

MISSOURI FUNERAL DIRECTOR

SUMMER 2025 VOL 17

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MARK YOUR CALENDAR!

MFDEA CONVENTION & TRADESHOW

JUNE 13 - 17, 2026

SPRINGFIELD, MO



Springfield— known for Bass Pro Shops, birthplace of Route 66, and home of the Springfield Cardinals!

The next MFDEA Convention & Tradeshow
will be June 13 - 17, 2026,
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in Springfield, MO.



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Missouri Funeral Director

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Thank you to the content contributors in this issue.

Share Your Story!

Members are welcome and encouraged to share their story, event, or happening. Email photos with written descriptions, written articles or stories, event information, etc. to bobbi@mofuneral.org.

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ABOUT MFDEA

Our mission is to encourage excellence in funeral service, to provide members with exceptional resources and assistance, to represent and protect the common interest of our members, and to educate the membership and public about our profession.

All Missouri Funeral Director & Embalmer Association members have pledged to adhere to a code of ethics that protects consumers, families, and the public. MFDEA members strive to have the highest standards in service, value, and professionalism. Should you ever have any questions about funeral service practices or a concern about how any funeral home may be operating, please call our office at (573) 635-1661.

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Message From MFDEA President



Dear Colleagues,

I'm J. Larry Carter of Carter-Ricks Funeral Homes in Elsberry and Winfield. **Thank you** for the honor to serve the Missouri Funeral Directors and Embalmers Association as your president for the next two years. I, along with *Darrell Penberthy*, Watkins and Sons Funeral Service of Dexter, *Tom Hebner*, Heritage Funeral Home, Chillicothe, and the other members of the MFDEA Board will strive to keep the Association moving in the positive direction as our previous officers have done.

As far as moving in the right direction, our Tri-State Convention last May in Kansas City, Kansas was one of the best. In conjunction with Kansas and Nebraska, there was a large attendance from each state, with excellent speakers and the largest number of exhibitor's booths ever. IF you have never been to a Tri-State, put it on your calendar for **2028**.

The **2026** convention is hosted by MFDEA and will be held in **Springfield, MO**, at the University Plaza Hotel and Convention Center. We researched several hotels in the Springfield and Branson area that did not pass our inspection or criteria. The Plaza fits best timing, reserve demands, and quality. I believe the last time the association held a convention in Springfield was 25-30 years ago. So, its time to go back!

Last, and certainly not least, let me give a **tremendous amount of credit and "shout out"** to the staff at the MFDEA office in Jefferson City.

Don has always been and will continue to be a **MAJOR ASSET** keeping members on track, addressing Missouri funeral law issues, dealing with the State Board, teaching the law classes, guiding the Missouri Funeral Trust, matters on Capitol Hill, and answering the many, many questions he receives daily.

Cindy and Bobbi do a wonderful job behind the scenes. Both play **MAJOR ROLES** in the planning of conventions and meetings, while individually in charge of integral parts for MFDEA. Cindy oversees association financials, office management, and is the primary person answering calls from members and the public (with her bright and cheery voice). While Bobbi is the primary person responding to member emails which include hundreds of DC affidavits; she also oversees the association management system, the annual dues process; and creates the emails that you hopefully enjoy. Bobbi is also the editor, content creator, and advertising rep for the quarterly magazine.

I'm certain I've failed to mention some things, and I'm sure there are tough moments, but all three handle any situation with grace and experience. **Thank you!**

Thank you for taking the time to read my introductory letter. If you have questions or need to get in touch with me, please contact me at Carter-Ricks Funeral Home, jlarrycarter@gmail.com, or 573-898-2181.

J. Larry Carter

A handwritten signature in blue ink that reads "J. Larry Carter". The signature is written in a cursive, flowing style.

Welcome New Members!



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MFDEA Executive Report



IT'S DONE!

Well, that took a LONG time, but on July 9 the Governor signed the bill that MFDEA has been pushing for close to 6 years that modernizes the licensing process for funeral directors and embalmers. We had no reason to believe that the Governor would veto the bill, but it was great to see it finally official.

Senate Bill 150 is a big bill that includes a lot of other items, not just the funeral profession provisions, so if you look it up, you must dig through a lot of stuff to find the funeral profession language but here are the highlights:

- Reorganizes chapter 333 so that all the funeral director requirements are in one section and the embalmer requirements are in a separate section. Right now, they are all jumbled together. (This also, I must warn you, makes reading these sections of 333 a bit difficult since a lot of items are deleted from one section but put back in a different section.)
- Reduces the minimum time for an embalmer's apprenticeship to 6 months, down from twelve. Twenty-five bodies still need to be embalmed, but if they can be done in 6 months the embalmer is good to go!
- Eliminates the *Missouri* requirement that an embalmer who has graduated from an accredited program take the National Arts Exam. The Law and Sciences Exam are still required. Note: the mortuary school may require that the student pass both the Arts and Sciences Exam to graduate, so many will still have to take the Arts Exam.
- Gives funeral director apprentices two options to become licensed. They can either:
 1. Do a 12-month apprenticeship, conduct and arrange ten funerals, pass the "Arts" test and pass the Law test (this is the current method that is not going away if people wish to opt for this path)
 2. Do an 18-month apprenticeship, conduct and arrange twenty-five funerals and pass the Law test. No "Arts" exam needed!
 3. Applicants will have 24 months to complete option #1 and 36 months to complete option #2.
- Will have the hours that need to be worked during an apprenticeship be more flexible (once the State Board issues new regulations) for those that may work many hours one week, but not as many the next.
- Eliminates the requirement that the months of the apprenticeship always must be consecutive. Again, the State Board will need some new rules on this, but they have stated that they want to be able to be more accommodating to applicants that need to change apprenticeship locations or have health or family issues that could interrupt the apprenticeship.
- Allow anyone who becomes licensed but has not taken the Arts exam to take the Arts exam, upon a written request to the State Board. This is to give the option to take the Arts exam by someone who may need to pass it to get a reciprocal license in another state.
- Modernizes, and clarifies what is meant by "supervision" for embalmer and funeral director apprenticeships. (continued on page 10)



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Left to right: Jeff Farnen, Nodoway County Rep, Sam Lickliger, MFDEA lobbyist, Governor Mike Kehoe, Kyle Trimble, MFDEA Board member, and Don Otto, MFDEA Executive Director

Executive Director Report continued from page 8.

A good question that has come up frequently is what happens to people currently in an apprenticeship. While the State Board will need to officially announce something on this, it is expected that, based on discussions at the State Board open meetings, an apprentice, if interested, will be able to switch to the new system, most likely by sending a written request to the State Board. However, this is not official until the State Board says so.

As we have noted previously, this law will go into effect on August 28th, and the State Board is working hard to have all the new regulations and forms ready to go by then.

So now we need to thank people!

First, thank you to the State Board members, executive director, and staff for being so willing to work with MFDEA and others to come up with language that (hopefully) made everyone satisfied. State Board members and staff made very good suggestions to rewrite and reorganize many of these provisions.

Thank you to Sam Lickliger, our lobbyist, who has worked for years to get this language through and to all the Senators and Representatives that have sponsored this legislation this year and prior years. At one point this year, Sam and the sponsors had the funeral profession language on no fewer than 6 different bills working their way through the process.

Thank you to the random member of the public that showed up, without being asked, at hearings to say that he knows his local funeral homes need this bill to make it easier to hire people!

And, most of all, thank you to our MFDEA Board and all our members who have worked on this for so long, shown up at our legislative days at the Capitol, and called and emailed their legislators to let them know how important this was to the profession. I can tell you with absolute certainty that this would never have passed without all of you.

Once the State Board has implemented the new regulations and procedures, we will let you know, as well as the State Board. So, keep looking for more updates.

Donald Otto, Executive Director



Don Otto, Sam Lickliger, and Jeff Farnen, Sponsor of SB 150



MFDEA Director, Kyle Trimble, presents MFDEA marble paper weight to Sam Lickliger in appreciation for his impact and efforts. Photo taken in the rotunda at Missouri State Capitol.

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NEW MFDEA PRESIDENT

The recent Annual Meeting at convention brought changes in the Executive Officers. TJ Sampson rotated to the Past President position, while Darrell Penberthy was nominated as President-Elect, and Larry Carter became President. His term runs from 2025 to 2027.

Carter graduated from Dallas Institute of Mortuary Science in 1977. He and his wife, Kayla, purchased the two locations for Ricks Funeral Home in 1980, and in 1981 they changed the name to Carter-Ricks Funeral Homes. One location is in Elsberry, MO and the other in Winfield, MO.

Carter has been on the MFDEA board for many years, as well as being a member in several civic organizations.

Carter-Ricks Funeral Homes was one of the first members to join the Missouri Funeral Trust in 1985. First Larry, and now Kayla, have served on the Missouri Funeral Trust board since then as well.

Carter and wife have two sons, both married with three children each. Eldest son, Jonathan, is a PAC Unit Nurse at Mercy Hospital in St Louis and lives in St. Charles. Youngest son, Michael, is a Systems Analyst and lives in St. Charles.



Scholarship Process

Scholarships are available for students entering or enrolled in an accredited Mortuary Science Program.

We are proud to offer \$1,000 scholarships in honor of past members who valued education and dedication; and supported MFDEA and the funeral industry.

Ginger Hebner Memorial Scholarship

Richard Dowden Memorial Scholarship

Application submissions open January 1st and all applications must be returned to MFDEA by April 15th. Apply at www.mofuneral.org.

Scholarships are awarded each year during the Business Meeting at the annual convention.

The next convention is at the University Plaza Hotel and Convention Center in Springfield, MO, on June 13—17, 2025.



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Baby Boomers Are Retiring: *How Does This Affect Funerals?*

by Vallen Glover, Contributing Writer, Innovative Publishing

The post-World War II rise in population that led to the generational designation of “baby boomers” made a significant impact on the United States at the time, and it’s poised to do so again. From 2024 to 2027, there will be a record number of Americans turning 65 — 4.1 million people each year. While not all those new 65-year-olds can or will retire, it’s likely that retirement numbers will also reach new highs.



This wave of retirement will present new challenges for many industries and the economy, but the funeral profession specifically needs to prepare. According to the 2023 current population survey from the U.S. Bureau of Labor Statistics, the median age of workers in funeral homes, cemeteries and crematories is 49.8; that’s compared to a national median of 42.1.

There’s no quick fix to replace skilled workers, but it’s not a situation that can be ignored, either. It’s time to start preparing for the future of the funeral profession.

Know the Facts

It's important to be familiar with the present state of things before planning for the future. So, here's a brief look at the current state of the funeral profession, as it relates to retirement.

A 2023 National Funeral Directors Association (NFDA) member survey found that nearly half (45.9 percent) plan to retire within the next five years — in a survey just two years prior, only 27 percent of owners planned to sell or retire within five years. However, less than a quarter (23.7 percent) say they have a succession plan in place. Just under one-third (29.8 percent) were fully confident in their business' ability to withstand a major disruption.



Across all industries, of the workers who are retiring, there has not been a surplus of new workers to serve as their replacements. In May 2024, for every 2.8 retirees, there was only one new entrant into the workforce, consisting mostly of high school or college graduates. That ratio has continuously climbed over the past 15 years, and a big reason behind it is that the generation Z population (roughly between ages 12 and 27) is significantly smaller than the baby boomer generation.

Recruiting a New Generation

So, the great majority of would-be retirees are not sure what the future holds for their businesses without them standing at the helm. The applicant pool is not as large as it once was, but it's not as if the world will stop needing funeral directors — the positions must be filled. How do you introduce a new generation to the funeral profession?

Fortunately, while demand is still expected to exceed supply, recruitment may not be as difficult as you think. According to research from the American Board of Funeral Service Education (ABFSE), after the first year of the COVID-19 pandemic, there was a jump of nearly 25 percent enrollment in college and university programs focusing on funeral services and mortuary sciences — though the circumstances that likely pushed much of that interest were grim. To keep the spark of interest going, it's important to be proactive.

Easing the barrier for entry is one thing that might encourage potential students to take the leap. Each state will have its own apprenticeship and licensing requirements; most require a college degree. While Missouri just passed Senate Bill 150 which will allow more flexibility and options in meeting the requirements to become funeral directors and embalmers, that is not the case for all states.

In that same vein, making it easier for students to obtain observation/volunteer hours could be beneficial; it's often required by schools, and they can be challenging to obtain. Funeral home operators could consider offering bonuses or time off for current employees to mentor students.

You can continue to be involved with local schools that offer funeral science programs past the point of making their requirements easier to achieve — advocate for program enhancements! A better degree produces better workers and will attract more talent to your area in the long run. Even starting online degrees could offer some people the flexibility they need to jump into the profession. You could also scout potential employees in the area and help pay for their education.

Creating better degrees and work environments are long-term steps toward raising awareness of the profession (and thus, participation), but there are things you can do in the short term as well. For example, meet the new generations where they are — namely, the internet.

The internet can seem scary or even unnecessary if it's not a part of your outreach already, but it can go a long way in making sure potential students/workers don't see the funeral profession in that same way: scary and unnecessary. In the age of information, be transparent and available. Students want to know what they're getting into before committing to a lifelong profession. Consider being active on social media. Jasmine Berrios, for example, is a licensed funeral director and embalmer in her early twenties working in California; Berrios is also a content creator on TikTok and uses her platform to educate people about her career path, normalizing it and showing that it's not the scary work that stereotypes might lead people to believe it is. "I think the misconception most folks have is that it's morbid and doom and gloom all the time when really, it's simply the opposite. It's to be of service to people," Berrios said. "It is to make the grief lighter. It is not to make things heavier."

In 2023, 46 percent of new students in funeral services programs were age 25 or less; 40 percent were ages 26 to 40.

74 percent of funeral service program graduates were female.

White students make up about 68 percent of total graduates. Black students constitute approximately 17 percent, followed by Hispanic students at 11 percent.

Less than 13 percent of graduates are related to someone in funeral service.

[Source: www.abfse.org](http://www.abfse.org)

While this positive exposure is important, the *most* important thing those current workers can do is to be open to the change that is coming — that must come — for the profession to thrive. Three generations ago, according to ABFSE, funeral service education was practically 100 percent male-dominated (most of the students being sons of current funeral homeowners) and more than 90 percent of students were white. Today, 73 percent of funeral service program graduates are female, and the percentage of white students is at 68 percent of graduates. As the NFDA put it in a 2022 blog post: Funeral homes "risk being starved of quality staff if hiring practices exclude a large number of top mortuary school graduates and industry professionals."

Short-Term Labor Solutions

Investing in the future is great, but the best way to get and keep employees is by making sure your funeral home is a place they want to be. While extremely rewarding, jobs in this profession are not easy. Burnout, fatigue and even PTSD are common among funeral workers. Make sure your workers know you appreciate them. Make your benefits competitive with wellness and preventative health benefits, expanded paid time off and flexibility in scheduling as possible — take care of your employees.

Spread the word about your available positions. Try new things, whether that be social media, job fairs or college campuses, etc. Don't forget to share your job postings within the established funeral profession community. Members receive free 90-day listings on the Missouri Funeral Directors and Embalmers Association website!

Sources:

www.abc7ny.com

www.bls.gov

www.fortune.com

www.linkedin.com

www.nbclosangeles.com

www.nfda.org

www.theconferenceonline.org

www.usatoday.com

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**GOOD
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Knell Leadership Award

The Missouri Funeral Directors & Embalmers Association established the Knell Leadership Award in 1998.

The original plaque states the criteria for members is to exemplify integrity, strength of conviction, and dedication; all which are hallmarks of great volunteer leaders.

It is named for its first recipient, Robert H. Knell, who represented these attributes. Knell served as the Association's president, executive director, and lobbyist during his membership.

There are two plaques which hang in the MFDEA office in Jefferson City, MO, listing recipients who have been honored by this award from 1998 to 2025.



John Pautz Honored with Knell Award

John Pautz was honored with the Knell Leadership Award at the MFDEA Annual business meeting on May 6, 2025.

Pautz was MFDEA President in 2012 to 2014, has been a member for years, as well as served on the board .

Hebner spoke highly of Pautz' significant impact during his presidency. Together they steered MFDEA financials into the black creating the strong foundation it holds today.

Upper left photo: Christine Pepper, NFDA Chief Executive Officer, and John Pautz at the Tri-State Reception.

Lower left: Tom Hebner, MFDEA Treasurer and Past President, presenting Pautz with the Knell Leadership Award.





Advocacy Summit

The annual NFDA Advocacy Summit in Washington, D.C., is your chance to literally have a seat at the table, sitting across from your elected representatives and engaging them in a discussion about how their decisions have a direct impact on your ability to serve families and be successful.

Plan to attend next year on April 15—17, 2026. Details are available at www.nfda.org.

Advocacy Summit Photos

Above is a group photo taken at the 2024 conference on the U.S. Capitol steps in Washington, D.C.

Right is Greg Bird, attending one of the 2025 seminars.

Far right is Greg Bird and Sarah Drake on the U.S. Capitol steps during the March 2025 conference. Bird is from Bolivar, MO, and employed at Pitts Chapel. Drake is from Buffalo, MO, and employed at Cantlon-Otterness & Viets Funeral Home.



Bird is the current NFDA Policy Rep for MFDEA.



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“Memories Matter” is a concept that Lamcraft has incorporated into its business model for more than 50 years. We hold on to loved ones by sharing reminiscences and reflecting on time spent together. Memorial keepsakes in various forms can spark fond recollections of friends and family members and provide comfort during times of grief.

Lamcraft has developed and produced high quality lamination and supplies that aid funeral homes in their day-to-day operations. The company specializes in inexpensive memorialization products, recently introducing a much-expanded 8-up Micro-Perforated Prayer Card line, as well as adding many new 2-up

Memorial (Service) folders. Long-time customer favorites include Premium Memorial Cards, Micro-Perforated Imprintable Bookmarks, and Presentation Cards, complete with mailing envelopes.

Not only is Lamcraft a source for memorialization products, but it provides an extensive range of clear lamination pouches—from small pouches for IDs and business cards, prayer and holy card pouches, bookmark pouches, exterior-grade grave marker pouches up to letter-size and large placemat/menu pouches. Their popular desktop laminators are known for reliability and durable performance—lasting not just years, but decades! Lamcraft also

offers custom design and lamination services, including Tribute™ cards which incorporate a variety of photos, artwork, quotes and text that honor the decedent in a deeply personal way.

Lamcraft, based in Lee’s Summit, Missouri, prides itself on sourcing Made-in-the-USA raw materials and partnering with manufacturers based in America. Owners Erik and Tara Swanson are committed to operating an independently owned small business, resulting in less overhead with no outside investors pushing them to prioritize profits over quality and service. Instead, the company remains nimble, focusing on customer service and passing savings on to customers.

Customer input is invited by the Swansons, to help them continue to refine the product line and introduce new items that best serve the funeral homes’ needs in the ever-evolving deathcare industry. They invite you to follow Lamcraft on social media and join its email list for notices about sales and product announcements.

For more information, a catalog or samples, call 1-800-821-1333 or visit www.lamcraft.com. To view our catalog as an online flipbook, please scan the QR code below.



Lamcraft’s newest laminator, the professional-grade ProLam Ultra laminator, is shown with a variety of products tailored to the funeral home industry.



Economic & Market Commentary July 2025

After a steep sell-off and volatility resulting from Liberation Day, the majority of Q2 2025 was marked by a strong recovery rally driven by easing trade tensions, stronger-than-expected corporate earnings, and modest inflation readings. Additionally, a geopolitical flare-up between Israel and Iran temporarily increased oil price volatility, but markets quickly stabilized. However, concerns resurfaced regarding fiscal deficits and the long-term sustainability of U.S. debt, amplified by Moody's downgrade of U.S. sovereign credit ratings. Despite negative headlines throughout the quarter, including a U.S. attack on Iran's nuclear facilities, equity markets marched toward all-time highs in conjunction with increasing fixed income yields on the longer end of the curve.

The most notable activity within fixed income came from longer-term yields, with 20- and 30-year Treasury yields rising above the psychologically critical 5% threshold following Moody's downgrade of U.S. sovereign debt due to escalating fiscal deficits, hitting their highest levels since 2007.



The increase on long-term yields reflected heightened investor sensitivity toward rising U.S. budget deficits and fiscal policy concerns. Concerns were also fueled by the “One Big Beautiful Bill” which is likely to extend tax cuts and lower near-term tax revenue without a reduction in legislative spending, leading to further growth of the national debt.

While the 20- and 30-year Treasuries increased 18 and 20 basis points, yields inside 10-years fell, with the 3-year Treasury falling 19 basis points, contributing to a steepening of the yield curve.

Spreads, the additional yield earned on 10-year A-rated corporate securities specifically, widened to 109 basis points during the peak of the Liberation Day volatility before returning to 80 basis points by quarter end, indicating investor confidence in corporate creditworthiness.

After reaching all-time highs in mid-February, the broad equity markets were trending lower heading into the second quarter amid trade tensions and overall economic uncertainty. Tariff concerns dominated headlines in early April when Liberation Day led to more than a 12% correction in the S&P 500 across 4 trading days, marking a 19% decline from the recent peak.

Those who “bought the dip” were rewarded this quarter, as the sharp sell-off was met with a huge recovery rally after Trump announced a pause in tariffs.

As a result, U.S. equities staged a significant rebound with the S&P 500 gaining +10.9% in the quarter, bringing year-to-date gains to 6.2%.

As was the case with previous quarters, the real winners were mega-cap growth and technology stocks, with the Nasdaq returning nearly 18% during the quarter, compared to small and mid-cap indices with 8.5% and 6.7% returns, respectively. Valuations remain rich, with the S&P 500's forward

12-month P/E (price/earnings) ratio finishing the quarter at 22.2, above the 5-year average of 19.9 and the 10-year average of 18.4.



At the June FOMC meeting, the Federal Reserve held the Fed Funds rate steady at 4.25%-4.50%, adopting a cautious "wait-and-see" approach amid inflationary risks associated with ongoing tariff concerns.

The FOMC's most recent projections indicated a median expectation from Fed Members of only 2 cuts the second half of this year, for a Fed Funds rate of approximately 3.9% at year-end.

The Fed's dual mandate, with the goal of both price stability and economic support, has continued to draw

criticism from President Trump and his calls for lower interest rates.

While employment numbers remain robust along with moderate inflation, jobless claims have been trending higher, signaling some potential economic softening. Futures markets are in line with the Fed's expectations, also pricing in just 2 cuts through the rest of the year.

However, similar to previous quarters, the markets are expecting additional cuts in 2026, pricing in a Fed Funds rate of 3.15% at year-end 2026, compared to Fed Members' expectations of 3.625%.



Summary

Despite the ongoing negative geopolitical headlines worldwide, uncertainty around tariffs, elevated yields and rich valuations, the second quarter provided meaningful returns in both equity markets and fixed income. While the Fed is likely to cut rates, due to longer-term concerns over deficits and the national debt, it will likely lead to additional steeping of the curve, where shorter term rates fall while long term yields remain flat or potentially continue to trend higher. Given headline risk around wars and tariffs, coupled with elevated valuations, we fully anticipate ongoing volatility in equity markets, especially after such a strong rebound rally of nearly 25% on the S&P 500 since early April.

Disclosures

Parkway Advisors, L.P. is an investment advisor registered with the Securities and Exchange Commission and provides investment management for the Missouri Funeral Trust. The opinions expressed are our opinions only. Past performance is no guarantee of future performance, and no guarantee is made by this document.

For More Information

We welcome your inquiry and can be reached by mail at Parkway Advisors, L.P., P.O. Box 5225, Abilene, Texas 79608 or by phone at (800) 692-5123 or by fax at (325) 795-8521. A copy of our Form ADV, Part II is available upon request.

For more information, please email info@parkwayadvisors.com or visit parkwayadvisors.com.

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MFDEA 6 & 7 Summer 2025 Meeting

Tuesday, August 12, 2025

Norwood Hills Country Club
1 Norwood Hills Country Club Drive
St. Louis, Missouri 63121

\$55 per person

Payment Options:

VENMO @mfdea67

Mail in payment:

904 W. Washington Street Cuba, Missouri 65453
or Payment is due upon arrival

RSVP w/ entrée choice by
Wednesday, August 6, 2025

Email RSVP to:

mfdeasixandseven@gmail.com

MFDEA 6 & 7 Board

Kim Colbert (Hutchens-Stygar) Rhonda Burgett(Williams-James)
Cody Moore (Mizell)

Social Hour @ 6 P.M.

Dinner & Meeting @ 7 P.M.

Meeting Highlight:

Annie's Hope- The Center for Grieving Kids



Dinner Menu

Appetizers

House Salad & Bread

1 Choice of Meat

Roasted Chicken - Beef Tenderloin - Pan Seared Salmon

All will be served with Vegetable Medley & Mashed Potatoes

Dessert

Ice Cream

SPRING MEETING RECAP

The most recent District 6 & 7 meeting was held in April at Mama's on the Hill. The food was delicious and the turnout was the largest yet. The Missouri Law Enforcement Funeral Assistance Team presented.

JOB POSTINGS

Members: Post as many times as you wish for free. Email the job description plus company and contact info to publications@mofuneral.org.

Non-members are welcome to post for \$25 an ad. Visit www.mofuneral.org and click on Resources and Classifieds/Job Listings, then click on Submit an ad. Enter your ad info and pay online.

Funeral Director/Embalmer Opportunity

Immediate opening for a funeral director/embalmer at a funeral home with two locations in a small central Missouri setting.

Competitive wages, health insurance, and paid vacation.

Please send resume to: Jason D. Weiker at weiker@socket.net.

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MFDEA Services

Preferred Providers

Answering Service

Answering Service for Directors (ASD) was the first answering service to devoted solely to serving the needs of funeral directors and has been family-owned and operated since 1972.

Many funeral directors began using this service at its inception and continue using it today. ASD maintains the highest degree of professionalism with extensive training, cutting-edge technology and an unmatched level of service.

Contact Jess Fowler at jess.fowler@myasd.com or (800) 868-9950.

Business Insurance

Federated Insurance Cos. is the endorsed MFDEA Preferred Provider for property/casualty, liability and workers' compensation insurance provider.

Federated is recognized as the national leader in partnering with trade association and buying groups and has been endorsed by 29 state funeral directors associations. The company has more than 100 years' experience providing insurance and risk management services to business owners.

Contact Garret Baker at gpbaker@fedins.com or 573-301-2066.

Credit Card Processing & Payment Collection

Aurora Payments offers a no-fee card processing option, integration with popular funeral software, online payments, and convenient payment links by text for families.

MFDEA members receive the lowest processing rates and the most advanced payment collection technology for increased profitability, efficiency and productivity.

For a quick comparison of rates, to add a new location, or for questions regarding your existing service, please contact Jim Luff at 833-287-6722 or Jim.Luff@risewithaurora.com.

PreNeed Trust

The Missouri Funeral Trust (MFT) was created by funeral directors and owned by the nonprofit organization, Missouri Funeral Directors & Embalmers Association. The goal of MFT is to ensure safety and stability of payments used to fund your preneed funeral plan. No consumer has ever failed to receive the benefit of their pre-need funeral contract with the Missouri Funeral Trust.

For questions, or to begin participating in the Missouri Funeral Trust, contact Don Otto at 573-635-1661. Benefits are listed next.

providers two ways to invest their pre-need funds. This allows for diversity and allows each provider to make his own choice.

Easy and Quick Claim Service The preferred method to submit a claim is by emailing mft@umb.com. Death request forms are provided and in most cases, checks are issued within 24 hours.

Contract Fees Yearly contract reporting fees to the Missouri State Board are collected from the purchaser and paid by the Trust to the State on contracts written through the Trust. MFT handles all of the paperwork and fees.

Transfers The Trust offers new providers the option of rolling funds from existing trusts into the Missouri Funeral Trust.

Forms Electronic contracts are the primary method for completing contracts with the exception of contracts written in the field. All forms (pre-need

contracts, statement of goods and services, authorization to embalm, etc.) needed to be in compliance with Missouri Laws concerning preneed are provided at no cost to your firm.

Annual Missouri Sellers Report The Trust is the Seller on MFT contracts and therefore you do not have to file Seller's reports or undergo the Seller's audit on MFT contracts. MFT handles that for you!

Quarterly Reports All providers receive quarterly reports delineating all activity for each contract. This keeps the funeral home well informed on all contract balances.

For questions, or to begin participating in the Missouri Funeral Trust, contact Don Otto at 573-635-1661.

For contract questions contact, Trust Officer, Darian Carter, at 816-860-7027 or darian.carter@umb.com.

MEMBER SERVICES

These services are provided to MFDEA members only.

MFDEA Job Connect assists funeral homes, commercial embalming establishments, and crematories looking for staff. Information is posted on the MFDEA website for free for 90 days. Posts are also included in quarterly issues of the Missouri Funeral Director magazine. Using MFDEA Job Connect significantly increased your applicants and shortens your search time. *Licensed funeral directors and embalmers are encouraged to email their resumes to publications@mofuneral.org so potential employers can contact them.* Visits Resources online at mofuneral.org for employment opportunities.

Music Licensing MFDEA members are eligible for the same low rate for music and webcasting licensing as is available to NFDA members. NFDA allow members of state associations to receive a discounted music license. This is a considerable discount over the price you would pay to become licensed directly with each agency (ASCAP, BMI, and SESAC). Failure to obtain an annual license may result in substantial fines. Visit Member Resources online at mofuneral.org for more information.

IN MEMORIAM



Kevin R. Harder fortified with the sacraments of Holy Mother Church Saturday, July 5, 2025. Beloved husband of Janet Harder (nee Zavorka) for 50 years. Dearest father of Matt (Katie) and Brian (Danielle) Harder. Loving grandfather of Brooks, Dempsey, Hugh and Lux Harder. Dear brother of Mark (Kathy) Harder and Karen (Keith) Kriegshauser. Our dear brother-in-law, uncle, great uncle, cousin, godfather and friend.

Funeral from Kutis Affton Chapel (10151 Gravois Road) Friday, July 11, 2025, 11:15 AM to Assumption Catholic Church (4725 Mattis Road) for 12:00 PM Mass. Entombment Sunset Cemetery. Contributions to Christian Brothers College High School greatly appreciated. Visitation Thursday, July 10 4:00-8:00 PM. Kevin was a longtime funeral director in the St Louis area and Kutis Funeral Home employee.

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Changing of the Presidents During The Annual Meeting

**Outgoing President TJ Sampson (left)
Incoming President Larry Carter (right)**

Want to learn what is involved in being a MFDEA Board of Director?

Talk with a current Director or call the office and speak with Don Otto.