best ten salespeople you have ever known. Leave some space to list their characteristics. Maybe make a spreadsheet listing their names across the top of the page. Then compile your list of great characteristics down the side and begin checking boxes for each salesperson. When you begin to chart the characteristics of great salespeople you have known or hired, you find that several of their characteristics are the same. You will also discover that every sales superstar you have ever known had individual characteristics or strengths that made him or her rise above the others.

It's important that you list every one of these elements so that you are able to develop a full set of criteria. This will allow you to measure that criteria against yourself and your coworkers. It will also aid you in the selection process as you seek another salesperson.

Here's an idea: Why not list all the criteria and create a self-evaluation test. Ask people to rate themselves in each of the sales characteristics. This will give them, and you, insight as to strengths and weaknesses, so that you will know where to grow.

Article Copyright – Mr. Jeffrey Gitomer, Jeffrey H. Gitomer and Buy Gitomer, Inc., February 22, 2017.

WVCFA Master Trust

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

As of December 31, 2016 – We had 31 accounts in the Master Trust (18 perpetual care trusts and 13 pre-need trusts). Your referrals for new members are greatly appreciated.

Through the end of 2016, the stock market (S&P 500) was up 11.96%. Market optimism over the election results has been reinforced by solid Q4 corporate earnings reports and the market has continued to rally into 2017. As of February 22, the S&P 500 is up 5.96% year-to-date. There has been a surprising lack of volatility in the market, which leads many analysts to be concerned about a sell-off.

Interest rates have increased post-election as well. The ten year US Treasury rate was 1.80% at the end of October 2016 and has risen to 2.44%. The Fed has hinted that there will be three rate increases this year.

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



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Make Your Hotel Reservations Now!

If you are attending our 2017 WVCFA Annual Convention held on August 4 & 5, 2017 at Lakeview Resort in Morgantown, WV – Please call Lakeview Resort today and make your hotel reservations by calling (304) 594-1111.

Room Rates:

- Single/Double Room: \$92.00 per night, plus taxes & fees

The deadline to reserve your hotel room at the rate above is July 4, 2017. Once the deadline passes, the room rates will return to normal price and no discount will be available.

WITH CREMATION ON THE RISE, IS YOUR CEMETERY STILL RELEVANT?



Transform Your Cremation Business

Matthews can position you for success in today's growing cremation market with our comprehensive cremation solutions. From strategic consultation, design and financing through expert installation and effective selling, we provide complete and sustaining support to deliver a strong ROI.

QUESTIONS?

Contact your Field Sales Manager at: 1-800-628-8439



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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.