Please send your dues payment no later than Friday, February 19, 2021.
David Warren MacDonald, CFSP, CPC, CCO
2021 CFDA President

David has 25 years of experience in funeral service and funeral home management. His 2021 theme “PRESERVING TRADITION … In these Uncertain Times” illustrates the caution and the hope with which he views the future. “Holding fast to our family, friends and co-workers while keeping in mind how best to serve our clients will further our efforts as funeral service professionals and stewards of the CFDA Mission Statement. How we Advance the Profession of Funeral Service through Public Awareness, Education, Advocacy and High Ethical Standards is a goal worth preserving.”

He and his wife Jennifer have two sons, Jagger and Carson who are pictured in this year’s theme photo.

2021 Executive Officers
Vice President Jacqueline L. Teske
Treasurer Matthew R. Adzima
Secretary Melissa Melin-Miles
Past President Edward J. Sheehy, Jr., CFSP, CPC, CCO
Policy Board Diana D. Kurz, CFSP

2021 Executive Committee
Albert M. DeLucia
Thomas J. Tierney
Jesse M. Gomes, CFSP, CPC, CCO
Lionel J. Lessard, Jr., CFSP
Jonathan L. Green, CPC
Amanda B. Portelance, CCO, Alternate

CFDA Staff & Consultants

Your state association is your partner, 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 . . .

Executive Director John F. Cascio
Administrative Assistant Noelle Frechette
Public Relations Laura Soll
Lobbyist Michael Dugan
Attorney John P. McHugh, Esq.
Accountant Tim Rooney, CPA
Graphic Design & Member Services Beverly Matthews

Emma Campbell
2020 Scholarship Recipient

Emma graduated with Honors from Hall High School in West Hartford in June and is attending the Funeral Service Program at Goodwin University in East Hartford, CT. CFDA awarded her $750 in scholarship funds to be used toward her education and professional training. The scholarship was given in memory of CFDA 2020 President Alexander J. Scott.
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, Inc.
Executive Office: 364 Silas Deane Highway • Wethersfield, CT 06109
toll free: 800 919-CFDA • phone 860 721-0234 • fax 860 257-3617
website: www.ctfda.org • e-mail: john@connfda.com

Membership Application 2021
Being a part of CFDA 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 2021 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 results in greater professional strength.**

In our May Conference Call Board Meeting, the CFDA Board decided to go with CHOICE membership vs. MANDATORY membership for 2021. What does this mean? You will have the option / choice of joining NFDA on your own, but it will not be mandatory with your CT dues next year. Your membership to CFDA counts. We are now joining the many states that have chosen this form of membership.

The CFDA dues application will be sent in mid-December for the year 2021. However, you should have received a membership application from NFDA in October. At this point, you may decide whether or not you want to join NFDA. Please note that you DO NOT NEED TO BE A MEMBER OF NFDA TO RECEIVE YOUR MUSIC LICENSING which will come to you by NFDA as a separate billing.

During the pandemic, many of you came to the office asking why we were a mandatory membership with NFDA. Therefore, the Board felt it was important to listen and to allow you, the member, to make that decision. We realize that this year has been one of changes and challenges in many ways and has affected your businesses.

**CFDA 2021 Membership Structure**

**CFDA 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.
- 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.

**Retired Licensee Member $200.00**

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 $150.00**

Transition from student to practicing funeral director.

**Student Member $100.00**

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 $400.00**

Not currently employed in a funeral home. No vote.

**Music License per location $261.00**

A separate application will be sent out by NFDA.

**Webcasting License per website $50.00**

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.

**Notice Regarding Tax Deductibility of CFDA Dues**

Generally, funeral homes that pay 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 CFDA is hereby notifying its membership that it estimates that 19% of 2021 CFDA dues paid by a member will not be 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.

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

Members of both political parties were invited in 2019 to the CFDA office to communicate issues pertinent to funeral service and propose solutions through legislation.

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.
During the Spring of 2020 the COVID-19 pandemic brought the World and our State to a frightening and unprecedented halt. CFDA faced that challenge with determination and coupled with the experience and planning from the 2008 Pandemic Plan and the reality of the Newtown tragedy. Beginning in early March 2020, and continuing until the pandemic is over, CFDA has communicated National and State Governmental Guidelines and Executive Orders, as well as, a continuing list of PPE suppliers to accomplish the monumental task of serving Connecticut in its time of need. A summary of the activities and publications is on page 7 of this booklet. **Our Association continues daily to monitor this pandemic and how it will affect your business.**

On our website (www.ctfda.org) there is a comprehensive Reference Library of the 24/7 Email Blasts that were offered to the membership during the height of the epidemic in Connecticut. There is also a list of PPE Suppliers that remain current during the most precarious time of the lockdown.

**As a member of CFDA you receive…**

- Pride in your Industry & Association by displaying the CFDA logo on your website and promotion material
- Endorsed Connecticut Funeral Trust Program, Interment Trust Services/Access Financial
- Consumer Brochure: “Funeral Trust & Contracts: Regarding Medicaid Title 19” available with your funeral home imprint in **English and Spanish**
- Partnership with Goodwin University
- Northeast Funeral Service Partnership which includes “Connecticut, Massachusetts, New Jersey, New York and Pennsylvania.”
- Legal Counsel
- Public Relations Consultant
- Advertising & Graphic Design Services Available
- Political Action Committee (PAC) Participation
- FUNERAL INNOVATIONS (Facebook) Set Up
- Staples Discount
- Partnership with Federated Insurance for Property/Liability, Workers Compensation, and Financial Protection Services
- Partnership with TJB Financial, Inc.: Investments, Comprehensive Financial Planning, Future Retirement
- Third-Party Merchandise Guidelines Booklet
- **Digital Communication through The Associate Newsletter, Website and 24/7 Email Newsletters**
- Representation in State Legislation
- 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
- Endorsed Collection Program (Hunter Warfield)
- Dues payable by MasterCard, VISA, and AMEX
- Timely Information Bulletins (meetings, dates, times, etc.)
- 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.
CFDA Faced the Challenges of COVID-19

During the weeks and months from March 2020 and continuing until the pandemic has ceased to exist, our primary objectives have been listening to member needs and concerns, prioritizing requests, developing solutions and escalating them through Connecticut's Mass Fatality Management Team for review and implementation by the Governor's Office.

Our priorities have been advocating for the health, safety and guidance required by the members and the uninterrupted delivery of the daily Association services and products that you rely upon for your businesses – all while working to maintain the timely process of your removals, arrangements, preparation and disposition of the dead.

Since the beginning of March, the CFDA has:

- Reinforced the essential relationships that your association has with your State Department of Public Health, Office of the Medical Examiner, Governor's Office, State Department of Vital Statistics, State Department of Veterans Affairs, the leadership of your State government and your U.S. congressional and senatorial representatives, your key suppliers, cemetery and crematory associations, and your funeral service association peers with our five state partnership: NY, NJ, PA and MA. Keep those communication channels open and express your appreciation for their support. FYI – We have a single CFDA person working with the Governor's office to ensure that we know of all mandates and executive orders as soon as they are made.
- Your Executive Director and Association President as well as Officers and Executive Committee should maintain strong, ongoing communications with your organization members and industry suppliers:
  a) With your Executive Board via email blasts, conference calls and individual conversations.
  b) With your full membership via as many email blasts as needed regarding the latest COVID-19 information and directives from the State, suggestions for their funeral homes. (FYI In addition, in recent weeks, we added to our e-blast list all non-member licensed funeral directors/embalmers in our state, per the directive of the State Dept. of Public Health).
- Assure the general public that your association's members continue to stand ready every day to do their jobs, just in different ways than we have in the past during this COVID-19 pandemic.
  See our Message to Connecticut Residents posted on our website, www.CTFDA.org as is other COVID-19 newsworthy items for members and the general public.
- Maintain a single contact person for all media inquiries to ensure consistency of message and that all media receives fast, accurate responses. That person works together with the Executive Director on the latest association messaging and determines who should be interviewed for each media request and makes sure they are prepared with talking points.
- Implemented and continuously updated by providing members with streamlined, up-to-date daily information necessary to guide you through this pandemic;
- Provided mortuary-specific safety and health guidelines regarding removals, arrangements, social distancing, embalming and disinfection;
- Created, submitted and received approval from the State Vital Records Registrar permitting the temporary use of facsimile signatures or signatures obtained through Docu-Sign are acceptable. As a means of authenticating the signature, the custodian's government issued identification (e.g. driver's license, passport) must be submitted along with the cremation permit which protect funeral directors from community spread in meeting with the next of kin for arrangements;
- Sought and obtained the State's assurance that all necessary funeral home staff are able to work unimpeded during this time of shelter-in-place;
- Obtained and delivered KN 95 face masks, master shields and rubber gloves;
- Researched changes in federal and state laws which assist affected employers and employees and distributed usable information, applications and documents for firms to apply for grants and loans in order to maintain staff, employment levels and business continuity;
- Handled thousands of member, consumer, legislative, regulatory and media inquiries via phone, text and email.
- ADVISORY CONCERNING THE HIPAA PRIVACY RULE
  45 CFR § 164.512 - Uses and disclosures for which an authorization or opportunity to agree or object is not required.
  (g) Standard: Uses and Disclosures about Decedents
  • Be ready for the unexpected; be organized, yet flexible.

We are still working on the procurement of PPE in quantities sufficient for you to safely protect yourselves and your staff.

Since the beginning of this State of Emergency, the CFDA, through daily communications with the OCM, the DPH and multiple state, national and global suppliers, has requested PPE. CFDA management, staff and allied associations are continuously working to open up supply lines with alternative vendors amid this worldwide shortage.

We will continue to search outlets and request replacement PPE and will not stop until a reliable source is located to replenish your supplies.

Regrettably, our duties and obligations prevent us from reaching out to every member to personally inquire as to your well-being and unique needs. However, the CFDA is committed to being there for you throughout this crisis. We are also committed to being there when we can reunite once again, in person, as colleagues and caregivers.
A Message from the Executive Director . . . John F. Cascio, CFDA Executive Director

2020
Twenty-Twenty!
THE YEAR that will FOREVER be for all of us: Funeral Directors; “Connecticuters” (one of the official names for a resident of The Nutmeg State); New Englanders; Americans; and Citizens of the World – a benchmark of what was and what will be. But for now we are in the thick of it. Wearing masks, social distancing and taking great pains to find any amount of comfort or joy or just a shred of peace-of-mind while enduring days of the awful truth about a pandemic that has ravaged an unprepared and fearful populace.

Our year culminated on December 3rd with a very efficient yet drastically different kind of Annual Meeting zoomed out to the membership from our Wethersfield Office. In the space of just a couple of hours all of our official business, reports from the legal, legislative, and financial committees were made and updates from Chief Medical Examiner Dr. James Gill and Beth Frugale from the Department of Public Health were presented. We were briefed on public relations, partnerships and we voted on the 2021 Officers and Executive Committee. We mourned the unexpected death of President Alex Scott and others who passed in the last year.

But there was no Keynote Speaker or Educational Seminar designed to motivate and spark interest in one or more ways to make a success of your funeral home. There was no celebration, no toy drive, no lunch or cocktail hour, no music or banquet. I missed catching up, consoling, and laughing with each and every one of you. I missed meeting new members and recognizing our esteemed veterans who have been with us for many years.

It was not the same. Like many things we have weathered in this tumultuous year it was accomplished with necessary safeguards and the determination to piece together our Association’s obligations and continuity. As always CFDA soldiered on and looks forward to a better future.

As I am honored and compelled to do each year at this time, I want to thank the Officers and the Executive Board and Committee Members who volunteer their time and particular talents to CFDA. I especially want to thank my friend and 2019 CFDA President Edward J. Sheehy who stepped up for us after the death of Alex. Also my appreciation goes to our long-time consultants Laura Soll, Judie Saunders, Tim Rooney, Michael Dugan, John McHugh and Beverly Matthews. To Noelle Frechette, our Administrative Assistant, who keeps me sane and on my toes each day I offer my sincere thanks and gratitude. And to Kathi, Kyleen and Jack, Thank You for your Love and Support.

2021 will begin a new year with unforeseen events that will undoubtedly affect funeral service the world over. Our Association, our suppliers, vendors and all of the organizations with which we partner to work in our Communities, our State, and the Northeast Funeral Service Partnership will most certainly be presented with unexpected obstacles. However, as in the past when faced with the threat of a worldwide “bird flu” or the tragedy of Sandy Hook and now this ongoing COVID-19 pandemic, CFDA has had the advantage of staff, members, consultants and partners who have focused their expertise and passion on solutions. Preparation, communications, insight and most recently, rapid-fire technology, has afforded us the tools to make a difference in our communities and our state.

As I have said many times before, I look forward to a time when illness, fear and uncertainty will not be at the forefront of our minds. However, CFDA will persevere and do our due diligence in the face of whatever 2021 has in store for us. Our Association is stronger when our concerted effort is put forth in every endeavor: in committees and in fellowship; in celebration and ceremony, and should we be met with more unfathomable sorrow in 2021, our strength in the knowledge that we are together in this is no small comfort.

— John F. Cascio, CFDA Executive Director