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2017 CFDA President

2017 CFDA Calendar
September 25 CFDA Annual Golf Tournament,
Wethersfield Country Club

October 29– November 1 NFDA Annual Convention,
Boston, MA

December 7 129th CFDA Annual Meeting,
Radisson Hotel, Cromwell

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CFDA Mission Statement
To advance the profession of funeral service in Connecticut through Public Awareness, Education, Advocacy and High Ethical Standards.

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August is A Busy Time at CFDA!!
by John F. Cascio, CFDA Executive Director

I took my own advice and chose some of my favorite summer vacation photos for The Associate. Kathi and I spent some time at The Magic Kingdom. We just might be on Disney's list of most frequent guests. But alas, we are home and Kathi is mentally preparing for the fall semester of school. I am diving headlong into the events, seminars, and some new endeavors CFDA plans for the future. And we will forge ahead with our agenda and issues in spite of the fact that Connecticut, as we go to press, still doesn't have a budget. How that will effect the Indigent Burial Funding is yet to be determined.

We have great news to report on behalf of CFDA Past President and currently our Policy Board Rep, Pasquale Folino. Over the summer he was elected as the new Annual Scholarship Golf Tournament will be held on Monday, September 25th at the Wethersfield Country Club. Save the date, plan your foursomes, and say a little prayer for a lovely autumn day on the links.

Planning is underway for the CFDA's 129th Annual Meeting on Thursday, December 7th at the Radisson Hotel in Cromwell. Seminars, guests, food and entertainment are all being considered along with the new Board and Executive Committee. This could be a perfect time for members to step up and join one of the many committees that consult and guide CFDA every year. Maybe you have an expertise you can share or you are interested in stretching your volunteer muscles and learning something new. Either way we would love to talk!!

Our CFDA Lobbyist Mike Dugan has offered an extensive review of the legislative year that begins on page 6. We thank Mike, as well as Nicole and Randy, for their hard work at the State Capitol.

For this issue we moved Bob Muccino's column to "colorful" page 25 to be able to feature Jodi's photography skills.

Enjoy the rest of the summer! — John
Similarly following the 2016 election, the fewest number of Democrats controlled the 151-member State House since the Republicans controlled the chamber after the 1984 Reagan landslide election. On party-line votes the House Democrat caucus can only afford to lose 3 of their 79 members to gain passage of legislation. These slimmest of margins in each chamber lead to difficulty in passing legislation that did not have bipartisan support. As a result of these tight margins in each chamber, the General Assembly could not agree on a biennial budget during the 5-month session. Therefore, the General Assembly called themselves into a special session to deal with the biennial budget set to begin on July 1, 2017, as well as they will deal with the bond package, school building projects and numerous proposal that will implement the state budget. In addition, many legislators will attempt to have non-budget bills that died during the regular session included in the implementer bills. The biennial budget deficit, by most calculations, is $2.3 billion in the first fiscal year and $2.8 billion in the second fiscal year. The over $5 billion deficit on a nearly $40 billion biennial budget grew by nearly a billion dollars when income tax revenue fell short of estimates after the April 15th filings. At the writing of this summary, legislative leaders and Governor Malloy failed to reach an agreement on the state budget by the start of the fiscal year on July 1st. Absent a budget agreement Governor Malloy is operating the state via executive order. The governor will continue to run the state via executive order until a biennial budget is approved and signed into law. With a $5 billion deficit legislators and the Governor are left with no good choices when it comes to balancing the state's budget. In addition to state employee union concession that have been agreed upon there will be drastic cuts to budget line items, revenue increases are still on the table and we could see fee increases and sweeps of numerous off budget accounts. We will send you updates on the state budget and provide you information on any issues that impact CFDA. During the 2017 regular session Capitol Consulting tracked 61 bills for the CFDA. Find below a summary of the major bills of interest. Indigent Funding HB 7027 An Act Concerning the State Budget for the Biennium Ending June Thirtieth 2019, and Making Appropriations Therefor HB 7040 An Act Implementing the Governor's Budget Recommendations for Human Services Programs These bills are the Governor proposed budget and human services proposals which implements the Governor’s budget recommendations. With the General Assembly and the Malloy administration struggle to gain enough support for a biennial budget, which is over $5 billion in deficit, indigent funding is a topic of discussion once again at the Capitol. In February the Governor proposed cutting the current $1,200 allowance to $900. The leadership of CFDA met with the Governor’s budget director for human services to express once again our concerns with this proposed cut to the most needy of Connecticut’s citizens. In addition, Robert Muccino (CFDA President) and Randy Molloy (CFDA Legislative Committee co-chair), testified at two public hearings in opposition to the Governor’s proposed cuts. As a result of the testimony and lobbying efforts we were able to convince members of the Human Services and Appropriations Committees to restore the Governor’s proposed cut to the current $1,200 allowance. (Continued on page 8)
allowance of $1,200. However, since these deficits have grown by another $1 billion. In effort to balance the biennial budget the Governor submitted to the General Assembly revisions to his February budget proposal. In his proposed revision he has recommended eliminating all state funding for indigent funerals and making it the responsibility of the municipalities.

At the writing of this report this issue has not been resolved. The General Assembly adjourned the regular session on June 7th without approving a budget and therefore there is no resolution on the indigent funding issue. The General Assembly convened a special session but to date they have been unable to draft a budget that will meet with the approval of the State House and Senate as well as the Governor. On behalf of CFDA, Capitol Consulting will continue to lobby members to maintain the current funding levels for indigent funerals. We will provide updates on the progress of the budget negotiations and the impact on indigent funding.

McAllister Fix
HB 7222  An Act Concerning the Department of Public Health's Various Revisions to the Public Health Statutes

This is the annual public health revision bill, which makes various changes to statutes under the jurisdiction of the Department of Public Health (DPH). Of interest to CFDA are sections 16 and 24.

Section 24 (Effective October 1, 2017) – The language in this section is a result of a compromise reached between the leadership of the Public Health Committee, the Governor’s office, DPH, the legal counsel for impacted funeral directors and CFDA. This section of the bill prohibits DPH and the Connecticut Board of Examiners of Embalmers and Funeral Directors from taking disciplinary action against a licensee notified on or before October 1, 2017 that their score on the national board examination was invalidated. The prohibition applies only to discipline based on the invalidation of the exam score and if the licensee retakes and passes the exam no later than October 1, 2018.

Under the bill, if a licensee is subject to the above provisions and fails to retake and pass the exam by October 1, 2018, their license is annulled, subject to the Uniform Administrative Procedure Act.

This bill has another sections of interest to CFDA:

Section 16 (Effective July 1, 2017) – On or after July 1, 2017, the bill prohibits locating a new crematory within 500-feet of residential structures or property unless the crematory’s owner also owns the property. Current law allows crematories anywhere within an established cemetery with at least 20 acres if it has been operating for at least five years. It also allows them in other locations approved by a town’s zoning commission, chief elected official, or legislative body.

Public Act – 17-146
Effective Date – Please see above
Governor’s Signature – June 23, 2017
SB 841 An Act Concerning Embalmers and Funeral Directors

Capital Consulting on behalf of CFDA sought the introduction of this legislation in the Public Health Committee. As introduced, this bill prohibits the Connecticut Board of Examiners of Embalmers and Funeral Directors from taking disciplinary action against a licensee for fraud or deceit in obtaining a license due to any alleged action by the licensee in connection with their licensing examination.

The bill applies if the:
- licensee graduated from a higher education institution or private occupational school that was accredited by the American Board of Funeral Service Education when the licensee graduated;
- licensing examination was approved by DPH, in consultation with the state board, and the licensee received a passing grade on the examination; and
- examination services provider did not invalidate the passing grade within six months after the licensee took the examination.

At a February 22nd public hearing, Nicole Paquette (CFDA Legislative Committee Co-Chair) along with impacted funeral directors testified in support of this legislation. After the hearing the Public Health Committee approved this legislation on a 26 to 0 vote. Following the committee’s approval DPH and the Governor’s office expressed concerns with the language in SB 841. Through numerous meetings with legislative leaders, attorneys representing impacted funeral directors, DPH and the Governor’s office, Capitol Consulting was able to reach a compromise to permit impacted funeral directors until October 1, 2018 to retake and pass the national exam.

The bill was merged into HB 7222 (PA 17-146 section 24). See that bill for a summary of the compromise language.

HB 6706 An Act Concerning Funeral Directors and Embalmers

Rep. Michael Ferguson (R-Danbury) introduced this proposed bill, which was referred to the Public Health Committee.

(continued on page 10)
This bill was merged into SB 841, which was later merged into section 24 of HB 7222.

**Electronic Records**

**SB 826**  
*An Act Making Changes to Department of Consumer Protection Statutes*

This bill was introduced in the General Law Committee at the request of the Department of Consumer Protection. Under existing law funeral service establishments are required to maintain a written list of each escrow account established by a funeral service contract. Section 15 of this act requires funeral homes to maintain the lists electronically and also include any insurance contracts established by these funeral service contracts.

Under the bill, the electronic list must be maintained in an electronically readable format. In addition to the information already required by law, the bill requires each list to include the beneficiary’s name, address, date of birth, and social security number and contract’s valued at the time of inception and a listing of any additional payments made pursuant to the contract.

The bill requires such establishments to disclose this information upon the request of the social services commissioner. Current law already requires such disclosure to the attorney general or public health or consumer protection commissioners.

CFDA worked with officials from DCP to move the effective date out to July 1, 2018 to give funeral directors an opportunity to update their records into an electronic format.

**Public Act – 17-77**  
*Effective Date – July 1, 2018*  
*Governor’s Signature – June 27, 2017*

**HB 7079**  
*An Act Requiring the Maintenance of Electronic Lists of Funeral Service Contracts*

HB 7079 was the original bill introduced by the General Law Committee at the request of DCP, which was later merged into SB 826.

**Other Legislation of Interest that Passed**

**HB 5452**  
*An Act Concerning the Practical Training and Experience for Student Embalmers*

This act gives applicants for an embalmer’s license up to two years to embalm at least 50 human bodies under a licensed embalmer’s supervision, as required by law to obtain the license. Previously, applicants had to complete this requirement in one year. Rep. Ferguson introduced this bill in the Public Health Committee. At February 10th public hearing Nicole Paquette testified in support of this legislation stating, “the Connecticut Funeral Directors Association does not seek to eliminate the current one year term but rather allow an extension up to two years, to accommodate the student embalmer who may face challenges with the fulfillment of the embalming requirement.”

**Public Act – 17-43**  
*Effective Date – October 1, 2017*  
*Governor’s Signature – June 13, 2017*

**SB 842**  
*An Act Concerning the Department of Public Health’s Recommendations Regarding Enforcement Actions Taken Against a Licensed Health Care Professional*

This act allows DPH and its licensing boards and commissions to issue a restricted license or permit that limits a practitioner’s practice, without having to place the person on probationary status. Existing law already allows DPH and its boards and commissions to limit a practitioner’s practice if the person is placed on probationary status. Under the act, as under existing law, DPH or the board or commission may restrict a license or permit on a finding of good cause, based on conduct that occurred before or after the person was issued the license or permit.

(Continued on page 12)
Public Act – 17-10
Effective Date – October 1, 2017
Governor’s Signature – May 31, 2017

SB 914 An Act Concerning the Definition of a Veteran for Certain Honor and Certain Benefit
This bill extends eligibility for several veterans’ benefits, including who may receive a veteran’s ribbon and medal, have veteran status on their driver’s license or identity card, or be buried in the state veterans’ cemeteries.
State law defines “veteran” as anyone honorably discharged or released from active service in the U.S. Armed Forces or their reserve components, including the Connecticut National Guard performing duty under Title 32 of the U.S. Code (e.g., certain Homeland Security missions).

Public Act – 17-83
Effective Date – October 1, 2017, except January 1, 2018 for the state veterans’ cemetery provision
Governor’s Signature – May 31, 2017

Legislation of Interest that Failed
HB 7322 An Act Concerning State and Local Revenue
This bill was raised by the Finance Committee and sought to raise the revenue for state and local governments. This bill failed to be approved by the Finance Committee when the Appropriations Committee was unable to approve a spending bill. Many of the proposals in this legislation will be taken up during the special session when a budget and revenue package is considered.
Specifically of interest to CFDA are section 28 and 29 of this legislation, which increase the burial or removal, transit and burial permits from the current $3 to $5. In addition the fee for a cremation permit was proposed to increase form $3 to $5. This increase in fees will likely be included in the final revenue package.

SB 787 An Act Concerning Revenue
This is the Governor’s revenue bill, which was considered by the Finance Committee. Of interest to CFDA is section 28, which requires each state agency to make recommendations on fee increases and determine whether the fees under their jurisdiction cover the administrative expenses of such agency. Any recommendation on fee increase should be submitted to OPM for review by December 1, 2017. The secretary of OPM should submit a report to the Finance Committee prior to the start of the 2018 session on increases up to fifty percent of any existing fee provided the total doesn’t exceed $20 million.
In an earlier version of this bill, of interest to CFDA was a section that sought to increase the cremation certificate issued by the Office of the Chief State Medical Examiner from the current $150 to $200. This section of the bill was removed before the Finance Committee voted to approve the bill. Following the Finance Committee’s approval the Senate failed to take action on this proposal when the biennial budget and revenue deal fell apart. These provisions could find their way into the revenue package during the special session. Indeed, there already have been discussions of fee increases during the special session and the timeline may take place before the 2018 session as legislators begin a search for revenue.
During the special session, Capitol Consulting will monitor these discussions closely for any impact on professional license fees.

Arlington National Cemetery to Increase Burial Space
Arlington National Cemetery will be expanding, adding the former Navy Annex site to increase burial space, Arlington County announced recently. The American army had originally proposed a land exchange agreement with Arlington County but opted out, choosing instead to use the entire Navy Annex site, which is situated along Columbia Pike, to expand the historic cemetery.
According to officials, Arlington National Cemetery is expected to run out of burial space by the early 2040s. The acquisition of this new land will provide 38 more acres that will accommodate approximately 50,000 additional burial spaces and keep the cemetery from closing until the mid 2050s, based on current demands.
NFDA Update: Information on Reporting a Death to a Social Media Site

Below are instructions on how to notify several of the most popular social media sites of a death of an account holder. Since these websites provide various options, it is always advisable to visit the website and determine what course of action may be best. For example, with Facebook, there are three options upon a report of a death. The first would be to permanently delete the decedent's account. A second option is to "memorialize" the account, which allows Facebook friends of the decedent to view the profile and post memorial messages. The final option is available if the decedent, during his or her lifetime, designated a Legacy Contact. The individual who had been designated as the Legacy Contact would be able to post to the profile to share funeral information and to extend appreciations.

Specific instructions on these websites include the following:

1. **Facebook**: www.facebook.com/help
   (a) Go to www.facebook.com/help;
   (b) Click on "Manage Your Account" link on the left side of page;
   (c) Click "Memorialized Accounts" link;
   (d) You will need a death certificate or other proof of death (obituary);
   (e) You will need proof of your authority like a Power of Attorney, Birth Certificate, Last Will or Testament, or your appointment as executor or administrator of the estate;
   (f) Submit information using Facebook's online form.

2. **Twitter**: https://support.twitter.com/articles/87894
   (a) Go to https://support.twitter.com/articles/87894;
   (b) Click on "Use this Form" and then select "I want to request the deactivation of a deceased or incapacitated user's account."
   (c) Fill out the Report Form and submit to Twitter. Twitter will follow-up after reviewing the Report.

3. **LinkedIn**: www.linkedin.com/help/linkedin/ask/ts-rdmp
   (a) Go to www.linkedin.com/help/linkedin/ask/ts-rdmp;
   (b) Fill in information about yourself and the decedent on the form;
   (c) Add a link to an obituary or related news article on the death;
   (d) Submit report.

   (a) Go to https://help.instagram.com/264154560391256/;
   (b) Select if you want to memorialize or remove the account;
   (c) You will need decedent's birth certificate and death certificate and your appointment as executor or administrator of the decedent's estate;
   (d) Fill out the online form and submit.

5. **Google and YouTube**: https://support.google.com/accounts/troubleshooter/6357590?hl=en
   (a) Go to https://support.google.com/accounts/troubleshooter/6357590?hl=en;
   (b) Click on "Close the account of a deceased user."
   (c) Fill in your and the decedent's information;
   (d) You need to scan your government-issued ID or driver's license;
   (e) You will need to scan decedent's death certificate;
   (f) Submit.
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The Associate 19

It Only Works If Everyone Participates

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John C. Carmon, Timothy M. Cook, Robert R. Fournier, Jr., Howard K. Hill, Thomas F. Tierney, David T. Warren

Silver Club, Contributions of $250 to $499


Bronze Club, Contributions of $50 to $249

Total as of August 2017 - $9,330.00

The CFD-PAC helps us keep members of the General Assembly who support our state interests in office. Virtually every other professional group in the country is trying to do the same thing, and their interests may be very different than ours. Associations and corporations are prohibited by law from making state campaign contributions. All CFD contributions to political campaigns are derived exclusively from personal CFD-PAC contributions. Contributions to the CFD-PAC are used to support candidates running for the State Senate and House of Representatives. Together, we send these important messages to the State of Connecticut:

- CFD is sustained by a politically aware and active membership base.
- We hold our elected officials accountable for their actions.
- We are active participants in the election process.
- We appreciate the great volunteers who serve on the Legislative and PAC Committees.
- We thank our lobbyist, attorney and staff for all their hard work and efforts.

All contributions are voluntary and are not a condition for CFD membership. The amounts listed are merely guidelines. You may contribute more or less without concern of reprisal.

Note: State Election Committee regulations prohibit CFD-PAC from accepting contributions from your funeral firm. Personal Checks only, made payable to CFD-PAC are acceptable. (S) indicates suppliers.
This has actually been upheld by complaints to the Department of Justice, and in court. There is significant legal liability in not meeting these requirements.

The challenge is that funeral service providers typically operate with a very short time frame. ASL Interpreters are often booked weeks in advance – so it may be difficult to find interpreters for a funeral that is a few days away. Your safest (and easiest) route is to go with a local interpreting agency, who will have potentially hundreds of interpreters on their roster. Their internal systems will be able to flag the request as urgent as it goes out to the interpreters, and it has a much better chance of being filled. Regardless of the efficiency of the agency – the number one thing that must be done is to make the request as early as possible.

When an immediate family member is Deaf, then the need becomes quickly apparent. However, if the person needing the interpreter is in the extended family, or is a friend attending the service, this might not be mentioned by the family at the initial interview. This could then introduce further delays to the request.

The solution is to add a question like this to the opening interview:

"Is there anyone attending the funeral/memorial service who would require the services of an American Sign Language interpreter?"

If the answer is "No." – then you know. If the answer is "Yes." – then call the agency, and make the request. If the answer is, "Maybe" - there is someone who might attend and requires the services of an interpreter, then call the agency and at least begin the process.

When you contact the agency, they will likely ask you to set up an account first; they will send you terms and conditions for the service. After this has been signed and returned, then they will begin searching for an interpreter. To reduce the turnaround time, you should stay on the phone while they send you the terms and conditions, which you sign electronically, and return. Then you can be transferred to the scheduling person, who will take the details of the assignment.

Typically, ASL interpreters work in teams of two if an assignment lasts over two hours. This is so they can switch off, and maintain the quality of the interpretation. This is industry best practice; however, it all depends on the nature of the assignment. The challenge is that it is sometimes difficult to know in advance how intense a given assignment might be. You should discuss the details of the funeral/memorial service with the scheduler at the agency, to determine your needs.

For example, you might say to the scheduling person, "The service will be approximately 30 minutes. We will then go to the cemetery, which is 10 minutes away, and there will be an additional graveside service lasting approximately 15 minutes." For this type of assignment, a single interpreter would be appropriate.

(Continued on page 22)
ASL Interpreters for Funerals (Continued from page 20)

A different service might follow a different schedule. “The memorial service schedule will have approximately 10 individuals, each talking for 5 to 10 minutes. There will then be an additional religious service, lasting approximately 30 minutes. After this, we will depart to the burial site, and there will be an additional service; some people may want to share additional thoughts at this time. This could last anywhere from 30 minutes to an hour and a half.” For this type of assignment, obviously two interpreters would be required.

The scheduler will help you determine whether you need one or two interpreters, and the total time frame that the interpreter is needed for. You should also discuss any other details with the scheduling person, including expected attire. With sufficient advance notice, the interpreting agency should be able to procure an interpreter for you; again, the more time you can give them, the better the chances.

Interpreting work is itinerant. As a result, an interpreter may have additional assignments scheduled the same day, after yours. It is better to be on the safe side, and reserve the interpreter a bit longer than needed, instead of trying to cut it too close, and the interpreter might have to leave before the service is over.

Note that the costs for the interpreters cannot be passed directly onto the clients. This is a cost of doing business for the funeral home – much like making bathrooms accessible to wheelchairs. The expense may or may not be tax-deductible – you should consult your attorney or CPA.

A funeral or memorial service is a difficult time, and understandably, emotions are running high. Failing to provide an interpreter - when one has been requested - is not something that will make the day go smoother.

If you have any questions that I can answer, or help with, please don’t hesitate to contact me: billm@partnersinterpreting.com. We have also put an FAQ online, at: www.partnersinterpreting.com/funerals/.

Funeral vs. Wedding: Which is More Expensive?

Often the charge is made by consumer groups that funerals are too expensive. According to NFDA, the national median cost of a funeral with viewing and burial (without vault) for calendar year 2014 was $7,181. Interestingly, that isn’t an impressive number compared to the national average cost of a wedding - $35,329 (excluding honeymoon). A recent survey by TheKnot.com reveals that Manhattan, Long Island and parts of New Jersey were among the top five when it comes to the most expensive places to wed in 2016:

1) New York City (Manhattan) - $78,464
2) Long Island - $67,831
3) North/Central New Jersey - $62,606
4) Chicago, IL - $60,035
5) New York City (Outer Boroughs) - $59,027

Other places around New York State that made the list:

7) Westchester/Hudson Valley - $54,428
25) Capital District/Update NY - $34,874

Top 2016 Study Findings

- Average Wedding Costs: $35,329 (up from $32,641 in 2015)
- Least Expensive Place to Get Married: Arkansas - $19,522
- Average Spent on a Wedding Dress: $1,564
- Average Spent on a Wedding/Event Planner: $2,037
- Average Spent on a Photographer: $2,783
- Average Spent on a Videographer: $1,995
- Average Marrying Age: Bride, 29; Groom, 31
- Average Number of Guests: 141

The 2016 Real Weddings Survey captured responses from nearly 13,000 US couples married between January 1 and December 31, 2016. Respondents were recruited throughout the year from TheKnot.com membership, which represents nearly 80% of to-be-weds nationwide. Survey respondents represent a variety of ethnicities and educational and income levels, and are geographically dispersed across the country.
Helpful Tips to Complete A Successful Year

August
- Review online accounts. Take a look at the usernames and passwords you currently use for your online accounts. If the passwords are too basic or if you’ve held onto them for too long, consider changing them as a security precaution.

September
- Assess your overall investment goals and strategy. Re-evaluate your financial goals at least once a year, especially if you’ve had any major changes or unexpected events in your life. We can discuss your situation and help you adjust your financial plan accordingly.
- Revisit your budget. Look back at the plan you made in January, and decide whether to adjust your budget or stick to your current strategy.

October
- Contact your CPA for year-end tax planning. Before tax season hits, it’s a good idea to speak with a certified accountant about changes in your personal circumstances, expiring tax breaks, and so on.
- Consider charitable giving. Donating to charity at year-end is a popular way to do good while reaping potential tax deductions. Charitable giving may be another item you wish to discuss with your CPA.

November
- Review the balance in your flexible spending account (FSA). FSAs require special attention so that you don’t lose unused funds at year-end. Under a new law, employers may allow employees to roll over $500 in FSA funds to the next year. Be sure to check the rules of your FSA plan and review your available balance.

December
- Consider refinancing high-interest debt. Consolidating your mortgage, credit card, or car loan payments can make your financial life more efficient (and possibly lower your overall interest rate).
- Pay off credit card balances every month. For the New Year, make a resolution to pay off your credit card balances every month, if you’re not doing so already.

Milestone events
In addition to the monthly tasks outlined here, keep these significant planning milestones in mind as you near retirement age:
- Age 50: Consider making catch-up contributions to IRAs and qualified retirement plans.
- Age 55: You can take distributions from 401(k) plans without penalty if you’re retired.
- Age 59½: You can take distributions from IRAs without penalty.
- Ages 62–70: You can apply for social security benefits.
- Age 65: You become eligible for Medicare.
- Age 70½: You must begin taking required minimum distributions from IRAs, 401(k)s, and 403(b)s.

Although this may seem like a lot of information to take in at once, glancing at the checklist each month and preparing for important retirement-related dates can greatly improve your sense of financial security, granting you confidence throughout this year—and beyond.

This material has been provided for general informational purposes only and does not constitute either tax or legal advice. Although we go to great lengths to make sure our information is accurate and useful, we recommend you consult a tax preparer, professional tax advisor, or lawyer.

Tips of the Day
Presented by Timothy Bourdon, President, TJB Financial Services, Inc.
Report from Coeur d’Alene: Opioids A Major Topic at NFDA Leadership Meeting
by Robert L. Muccino, Jr., 2017 CFDA President

Last month I was honored to represent CFDA as your 2017 President by attending the annual NFDA Summer Leadership conference in Coeur d’Alene, Idaho. The main topic and critical focus was the reality facing the National Opioid Addiction Epidemic phenomenon we are all hearing about daily in news media. Drug Addiction does not discriminate, the opioid epidemic is hitting every demographic segment throughout the United States and Canada, and very likely it is impacting your very own community as well.

In the Funeral Service industry all businesses must consider being proactive and putting an emergency plan in place. If your funeral home doesn’t have a plan in place we as Funeral Professionals should implement an ACTION PLAN to deal with any future potential problems when serving a family whose loved one died from an opioid overdose. First and foremost start by exploring the necessary research to better educate yourself and your staff to serve the surviving family experiencing a loved one’s overdose death.

Respiratory depression is one of the most dangerous symptoms because it can cause permanent brain damage or even death. Another concern with opioid medications is slowed or stopped heart rate, which can also be fatal.

Additional symptoms of an opioid overdose include:

- Limp Body
- Pale Face
- Chilly Skin
- Purple or blue color to lips and fingernails
- Vomiting

If any of the above symptoms is present in an opioid user, contact emergency medical help immediately.

Sources: drugabuse.gov; world health organization; Substance Abuse and Mental Services Administration)

Narcan™ (naloxone) is an opiate antidote. Narcan™ is a prescription medicine that blocks the effects of opioids and reverses an overdose. It cannot be used to get a person high (referenced by stopoverdose.org/narcan.html). It is advisable that Narcan™ be stocked at your funeral home as a proactive tactic for emergency preparedness in the event an incident should occur. It’s better to have the antidote available and not need it, than to need it and not have it readily available on site for life saving measures. Narcan™ reverses an opioid overdose regardless of whether the opioid is a street drug such as heroin, or a misused prescription drug like OxyContin, Vicodin, or Percocet. Narcan™ is available in different forms and can be given as an injection or used as an intranasal mist. Connecticut law allows physicians, surgeons, PAs, APRNs, Dentists, Podiatrists, and trained Pharmacists to prescribe Narcan™ to individuals trained to reverse an opioid overdose. You can call the DMHAS Community call line at (860) 418-6962 or visit the Department of Mental Health and addiction services web site www.ct.gov/dmhas for additional assistance and training information.

Most importantly protect yourself and all staff, opioid residue can remain on the skin or personal belongings of someone who died from an overdose. Funeral home owners and managers should make sure everyone with exposure to a deceased uses UNIVERSAL PRECAUTIONS. Although rare, opiate residue can cause an overdose in an unsuspecting person assisting the individual in a crisis situation or during after death care. It is advised that anyone who has direct contact with a deceased drug user maintain a practice of high standards pertaining to personal hygiene and it is imperative for all to follow Universal Precautions in the prep room to minimize the risk of exposure to themselves and all staff. Universal Precautions are listed below (referenced by the Institute of Occupational Medicine) and include the following recommendations but are not limited to the following list:

- Overalls and full length gowns
- Rubber, latex or similar water and chemical resistant gloves
- Plastic Sleeve covers
- Rubber non-slip and chemical proof boots or shoe coverings
- Long waterproof apron to overlap boots
- Face masks, visors and protective eyewear

Maintaining a safe business environment in the Funeral Home first starts with training your staff to identify certain red flags and quickly respond to people’s behaviors. When Funeral Directors are called upon to serve families who’ve lost a loved one to an overdose, often the deceased circle of friends or memorial service. Become familiar of any one at their firm overdoses while onsite during a visitation or funeral home as a proactive tactic for emergency preparedness in the event an incident should occur. It’s better to have the antidote available and not need it, than to need it and not have it readily available on site for life saving measures. Narcan™ reverses an opioid overdose regardless of whether the opioid is a street drug such as heroin, or a misused prescription drug like OxyContin, Vicodin, or Percocet. Narcan™ is available in different forms and can be given as an injection or used as an intranasal mist. Connecticut law allows physicians, surgeons, PAs, APRNs, Dentists, Podiatrists, and trained Pharmacists to prescribe Narcan™ to individuals trained to reverse an opioid overdose. You can call the DMHAS Community call line at (860) 418-6962 or visit the Department of Mental Health and addiction services web site www.ct.gov/dmhas for additional assistance and training information.

Bob and Jodi enjoy a weekend ride.