



*The 2016 CFDA Annual Meeting
December 1st, Radisson Hotel*

A) Incoming 2017 CFDA President Robert L. Muccino and Jodi Capaldo enjoyed the Cocktail Party generously supported by our Suppliers. **B)** The Business Meeting was highlighted with an update by Chief Medical Examiner Dr. James Gill shown here with CFDA Past Presidents Shauna Molloy, Nicole Paquette, Randy Molloy and Executive Director John Cascio. **C)** Lacy Robinson, NFDA Director of Member Development, was our first seminar presenter - here with John Cascio, Bob Muccino, CFDA Secretary Ed Sheehy and Policy Board Rep. Pasquale Folino.



D) Our Keynote Speaker, Nectar Ramirez from Batesville Casket Co., spoke about "Setting a New Standard: The Cremation Arrangement." She is joined by Ed Sheehy and members of the Batesville team. **E)** The Connecticut National Guard's Annual Holiday Toy Drive: Operation ELF (Embracing Lonely Families) tables were overflowing by the end of the day. Pictured with just some of the toys collected are:



(left to right) Standing: CFDA Executive Committee Member Jacqueline Teske; Robert L. Muccino; 2015-2016 CFDA President Howard K. Hill; Executive Committee Member Melissa Melin-Miles; and John F. Cascio, kneeling is Edward J. Sheehy.

More than \$5,100 worth of toys and gift cards were donated by our CFDA family alone! And that does not include hundreds of dollars of more toys dropped off to us by the public.



2017 Dues Application



- Embrace Change
- Offer Light
- Provide Direction

*Robert L. Muccino, Jr.
2017 CFDA President*

* See page 5 for an explanation of dues. Please send your dues payment no later than Friday, February 24, 2017



Robert L. Muccino, Jr. will serve as CFDA President in 2017

Bob Muccino was sworn into office by 2011 CFDA Past President Nicole Paquette. Bob is a Connecticut native and is currently the Northeast Regional Director of Support for Carriage Services. He lives in Waterbury and shares his busy life with Ms. Jodi Capaldo. He has two daughters and a grandson.

Vice President, **Edward J. Sheehy, Jr.**, CFSP, CPC, CCO
Treasurer, **Matthew R. Adzima**
Secretary, **Alexander J. Scott**, CFSP, CPC
Past President, **Howard K. Hill**, CFSP, CPC, CCO
Policy Board Member, **Pasquale S. Folino**, CFSP, CCO

Executive Board
John "Jay" C. Carmon, Jr., CPC
David W. MacDonald, CCO
Jacqueline L. Teske
Albert M. DeLucia
Melissa Melin-Miles

CFDA Past Presidents Attending Business Meeting



Your state and national associations are your partners, ready to assist you whenever needed in facing the issues and questions that sometimes seem overwhelming in today's small-business environment. These professionals are on-hand to assist you . . .



CFDA Staff & Consultants

Back Row: Attorney **John McHugh**; Administrative Assistant **Noelle Frechette**; Lobbyist **Mike Dugan**.
Front Row: Advertising, Photography, Graphic Design, Member Services **Beverly Matthews**; Public Relations **Laura Soll**; Accountant **Judie Saunders**; Executive Director **John Cascio**.

Mortuary Science Scholarship Recipients



Mary Connor from Thomas L. Neilan & Sons, attends Lincoln College of New England

Gavin DeMauro from Woyasz & Son Funeral Services, attends Lincoln College of New England

Scholarship Presented to Seniors from Each of the Eight CT Counties



Back Row (l to r): Cara Walsh, Cheshire, will attend Fairfield University for Nursing; Joseph Bairaktaris, Westport, will attend Johnson and Wales University for Criminal Justice; Lily Holm, West Granby, will attend Springfield College for Health Science/Physical Therapy.

Front Row: Alexandra Marsh, Salem, will attend Swarthmore College for Pre-Med; Peyton Teske, Stafford, will attend University of Saint Joseph for Nursing/Pre-Med; Carlie Anecchino, Durham, will attend UCONN for Pre-Dentistry/Pre-Med; Kendra Madia, Torrington, will attend Post University for Psychology; Unable to attend the reception: Hannah Munson, Bethlehem, will attend Southern Connecticut University for Nursing.

Summer Meeting at Water's Edge



CFDA gathered at the Connecticut shore in June for a celebration of years of service and licensing. After a day of educational seminars there was a cocktail reception on the Sunset Patio.

Scholarship Golf Tournament



September brings our membership to the Wethersfield Country Club for a warm fall day on the links. Funds raised from the tournament and the evening raffle benefit our scholarship program.

2017 CFDA Members Benefits

As a member of CFDA you receive . . .

- NEW for 2017 - Staples Business Advantage Program
- Pride in your Industry & Association by displaying CFDA & NFDA logos on your website and promotion material
- Consumer Brochure: "Funeral Trust & Contracts: Regarding Medicaid Title 19" available with your funeral home imprint in English and Spanish
- Endorsed Connecticut Funeral Trust Program, Interment Trust Services/Access Financial
- CFDA/NFDA partnership with Federated Insurance for Property/Liability, Workers Compensation, and Financial Protection Services
- Partnership with TJB Financial: Investments, Comprehensive Financial Planning, Future Retirement
- Third-Party Merchandise Guidelines Booklet
- The Associate Newsletter, Website and 24/7 Email Newsletters
- Representation in State Legislation
- Representation at the National Level
- Educational Seminars designed to qualify for Continuing Education Credits
- Enhanced Website with Members Only Section
- Membership Manual & Resource Guide on CFDA Website
- 401k Benefit Program
- Directors Choice Credit Union
- Legal Counsel
- Public Relations Consultant
- Advertising & Graphic Design Services Available
- Political Action Committee (PAC) Participation
- Endorsed Collection Program (Hunter Warfield)
- Dues payable by MasterCard or VISA
- Timely Information Bulletins (meetings, dates, times, etc.)
- Discount on Poland Springs Office Water System
- Discount on Shred-it Office Services - Keep Your Sensitive Documents Secure
- Professional group of volunteers serving on our Executive Board and Committees
- Executive Director John Cascio and his staff in the Wethersfield office take every opportunity to keep you informed of Association activities. He welcomes your suggestions and works closely with the Officers and Executive Committee to ensure that your concerns are addressed.

Notice Regarding Tax Deductibility of CFDA and NFDA Dues

Please note that CFDA and NFDA dues are not deductible as charitable contributions for tax purposes, but continue to be deducted as a business expense.

Generally, funeral homes that pay NFDA dues are able to deduct 100% of those dues as ordinary business expenses for federal tax purposes. However, due to the recently enacted Budget Revenue Reconciliation Act of 1993 (the "Act"), any dues revenues utilized by a professional or trade association for lobbying purposes cannot be deducted by the member who paid the dues.

In accordance with the Act, the NFDA is hereby notifying its membership that it estimates that 5% of 2017 NFDA dues paid by a member will not be deductible as ordinary business expenses for federal tax purposes. Likewise, the CFDA is hereby notifying that 17% of 2017 CFDA dues paid by a member are not deductible as ordinary business expenses for federal tax purposes. These estimates are to be used by members in determining what portion of their dues are deductible. **Please provide a copy of this notice to your accountant or other tax preparer.**

Code of Ethics

"To The Public We Pledge:

Proper legal regulations for the members of our profession.

Devotion to high moral and service standards. Honesty in all offerings of service.

To Those We Serve We Pledge:

Confidential business and professional relationships.

Respect for the creed and customs of every man.

Competence and dignity in the conduct of all services.

To Our Profession We Pledge:

Support of high educational standards. Encouragement of scientific research.

Adherence to sound business practices.

Having received the honor of membership in the Connecticut Funeral Directors Association, I accept the obligation of the professional creed."

Our Commitment

To provide our client-families with those funeral services and products that are appropriate to the needs and wishes of the deceased and family.

To share with our client-families full and accurate information on any of the services or products we provide.

To fully detail and document our understanding of those services and products required of or requested by a client-family.

To answer and respond to any questions pertaining to our agreement.

To attempt to answer and resolve any problems efficiently and fairly with fair consideration given to the views and concerns of all parties.

Where a mutually agreeable resolution cannot be agreed upon, we further commit to seeking the arbitration services of The Funeral Service Consumer Arbitration Program.

Our commitment is to serve our client-families and our confidence in our services and products allows us to make this pre-commitment to the fair and timely resolution of any dispute.



Connecticut Funeral Directors Association

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Being a part of CFDA, and by extension NFDA, creates for each of us a connection to a network of information and benefits that enable members to protect their personal and business interests as well as provide opportunities to better serve our clients and communities. In 2017 CFDA will renew our commitment to continuing education and personal achievement. We will endeavor to instill pride in your profession and your association.

Membership in CFDA and NFDA is mandatory and results in greater professional strength.

CFDA/NFDA 2017 Membership Structure

NFDA is a firm-based membership.

- With the payment of one membership fee, the main location, all the additional locations and all licensed personnel at all locations will be considered members.
- Firm dues are tiered, based on the number of cases the firm files for the past calendar year.
- We are maintaining separate membership categories for retired licensees, apprentices, and students.
- We are asking for the license numbers of all licensed personnel from a dues-paying firm.
- Members receiving the NFDA magazine, The Director, in 2015 will continue to receive it in 2016. New members may make that request on the reverse side of the dues statement.

Retired Licensee Member \$195.00

Ideal for the funeral director no longer involved in the day-to-day operations of a business but still interested in the profession.

Apprentice Member \$135.00

Transition from student to practicing funeral director.

Student Member \$90.00

A great way for students who are enrolled in a mortuary science program or apprentices to get involved in their future profession.

Associate Licensee Member (CFDA only) \$395

Not currently employed in a funeral home. No vote.

Music License per location \$246

A separate application will be sent out by NFDA.

Webcasting License per location \$48

NFDA has finalized agreements with BMI, ASCAP, and SESAC to a webcasting license that enables you to legally broadcast funeral services that include copyrighted music over the internet.

A Message from the Executive Director . . .

As I enter into my thirtieth year as Executive Director of CFDA I am in awe of our remarkable growth, change and possibilities for our Association. I remain grateful to the Executive Board for their hard work and enthusiasm. I appreciate the daily efforts of Noelle, Laura, Judie, Mike, John, and Beverly.

So many of our educational seminars and events are successful and memorable. Busy schedules do not keep our members away from the regional meetings and a brilliant late summer day makes a successful afternoon on the golf course at the Annual Fall Scholarship Golf Tournament. This event raises enough money for ten scholarships and we have a great time doing it.

This association is professional but when I see members, suppliers and our CFDA consultants all together in one room greeting, reminiscing and forging new friendships, I realize we are a very big, busy, benevolent, boisterous at times, bountiful, brave and brilliant band of brothers and sisters. I am honored to be a part of your world.

— John F. Cascio, CFDA Executive Director

Payment Due No Later than February 24, 2017

Tier 1	0-75 cases	\$396+.85 per death certificate
Tier 2	76-150 cases	\$456+.85 per death certificate
Tier 3	151-350 cases	\$632+.85 per death certificate
Tier 4	351-500 cases	\$761+.85 per death certificate
Tier 5	501-1,000 cases	\$1,144+.85 per death certificate
Tier 6	1,001+ cases	\$1,427+.85 per death certificate

CFD-PAC Total Member Contributions as of December 2016 - \$12,150

Why do we need a Political Action Committee (PAC)?

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.

How can I support the CFD PAC?

We need your voluntary, personal financial contribution each year.

Why doesn't CFDA use general funds for this purpose?

Associations and corporations are prohibited by law from making state campaign contributions. All CFDA contributions to political campaigns are derived exclusively from personal CFD PAC contributions. We cannot accept contributions from your firm.

How will my personal contribution be used?

Contributions to the CFD PAC are polled and used to support candidates running for the State Senate and House of Representatives.

Who decides which candidates to support?

The CFD-PAC Committee and Lobbyist makes this determination. The Committee evaluates candidate positions on issues, committee interests, seniority and leadership potential.

Why should I join the CFD-PAC?

Together, we send these important messages to the State of Connecticut.

- CFDA 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.

Gold Club, Contributions of \$500 to \$750
Silver Club, Contributions of \$250 to \$499
Bronze Club, Contributions of \$50 to \$249

Up to date contributions are reported in each issue of *The Associate* and in the Year End Annual Report.