

CFDA NEWS

CFDA

Volume 3, Issue 1

January 2008

Inside this issue:

Sunrise Review	1
President's Message	2
Association Benefits	3
Classified Ads	3
Member News	4
News from ICCFA and NFDA	5
Annual Check-up for your Business	6
Calendar	8

Many thanks to the speaker and sponsors of CFDA's December Education Seminar "Embalming and Reconstructive Techniques for Organ/Tissue Donors and Various Types of Trauma Cases"

Donor Alliance

LifeCell

Federated Insurance

Vernie Fountain, CFSP

More than 55 people attended this highly regarded seminar.

Look for other CFDA education opportunities in the coming months.

DORA Recommends Registration in Sunrise Review

The Colorado Department of Regulatory Agencies has issued its report following a Sunrise Review to consider licensing for funeral service practitioners.

During the sunrise review process, DORA's Office of Policy Research and Reform performed a literature search, contacted and interviewed representatives of the Colorado Funeral Directors Association, reviewed licensure laws in other states, conducted interviews of administrators of those programs and interviewed other groups interested in funeral service practitioner issues. In order to determine the number and types of complaints filed against funeral service practitioners in Colorado, DORA contacted the Colorado Funeral Service Board and the Denver/Boulder Better Business Bureau. To better understand the funeral service industry, a representative of DORA visited several mortuaries and crematories.

According to the report issued on December 6, DORA recommends to:

- Implement a registration program that requires a Funeral Director at each funeral establishment to register with the Division of Registrations.
- Require funeral service establishments to provide a disclosure statement informing consumers who to contact in the event they desire to file a formal complaint.

The report also cites that in lieu of licensing, "the State of Colorado should utilize the current regulatory mechanisms already in place to adequately protect the public from harm. In order to effectively use existing laws, the Division of Registrations (Division) should be directed to implement a registration requirement. Specifically, a designated Funeral Director at each establishment should be required to register with the Division. The registered Funeral Director would be ultimately responsible for the establishment and its employees adhering to the existing funeral service laws. If a complaint of a violation of existing statutes is received, the Division should have the authority to investigate the alleged violation and, if necessary, initiate formal disciplinary action, including the imposition of fines, against the registered Funeral Director."

The report continues, "Requiring a Funeral Director within each funeral establishment to register with the Division, as well as requiring a disclosure statement would enable Coloradans to better utilize the protection offered under current law."

While this decision is not an endorsement for licensing of funeral service practitioners as proposed by the CFDA, DORA's recommendation demonstrates a recognition of the need for more oversight within funeral establishments in Colorado and offers better protection for consumers providing an official entity in which to report complaints. CFDA questions how a one-person registration system can effectively resolve the overall lack of standards in the funeral service profession in Colorado and raises concerns about the specific accountabilities for the funeral director and/or funeral establishment.

Despite DORA's recommendation, the CFDA's Legislative Task Force has proposed and submitted a new legislative bill in favor of licensing Mortuary Science Practitioners; creating a registration system for funeral directors, embalmers, cremationists, and interns; and also instituting a registration system for all types of funeral establishments including mortuaries, crematories, funeral arrangement businesses, and removal/transport services. Rep. Debbie Stafford has agreed to sponsor the new funeral service bill to be introduced during the 2008 legislative session.

Watch for email and fax bulletins from CFDA and visit www.cofda.org to learn more about the funeral service bill and how you can support CFDA's legislative efforts.



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2007-2008**

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President's Message

Kevin Rogers, MSP/CFSP, Rogers Family Mortuary, Alamosa

Well, 2007 is officially over and 2008 is here. The holiday season has officially closed and the tax season is now upon us.

I would like to personally express a warm "Thank You" to all who are contributing and supporting the efforts of the Colorado Funeral Directors Association and the Colorado Funeral Service Board. The 2008 year looks to be a great year for the CFDA and we are progressing quickly, which is largely due to your continued support.

In 2007, we experienced more negative press toward funeral directors than we had seen in many years. Thankfully, as the negative press was hounding the association for answers, we could rely on the fact that the CFDA has taken a very proactive approach in rectifying the lack of standards for funeral professionals within the state.

It seems inevitable that some type of regulation for funeral service will be implemented in Colorado this year. The Colorado Department of Regulatory Agencies recently issued a response to our Sunrise request to consider licensing for funeral service practitioners. The recommendations from this review indicate there is a need for formal regulation throughout the state. CFDA representatives have been working closely with Rep. Debbie Stafford to propose a new funeral service bill to be introduced during the next legislative session. Only time will tell the outcome.

In December CFDA presented a well-attended and very successful seminar on Embalming and Reconstructive Techniques led by Vernie Fountain, a great leader and a well-respected embalming artist. His presentation offered tips and techniques for handling difficult cases and was a great opportunity for CFDA members to learn from a true expert in the field of restorative arts. We also appreciate the generous support of our seminar sponsors — Donor Alliance, LifeCell and Federated Insurance.

As some of you may have heard, one of our well-respected Board members, Bert Reissig, from Colorado Springs Mortuary Services, suffered a stroke in November. Sadly, this has affected Bert significantly and our hopes are that he has a speedy and victorious outcome. Our heartfelt prayers and thoughts go out to Bert and his family during this very challenging time.

In 2008, the CFDA will introduce new features to the Master Trust program and will offer a new retirement plan option and a lending library to its list of member resources. I encourage you to contact the CFDA office to learn more about these available programs. I think you'll find them extremely competitive and very useful for you and your staff.

With the conclusion of a good year and the potential for 2008 to be even better, I encourage you to take the time to step back and look at your professionalism and to evaluate your individual performance to the public, keeping in mind your dedication to the preservation of a healthy society. Is there something that could be made better? Let's face it...sometimes we get stuck in our daily grind and may not realize our full potential. If nothing else, you owe it to yourself to re-evaluate and unlock those potentially gainful ideas that rest within.

I wish all of you a great 2008 and hope that this year is a greater success than the last. Once again, thank you for your support.

The CFDA News is published
by the Colorado Funeral
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CFDA Launches New Benefit Programs

Member Lending Library

CFDA is building its collection of CDs, DVDs and VHS tapes to start a lending library. These programs are great resources for staff training, self-study and can supplement continuing education credit for CFSB certification.

Members can donate videos that are no longer being used, or make direct cash contributions to CFDA with the notation that the money goes to the expansion of the lending library.

Only current CFDA member firms will have borrowing privileges. A \$25 nonrefundable deposit is required which will help to defray the costs for packaging, replacement of lost or damaged media, or new library materials. A nominal charge will apply for shipping of library materials.

A member may borrow up to three (3) titles at one time and there is a four week rental limit. All videos must be returned before new videos are allowed. A late fee may apply if materials are returned past the deadline.

A list of resources will be posted on the CFDA web site as they become available, as well as instructions for borrowing videos. If you'd like to donate media, please contact the CFDA office.

Director's Select Retirement Plan

Does your establishment offer a retirement plan? What costs are associated with administering this plan? Compare the new Director's Select Retirement Plan with your existing plan or consider a new plan for your establishment.

The DSRP 401(k) services offer everything you'd expect in a 401(k) plan...and then some:

- Select from a model portfolio based on your risk tolerance/return objectives
- Access to your account via web service center, an automated telephone hotline and customer call center
- Quarterly account statements
- Institutional trustee service
- Daily valuation of accounts
- Automatic account rebalancing option
- Online assistance in determining your investment style
- Web-based access to financial calculators and asset allocation information
- Build your own portfolio from a wide range of investment choices

The Director's Select Retirement Plan is open for members of the Colorado Funeral Directors Association. Call CFDA's representative Don Williams today for your comparison and enrollment details.

CFDA Master Trust

Enhancements are in store that will make CFDA's Master Trust even better. Established in 1996 to follow applicable Colorado Statutes, the CFDA Master Trust funds ensure the highest rate of return possible, while each individual contract is managed, administered and reconciled on a separate basis.

Enrolling in the CFDA Master Trust is easy — call Don Williams for more information and enrollment details.

Long Term Care Insurance

CFDA also offers a sponsored Long Term Care insurance product at a significant discount through one of the industries highest rated carriers. Long Term Care insurance typically covers a broad range of services including nursing home care, assisted living facilities and adult day care.

To learn more about the Director's Select Retirement Plan, CFDA's Master Trust and Long-term Care Insurance, contact CFDA's financial services representative:

**Don Williams, RFC AIF, WMS Financial Group
(303) 843-0782 or (888) 843-0782**

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Is your establishment looking for a funeral service professional?

Does your business have equipment to sell?

The CFDA offers free **Classified Advertising** and free **Employment Listings** for CFDA Establishment Members in good standing.

Classified ads will appear in the *CFDA News* and Employment Listings will be posted on the CFDA web site.

Send your listings to the CFDA office by email at cfda@ascentmeetings.com; or fax to 720-344-5297, or call 303-791-2336.

Take advantage of these free services provided with your CFDA membership.



Bert Reissig visits with friends Patrick and Kerri Atencio and their new baby, Francesca.

What is a Stroke?

A stroke occurs when a blood vessel in the brain is blocked or bursts. Without blood and the oxygen it carries, part of the brain starts to die. The part of the body controlled by the damaged area of the brain can't work properly.

Brain damage can begin within minutes, so it is important to know the symptoms of stroke and act fast. Quick treatment can help limit damage to the brain and increase the chance of a full recovery.

What are the symptoms?

Symptoms of a stroke happen quickly. A stroke may cause sudden:

- Numbness, weakness, or paralysis of the face, arm, or leg, especially on one side of the body.
- Trouble seeing in one or both eyes. You may have double vision, or things may look dim or blurry.
- Confusion or trouble understanding.
- Slurred or garbled speech.
- Trouble walking. You may feel unsteady, dizzy, or clumsy.
- Severe headache.

If you have any of these symptoms, call 911 or other emergency services right away.

Source WebMD.com

Member News

Stroke, A Personal Account

In the early morning hours of Monday, November 12, 2007 our funeral service friend and colleague **Bert Reissig**, suffered a massive stroke. It would be learned later his stroke was rated a "2" (one being the worst) on a scale of measuring severity. Bert and his fiancé, Ruby had been to Texas the previous week and returned on Sunday afternoon. Ruby indicated Bert had some discomfort but thought it was just a chest cold coming on. That Sunday evening Bert, Ruby and their grandson Isaak, were at home in Falcon watching television and playing checkers. Some early morning events prompted Ruby to call 911 and Bert was taken to Penrose Hospital in Colorado Springs. Bert had a stroke.

Despite efforts both in the ambulance and in the emergency room, it was determined he needed to be taken to Swedish Medical Center in Denver for specialized care. Bert was airlifted by Flight for Life around 9am. Bert would spend the next eight days at Swedish Medical Center.

Initially, the prognosis was very bleak. Although the stroke left Bert unable to speak or move his right side, those would be the least of his problems. Bert's family was given two choices: wait to see if swelling of his brain would occur, potentially creating pressure on his brain stem thus cutting off oxygen to his brain; or remove part of his skull to relieve the pressure. It appeared either option would leave Bert permanently incapacitated or worse. His family decided to wait and see if swelling would, in fact, occur. The next few days would be critical.

Over the course of the next week, Bert made a tremendous comeback. He was able to get by the critical area and the doctors actually considered letting him come home to Colorado Springs by the weekend. A few complications prevented that. However, Monday afternoon Bert was able to come back to Penrose Hospital in Colorado Springs.

Today, some 50 days later, Bert remains in Penrose Hospital. Since his return, he continues to endure several hours of therapy each day. Bert is learning to talk again and is still without the use of his right side although he is learning to walk slowly with the assistance of his therapist. While no promises have been made from a medical perspective, to say Bert has overcome tremendous obstacles is an understatement but there is still a long road ahead. Myra (Bert's sister) and Ruby believe that Bert's strong will, along with the ongoing prayers of countless friends, have brought him this far and will certainly play a huge part in helping him to continue to recover.

That early Monday morning of Bert's stroke, Ruby had called me at home. I was getting ready for work. I immediately left my home and went to the hospital. It was there I first saw Bert. While he still pretty much looked the same, I could tell something was very wrong. We all know Bert – talkative, humorous, outgoing and friendly. I saw no evidence of that whatsoever. He had this blank stare that, deep inside, had me very worried. When the physicians said they needed to take him by Flight For Life to Denver, that compounded my worry. Even though the hospital had a strict "no visitor" policy for Bert, his family allowed my wife and I to see him daily.

I was able to create a profile website for Bert on the website CaringBridge.org. That website enables friends and loved ones to monitor a person during their illness, treatment and recovery. You can visit this site at www.caringbridge.org/visit/bertreissig to read a continuing journal maintained since the beginning. You can also leave your personal message to Bert. These messages are read to Bert daily and are a wonderful source of inspiration and encouragement to him. At this point, there have been close to 9,000 visits to his website. I have personally known Bert for over 20 years. He hired me to come and work for him back in 1987. During that time I have built a very close friendship with him (we are usually "joined at the hip" when we attend the CFDA conventions). I had just spoken with Bert a couple of days prior to his stroke. Our conversation was the typical kidding and harassing one another. When I saw him next, it was in the emergency room in very critical condition. It made me realize, once again, how not to take something as simple as a five-minute conversation for granted.

On behalf of Bert, his sister, Myra and fiancé, Ruby, I want to thank everyone for their well wishes and support during this ordeal.

Patrick Atencio, MSP

If you would like to send a card, you may send it to: Bert Reissig, c/o Swan-Law Funeral Directors (Attn: Patrick Atencio), 501 North Cascade Avenue, Colorado Springs, CO 80903.

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News from NFDA

National Funeral Director and Mortician Recognition Day – March 11, 2008

Over the years, Congress has recognized countless individuals, professions, causes, and even sports teams. However, they have never recognized funeral directors and morticians for their caring, compassion, generosity and value to the communities in which they live and the families they serve.

NFDA believes strongly that a national day of recognition is long overdue. Therefore, the association has initiated in both the United States Senate and House of Representatives a resolution declaring March 11, 2008, "National Funeral Director and Mortician Recognition Day." The date coincides with NFDA's Advocacy Summit when many NFDA members will be in Washington, DC to meet with their Senators and Representatives about issues of concern to funeral service.

The Senate resolution was introduced by Senator Kohl (D-WI) and the House companion resolution was introduced by NFDA member Representative Charlie Wilson (D-OH). NFDA members are encouraged to contact their Congressional representatives and urge them to co-sponsor and actively support passage of these resolutions in time for March 11.

NFDA 2008 Pursuit of Excellence Awards

The best funeral homes and the best funeral directors are compelled to do more than expected for their communities and the families they serve. From spending hours tracking down that special song for a service, to educating the public about cremation, the finest funeral directors have a passion for exceeding expectations.

The National Funeral Directors Association seeks to honor these outstanding funeral homes with the Pursuit of Excellence Award.

Past Colorado award winners include Aspen Mortuaries, Lakewood; Crist Mortuary and Mountain View Cemetery, Boulder; Olinger Chapel Hill Mortuary & Cemetery, Littleton; Olinger Crown Hill Mortuary & Cemetery, Wheat Ridge; Olinger Hampden Mortuary & Cemetery, Denver; Olinger Highlands Mortuary & Cemetery, Thornton; and Stoddard Funeral Home-Sunset Memorial Gardens, Greeley.

Pursuit of Excellence recipients are passionate about improving the face of funeral service, have a strong commitment to their communities and strive to uphold the highest ethical and professional standards. If this describes you then you deserve to be recognized among the leaders in funeral service.

To learn more about the awards and application requirements, visit <http://www.nfda.org/pursuitofexcellence.php>

News from ICCFA

Pandemic Flu Shots for Death Care Workers

The federal government has upgraded the priority of vaccinating funeral directors and other death care providers in the event of a pandemic flu outbreak, according to a newly published plan.

The private sector's Mass Fatalities Management Services Subcouncil, which involves a number of national trade associations in the funeral services industry and is co-chaired by ICCFA and NFDA representatives, has been urging the federal government to give a high priority to vaccinating funeral providers for pandemic purposes. According to new draft guidelines issued in October, the population will be divided into five major categories, subdivided according to the severity of the pandemic (severe, moderate, less severe) and into five priority tiers. In the second of the five major categories, Health Care and Community Support Services, "persons providing death care services" are listed under Other Important Health Care Personnel, and placed in tier three of the five tiers for severe and moderate pandemic flu.

The Mass Fatalities Subcouncil will continue to provide input to federal agencies as the planning process moves forward. The draft Guidance proposal can be viewed at www.pandemicflu.gov.

Source: ICCFA Magazine, December 2007; www.iccfa.com

FTC to Enforce Credit Card Receipt Rule

Merchants who issue receipts that contain more than the last five digits of a consumer's credit card number are subject to \$1,000 fines per transaction, according to the FTC. Receipts also should not contain credit card expiration dates. The ban has been in effect since 2003; small businesses had until December 2006 to comply. The FTC is expected to begin enforcement soon.

Museum of Funeral Customs

The Museum of Funeral Customs is a professional facility owned and operated by the Illinois Funeral Directors Association where visitors have an opportunity to learn about the history of funeral service and the human response to death and loss through exhibits, publications and public programs.

The museum contains objects, photographs and items that help to tell the story of funeral service and its development over time. Educational exhibits include mourning clothing and jewelry, burial caskets and coffins, preparation equipment, hearses, grave markers, and objects used for funeral rituals.

Located in Springfield, Illinois, the museum is near the entrance to the city's historic Oak Ridge Cemetery and the burial place of President Abraham Lincoln. As a visitor, you'll see exclusive Lincoln artifacts and discover the mystery and suspense explaining why he didn't rest in peace for 36 years.

Learn more about this interesting facility at www.funeralmuseum.org.

Annual "Checkups" for Your Business

This article provided courtesy of Federated Mutual Insurance Company, CFDA's recommended insurer.

Many of us make it a point to see our doctor for an annual medical checkup. This is an important opportunity to have a medical professional assess the current condition of our health. It also allows us to ask questions of our doctor about medical issues or concerns, and it is a chance to consider making changes to accommodate a healthier lifestyle.

But when was the last time you turned to your insurance provider for a similar checkup of your business insurance and risk management programs?

Get an insurance "physical"

As your business changes and grows, so do your business insurance needs. It is a good idea to consult your insurance professional, at least annually, to review your insurance coverage in light of changes your business may undergo from year to year. For example:

- You may have purchased or sold buildings, personal property or vehicles.
- You may have experienced fluctuations in payroll or sales receipts as business conditions change.
- You may have undertaken new operations or developed new products or services.
- You may need to respond to new legal or regulatory issues.

An annual review—or "physical exam"—of your insurance coverages helps ensure that coverage purchased last year adequately protects you today. Annual reviews are a good time to consider, for example, whether your policy limits are sufficient to replace damaged property. They provide you and your insurance representative an opportunity to discuss insured and self-insured exposures, as well as consider any new exposures that can impact your current insurance program.

Annual insurance reviews are also a good time for you to assess the performance of your current insurance provider. Are claims paid according to your expectations? Is the insurer still financially sound and stable? Are you receiving the promised level of policy service and loss control support? Answers to these questions can have a huge impact on your business and may influence your decision to continue to do business with your current insurance provider.

Give your risk management program a "checkup"

In addition to an annual review of your insurance program, you should also expect your insurance professional to review your business risk management strategies on a yearly basis.

A thorough review of your risk management plans can help you and your insurance representative identify new exposures or operations that were not contemplated by your current programs. It provides you an opportunity to gauge the effectiveness of your current risk management plans and also uncover patterns in your loss experience that suggest the need for additional risk control attention. Finally, an annual review can help you determine if you are appropriately targeting resources to risk control programs that have the greatest impact on your bottom line.

An annual risk management review may have other indirect benefits as well:

- Help protect your future insurability by controlling losses and reducing claims.
- Provide cost savings through reduced insurance premiums.
- Trim expenses by reducing the hidden costs associated with claims, such as lost productivity, additional hiring and training costs and lost goodwill.
- Assist in creating a safer, more favorable work environment to attract and retain high-quality employees.

CFDA's recommended insurance carrier, Federated Insurance, provides an Annual Client ReviewSM and a Risk Control ReviewSM for each insured business each year. These reviews are part of the Company's Client Service Standards.

You should expect your insurance agent or company to visit with you annually for a check-up of your insurance and risk management programs. You may find that annual reviews are the best prescription for maintaining the health of your business.

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Colorado Funeral Directors Association

Colorado Funeral Service Board

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www.cofda.org

In Memory

Delmer Hunter, age 88, retired funeral director and former funeral home owner, Allnutt Funeral Service, Loveland, died January 4, 2008.

Cecil Staver, age 99, grandfather of Eric Wolverton, MSP, Olinger Chapel Hill Mortuary, died October 30, 2007, in Olathe, CO.

Congratulations

CFDA member **Patrick Atencio**, MSP, of Swan-Law Funeral Directors, Colorado Springs, and wife Kerri, welcomed daughter Francesca Jane, on November 20, 2007.

Steve Trevino, MSP, of Ponderosa Valley Funeral Services, Parker, has been asked to serve as a representative on NFDA's Multicultural Membership Advisory Group. The advisory group will work to help the National Funeral Directors Association better understand the unique needs and interests of an increasingly diverse profession.

CFSB Renewal Deadline: January 30

CFSB certified professionals must renew their annual certification no later than January 30, 2008. After this date, certification will technically "lapse" and an additional \$25 late fee will apply to reinstate certification through December 2008.

Active status for MSP, CFD, CET and Intern certification requires evidence of at least six (6) contact hours of continuing education completed since October 2006. Education programs approved by the Colorado Funeral Service Board, CFDA, NFDA, ICCFA, or the Academy of Professional Funeral Service Practice (APFSP) may be applicable for CE credit.

Certifications may be renewed at Inactive status if less than six CE contact hours have been achieved or if insufficient CE evidence is included with renewals.

Calendar

March 10-12, 2008

NFDA Advocacy Summit
Washington, DC

March 11, 2008

National Funeral Director and Mortician
Recognition Day (*see page 5*)

March 26-29, 2008

ICCFA Annual Convention & Exposition
San Diego, CA

April 25, 2008

CDPHE Vital Statistics Training
Denver, CO

August/September 2008

CFDA-CAC Combined Convention
Date and location to be determined

October 12-15, 2008

NFDA Annual Convention & Expo
Orlando, FL

October 26-30, 2008

Jewish Funeral Directors of America
Annual Meeting, Tucson, AZ