

The Buckeye Director

A publication of the Ohio Funeral Directors Association

Winter 2011

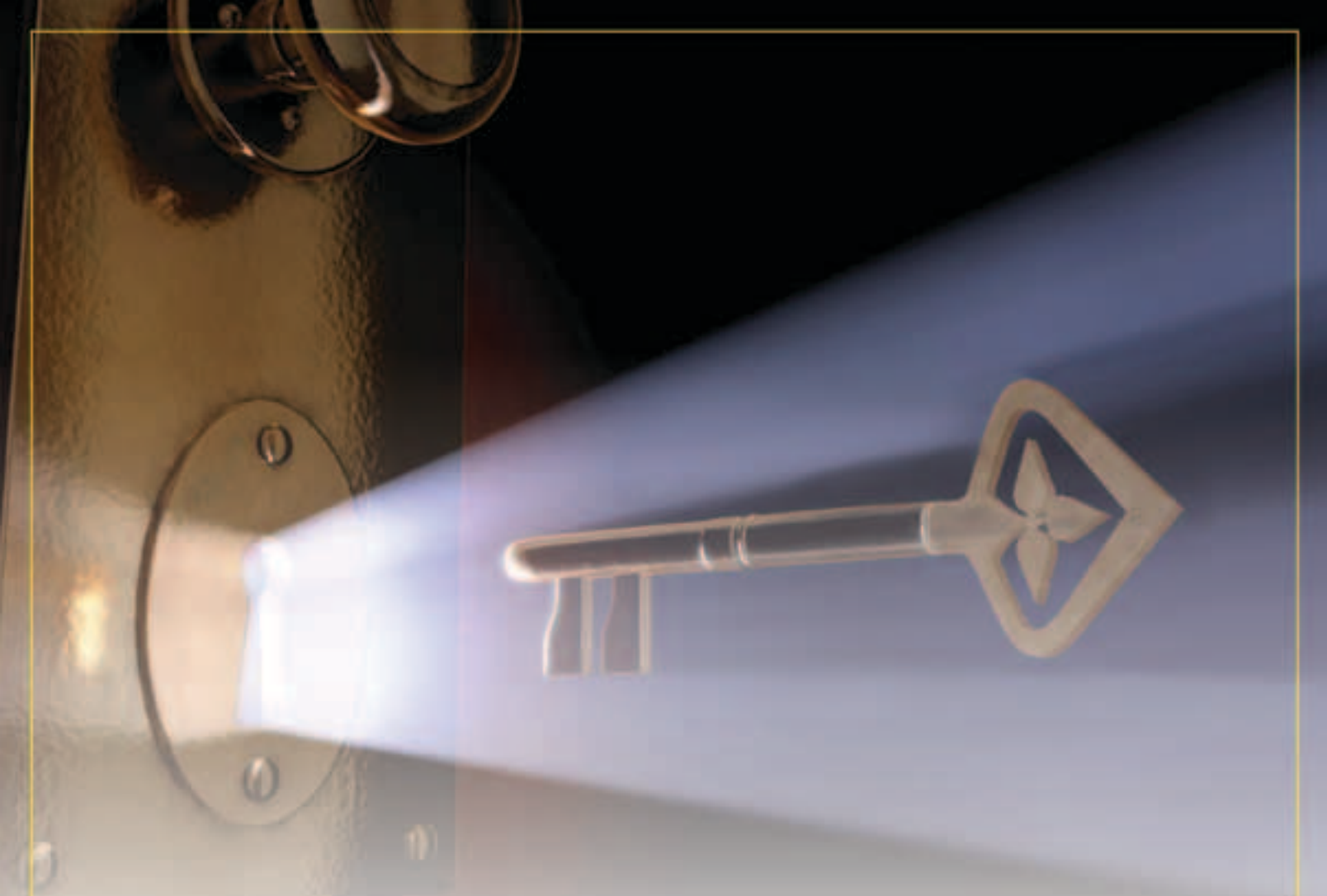
The Top 20 Legal Questions for the Ohio Funeral Directors Association

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The Buckeye Director

Volume 3 • Issue 4

The Ohio Funeral Directors Association

2501 North Star Road
P.O. Box 21760
Columbus, OH 43221-0760
614-486-5339
800-589-6332
Fax 614-486-5358
Fax 800-507-1465
www.ofdaonline.org
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Resource Coordinator

Janet Blankenship

Director of Information Technology

Bob Shank Jr.

Executive Assistant

Laura Cunningham-Giomi

Association Assistant

Amy Zanetos

Staff E-Mails

Steve.....steve@ofdaonline.org
Melissa.....melissa@ofdaonline.org
Becky.....becky@ofdaonline.org
Diana.....diana@ofdaonline.org
Janet.....janet@ofdaonline.org
Bob.....bob@ofdaonline.org
Amy.....amy@ofdaonline.org

OFDA Mission Statement

To represent and support our membership
by promoting professional standards and excel-
lence in funeral service.



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The Buckeye Director Magazine Schedule

The schedule for all contributors to adhere to for future publications is as follows:
March publication deadline is January 13, 2012

If your copy is not received by the deadline date, it will not be published. We feel it necessary to impose these restrictions in order to better serve our members.

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Sometimes

I started my funeral career on the West Coast in the 1980s. I recently received an e-mail from my first employer's son as he updated me on the changes in the past 25 years. His traditional funerals are few, and cremation now accounts for 80 percent of a 400-call firm. He has also been trying to get a crematory into the county, which has strict guidelines. Four of the full-time old guys are no longer living, and the economy has taken a drastic downward turn. You may ask yourself what this means to you ... I say the grass is always greener on the other side — *sometimes*.

My wife and I enjoy living in her hometown in northern Ohio. We have wonderful friends and family here. There have been those days when I thought business could not get any worse, that other small businesses are struggling too and that we can only survive on the next funeral and family we serve in order to stay in business in the 21st century. What can a funeral home owner do to survive this downward economy and changing environment? Continue your marketing and public relations (PR) is my answer. Don't forget to advertise in the local newspaper, churches, civic groups and radio. Attend functions with the Chamber of Commerce, social networking groups and civic clubs in your area. I think I've heard these suggestions before in college classes, but real life is different, right? *Sometimes*.

OFDA provides a great resource to all member funeral homes and their staff members. We can all talk, share stories, help out on trade calls and learn from other experiences. I started out the article about a high percentage of cremation versus burial, and it is headed east! Even in our historic and traditional community, I surprise myself with two or three full-service funerals in a row, and then my usual cremation arrangements follow too closely. Review your budget, advertise, and let people in your community know you are still in business for years to come. On your next slow day at work, look around at your necessary repairs, painting and light fixtures, and ask yourself if they need updating. If so, do them yourself — like the old days. Whenever we get a chance to do some updates in the funeral home, we seem to always get busy — isn't that true? It is easier to apologize for "a work in progress" like painting than it is for an "old" or worn look. I know I could stop off at any other funeral home in Ohio, gain new insights to our profession and also walk away feeling proud that I am doing something right. With a little change in our facilities, our pride and our professionalism, we too can overcome the color of green; I say the grass is always greener on the other side ... *sometimes*.



John W. Evans

DECEMBER

- 1 Executive Committee Meeting, Hilton Easton
- 13 Insurance Training Seminar, 10 CECs, OFDA Headquarters
- 13 District 5 Meeting with OFDA Program, Maggiano's, Kenwood
- 23 OFDA Office Closed in Observance of the Holiday
- 26 OFDA Office Closed in Observance of the Holiday

JANUARY

- 2 OFDA Office Closed in Observance of the Holiday
- 17 Master Trust Committee Meeting, OFDA Headquarters
- 17 Executive Committee Meeting, OFDA Headquarters
- 18 Board of Directors Meeting, OFDA Headquarters

FEBRUARY

- 3-9 OFDA Annual Educational Conference, The Ritz Carlton, Grand Cayman
- 21 Master Trust Committee Meeting, OFDA Headquarters
- 21 Executive Committee Meeting, OFDA Headquarters

MARCH

- 7-9 NFDA Advocacy Summit, Washington, D.C.
- 20 Master Trust Committee Meeting, OFDA Headquarters
- 20 Executive Committee Meeting, OFDA Headquarters



Calendar of Events

APRIL

- 17 Master Trust Committee Meeting, OFDA Headquarters
- 23 Insurance Training Seminar, Hyatt Regency, Columbus
- 23 Masters Training Seminar, Hyatt Regency, Columbus
- 23 Executive Committee Meeting, Hyatt Regency, Columbus
- 24 Board of Directors Meeting, Hyatt Regency, Columbus
- 24-26 132nd OFDA Convention & Exhibition, Hyatt Regency & Columbus Convention Center
- 24 Past Presidents Dinner, Hyatt Regency, Columbus



Stephen J. Geblert

The Perfect Gift

As we prepare to celebrate another holiday season, I pray blessings on each of you and your families. I also hope you have time to celebrate and relax with your loved ones in the days ahead.

It is always a special time of year as we contemplate purchasing that “perfect” gift for those special people in our lives. May I suggest a handful of gifts that will express love not just during the season itself but throughout the year — and, more importantly, throughout a lifetime?

Give Your Honesty — Let those we love know we are men and women of great character who can be trusted at all times.

Give Your Respect — Not for celebrating achievement, but for just being.

Give Your Vulnerability — The more we are open to others, the more they, in turn, will be open with us. This is a true gift of intimacy.

Give Your Care — The world may encourage us to always “look out for number one,” but let your loved ones see your desire to truly listen, empathize and love them **before** you think of yourself.

Give Your Passion — Be excited and give all the energy you can muster — not just to your work, but even more so to your family at home.

Give Your Experience — Share with your family both the accomplishments of your life and your less-successful ventures.

Give Your Help — Offer your assistance to everything from homework to broken hearts. Your time will always be treasured when it is shared.

Wishing you a blessed, peaceful and joyful holiday season.





by Janet Blankenship, Resource Coordinator

Being resource coordinator is something like being a third-party administrator to assist you as funeral professionals to meet the needs of your families and communities. I'm not usually in direct contact with the families dealing with end-of-life decisions, planning funeral ceremonies or dealing with grief following the death of a loved one, but I'm gathering information to assist you in these responsibilities.

As I write my final article as resource center coordinator, I look back over the last 12 years, and I'm amazed at the information that has passed through my hands. When I began at OFDA more

than 15 years ago, I hardly knew what the term "bereavement" meant, but I soon learned how it affects us all. As one who loved working in the retail industry, it gave me great pleasure to provide the resources, although bittersweet, to the families and communities you serve.

The first book I read was *Final Gifts*, written by hospice nurses, which helped me understand end-of-life changes. I then began to read more and more resources on how the death of a loved one affects each and every person and how individual this mourning process is and that grief never leaves you where it found you. The last book I reviewed, *Lessons in Loss and Living — Hope and Guidance for Confronting Serious Illness and Grief*, brings me full circle back to *Final Gifts* again with tears in my eyes. I hope that you will make an effort to read it also.



***Lessons in Loss and Living
Hope and Guidance for Confronting Serious Illness and Grief***

Michele A. Reiss, PhD

Foreward by Jai Pausch; Dr. Reiss counseled Randy Pausch, author of *The Last Lecture*, and his wife, Jai, as Pausch was dying of pancreatic cancer.

\$22.99

The above book and many other resources are available through Barnes & Noble and Amazon, but I want to remind you that the OFDA Resource Center carries the best of the best from companies whose main focus is bereavement and end-of-life issues. Please check out our e-store for these resources along with their Web pages.

Centering Corporation

The largest distributor of end-of-life and grief-related resources in the United States, founded by Joy and Marv Johnson — www.centering.org.

Center for Loss & Life Transitions

Founded by Alan D. Wolfelt, PhD, the center provides education and resources, including those emphasizing the value of a funeral and a brochure series — www.centerforloss.com.

Grief Watch/Perinatal Loss

Publishers of *Tear Soup* and distributors of *The Feeling Hearts*, which now includes a "Hole in the Heart" ceramic stone — www.griefwatch.com.

Insight Books

Founded by Doug Manning; provides end-of-life, grief and funeral professional resources along with *Celebrant Training* with Glenda Stansbury — www.insightbooks.com. Also available www.thecarecommunity.com, a resource for people in grief or involved in elder care.

New Leaf Resources

Founded by Sherry Williams White; provides education and resources, including a brochure series — www.newleaf-resources.org.

Willowgreen

Founded by James Miller; photographic and inspirational resources for life's transitions and funeral professionals — www.willowgreen.com.

As always, please feel free to contact OFDA at 614-486-5339 or 800-589-6332, or fax 614-486-5358 or 800-507-1465 with any questions and/or comments.

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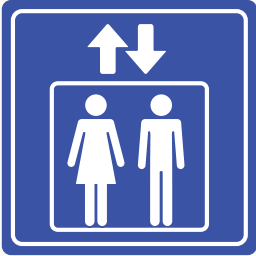
The Astral logo features the word "Astral" in a blue, cursive script font. To the left of the text is a stylized graphic consisting of three horizontal lines that curve upwards and to the right, resembling a wing or a stylized letter 'A'. Below the main text are three parallel horizontal lines.

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Do You Have an Elevator in Your Funeral Home?

Are You Sure? When Was the Last Time It Was Inspected?

by Barb Garrison, MS, CHMM, President, Safety and Environmental Solutions, LLC



When I conduct a safety audit at a funeral home, one of the questions I always ask is, “Do you have an elevator?” More often than not, the answer is “No.” Then I restate the question: “Do you have some kind of lift or other device that allows you to move caskets between floors?” Then, about one-third of respondents say,

“Yes.” Ah-ha! We then proceed with additional questions, and I go take a look at the contraption. And I use the word “contraption” in the very fondest sense. Many of them are as old as the funeral homes in which they reside, and they have the same dusty-oily-woody smell that I associate with the hardware store my grandfather used to own in Hazlehurst, Mississippi.

Let’s Begin with the Definition of “Elevator”

“Elevator” is defined in division (A) of section 4105.01 of the Ohio Revised Code (ORC) as a hoisting and lowering apparatus equipped with a car, cage or platform that moves on or between permanent rails or guides and serves two or more fixed landings in a public building or structure. “Elevator” includes dumbwaiters, other than hand-powered dumbwaiters; escalators; manlifts; moving walks of the endless-belt type; other lifting or lowering apparatus permanently installed on or between rails or guides; and all equipment, machinery and construction related to any elevator.

If, after reading the definition above, you definitely know you do NOT have an elevator, you can stop reading this article. Otherwise, read on.

Although many of the funeral homes I visit know that they’re supposed to have their elevators inspected once or twice a year by the Ohio Industrial Commission (OIC) and that they have to have a certificate of operation, some do not. The frequency of inspection depends on what kind of elevator you have. According to ORC 4105.10:

- Every passenger elevator, escalator, moving walk and freight elevator, including gravity elevators, shall be inspected twice every 12 months.
- Power dumbwaiters, hoists and other lifting or lowering apparatus not designed to carry persons, permanently installed, either on or between rails or guides, shall be inspected at least once every 12 months.

Of course, there is a “small fee” associated with the inspections/certificates. The fee information found in the regulation is difficult to interpret, but it appears that the following fees would apply:

- Inspection fee: \$120, plus \$10 for each floor where the elevator stops. However, if an elevator is insured by a company authorized to insure elevators in the state, the inspection may be made by a special inspector of such company, and the only fee collectible by the state will be the certificate fee.
- Certificate fee for an elevator that is inspected every six months: \$220 plus \$12 for each floor where the elevator stops.
- Certificate fee for an elevator that is inspected every 12 months: \$55 plus \$10 for each floor where the elevator stops.

For a full description of the fees, please visit <http://codes.ohio.gov/orc/4105.17>.

If you have an old elevator that you no longer use, you may take it permanently out of service by notifying the Elevator Section of OIC that you have taken the elevator out of service, and that you have disabled it as an “installation placed out of service,” as described in the “Safety Code for Elevators and Escalators,” American Society of Mechanical Engineers (ASME) A 17.1 2004 edition, section 8.11.1.4. If you take an elevator out of service, you cannot return the elevator to service until it has been reinspected.

If you have any questions about elevators, please contact the OIC Elevator Inspection Section at 614-644-2542 for more information. If you have any questions about other health, safety or environmental topics, please feel free to contact me at 614-494-3384.

A photograph of a closed elevator door with a dark, reflective surface. The text is overlaid in white, bold, sans-serif font.

You might be surprised to learn what constitutes an “elevator.”

The **Top 20** Legal Questions for the Ohio Funeral Directors Association

by T. Scott Gilligan, OFDA General Counsel



One of the benefits enjoyed by OFDA members is the ability to call OFDA or its counsel and receive guidance on the numerous legal questions that funeral directors face on a daily basis. In tracking these calls, it becomes

very evident that most questions arise with the issues of the right of disposition, preneed contracts, Medicaid, payment for indigent funerals and disinterment.

While OFDA welcomes your calls and questions, we thought it may be helpful for members to have this Q&A piece on the top 20 legal questions that are directed to OFDA. When a question arises, you may be able to save yourself a phone call by taking a look at this article to see if the answer to your question is right there in black and white.

A. Right of Disposition

1. In determining who holds the right of disposition, where can I find the priority list?

The priority list for who holds the right of disposition is found at Section 2108.81 of the Ohio Revised Code. The order is as follows:

- (1) A representative who has been appointed by the decedent by filing out a written and signed Appointment of Representative Form
- (2) The surviving spouse
- (3) A majority of the adult children who can be located
- (4) The adult parents
- (5) The majority of the adult siblings who can be located
- (6) The majority of the surviving grandparents who can be located
- (7) The majority of the adult surviving grandchildren who can be located
- (8) Lineal descendants of the decedent's grandparents as set forth in Section 2105.06 of the Ohio Revised Code
- (9) The decedent's guardian at the time of death
- (10) Anyone willing to carry out the disposition, including the funeral director with custody of the body
- (11) If the decedent is an indigent, the public officer or employee of the township, village or municipality carrying out the final disposition

2. If we have several family members who all have equal rights, do each of them have to sign the cremation authorization form?

No. A cremation authorization needs only be signed by one of the members of a class as long as that member represents in writing that the majority of those with equal rights who could be located agree to the cremation. That representation should be included in the Cremation Authorization Form.

3. If a decedent leaves instructions in his will as to the funeral or the type of disposition that he wants, are those instructions binding on the family?

No. In Ohio, a decedent may not control his or her disposition except by appointing a representative who then has priority over all other family members.

4. How can an individual during his or her lifetime make decisions regarding his or her funeral and disposition, which are binding on all family members?

The only way for an individual to make binding funeral and disposition arrangements is to convey his or her wishes to a trusted family member or friend and then appoint the family member or friend as his or her representative to carry out the disposition at death. An individual should fill out an Appointment of Representative



Form, which is available on the OFDA website, to make that appointment.

5. *Does a relative who is in prison lose the right of disposition?*

Not necessarily. If a person is arrested for criminally causing the death of the decedent through murder or manslaughter, then the person loses the right of disposition. However, if the person is in prison for reasons other than criminally causing the death of the decedent, he or she retains any right of disposition he or she has.

6. *Who is obligated to search for missing relatives?*

The family member who signs the authorization for cremation or other disposition directions is responsible for searching for missing relatives. The funeral home is under no obligation to search for missing relatives. The funeral home may accept the representation by the authorizing agent that he or she has made a good-faith search for persons with superior or equal rights of disposition and have been unable to locate them.

7. *At what time does a person who won't come in to make arrangements lose his or her right of disposition?*

Under Section 2108.75(A)(4) of the Ohio Revised Code, a person who refuses to exercise the right of disposition within two days after notification of the decedent's death loses the right.

8. *If a married couple is in the process of a divorce, and one spouse dies before the divorce becomes final, does the surviving spouse hold the right of disposition?*

No. If either spouse has filed for divorce and the divorce action is pending at the time of one of the spouse's death, the other spouse loses the right of disposition. It is not necessary that the divorce decree be final in order for the surviving spouse to lose the right of disposition.

9. *May a funeral director authorize the disposition of an unclaimed body?*

Yes. If a funeral director cannot locate someone in the priority list who is willing to carry out the disposition, he or she may sign a document to that effect, place the document in the funeral

home's files and then proceed with the disposition of the unclaimed body.

B. Preneed Contract

10. *Is the funeral home required to transfer an irrevocable preneed contract to another funeral home upon the request of the consumer?*

Yes. Even though a contract is irrevocable, it is still portable under Ohio's preneed law. According to Section 4717.36(F), within 15 days after receiving written notice from the preneed purchaser that he or she has selected a successor funeral home, the trustee holding preneed funds shall transfer the funds to the trust account of the successor funeral home. If the preneed contract is funded by insurance, the preneed purchaser may contact the original funeral home and instruct it to transfer the preneed funeral contract to a successor funeral home. Within 15 days after receiving that notice, the original funeral home shall assign its rights to the proceeds of the insurance policy to the successor funeral home.

11. *If we transfer a preneed contract to another funeral home, may we charge a transfer fee?*

A transfer fee may be charged only if the preneed contract is funded by a trust and the preneed contract provides for a guaranteed price. In that case, the funeral home transferring the preneed contract may retain an amount equal to 10 percent of the amount in trust at the time of transfer. If the contract does not provide for a guaranteed price, then 100 percent of the funds must be transferred and no transfer fee may be taken. Similarly, no transfer fee is taken if the preneed contract is funded by insurance.

C. Medicaid

12. *We provided funeral services to a Medicaid beneficiary. The funeral bill has been paid in full, and there are still excess funds. Do the excess funds have to be returned to Medicaid?*

If there are excess funds remaining after the funeral home has been paid in full, the excess funds must be returned to Ohio Medicaid unless the decedent has a surviving spouse, a child under the age of 21, or a child who is blind or disabled.

In addition, there is an exception if the decedent was under the age of 55 and not permanently institutionalized. If any of these four exceptions apply, the excess funds may be paid to the family. In all other cases, the excess funds must be returned to Ohio Medicaid.

13. *If excess funds have to be returned to Ohio Medicaid, where and how do we send those funds?*

Excess funds that are to be returned to Ohio Medicaid should be paid by check made payable to the "estate of [name of decedent]." If an estate is opened, the check should be given to the executor. If an estate is not going to be opened (which would happen in most cases), the check (made payable to the estate of the decedent) should be mailed to the Collections Enforcement Section, Office of the Attorney General, 150 East Gay Street, 21st Floor, Columbus, OH 43215. With the check, the funeral home should include a cover letter noting the full name of the decedent and explaining the check represents excess funds that were left over after the funeral bill has been paid.

14. *Instead of returning excess funds to the state, may they be used to purchase preneed funding for other family members or to make charitable donations?*

No. Excess funds may not be used to purchase preneed funding for other family members. In addition, excess funds cannot be used to make donations to charitable organizations. Rather, the excess funds should be returned to the Ohio Medicaid program.

D. Indigent Funerals

15. *Where in Ohio law does it state that a village, municipality or township must pay for the funeral of an indigent resident?*

Section 9.15 of the General Provisions of the Ohio Revised Code requires a township or municipality to pay the costs of a disposition for any indigent who dies and was a resident of the township or municipality. In addition to the cost of disposition, the township or municipality is responsible for placing a marker at the person's grave.

16. *The family, which is unwilling to pay for the funeral of an indigent, wants a burial, but the township is only willing to pay for a direct cremation. Who decides on the type of disposition?*

In order to carry out the right of disposition, an individual must be willing to pay for the disposition. Since the family is unwilling to pay for the disposition of the indigent, it cannot dictate what type of disposition will take place. In this case, the township would be able to decide that the body shall be cremated, since it is paying for the disposition.

17. *The township is responsible for paying for the disposition expenses of a resident who is indigent. Who determines if an individual is a resident or if he is indigent?*

Whether an individual is a resident of a township and whether he or she is indigent is decided by the facts in the case. If, at the time of the individual's death, he or

she had his or her permanent residence in the township or municipality, then he or she is considered to be a resident. If the individual does not have sufficient assets to pay for the disposition, then he or she is considered to be indigent.

E. Disinterment

18. *When is the permission of the probate court required for disinterment?*

If the disinterment is requested by anyone other than the spouse, the permission of the probate court in the county in which the decedent is buried must be obtained. Other than the surviving spouse, any other person seeking disinterment must file an application with the probate court in accordance with Sections 517.23 and 517.24 of the Ohio Revised Code.

19. *Where do I find the forms needed to apply for disinterment?*

A funeral home seeking disinterment forms should first look on the website of the probate court in the county where the

decedent is buried. Many probate courts have their own disinterment forms. If the probate court does not offer disinterment forms, a packet may be obtained from the OFDA website.

20. *A family wishes to disinter an urn and move it. Does the disinterment law cover cremated remains?*

Disinterment includes disinterment. If cremated remains are being disinterred, the application process is the same. Disinterment does not include the raising or lowering of remains to accommodate two interments within a single grave or the repositioning of an outside burial container that encroaches upon an adjoining burial space. In these two cases, a cemetery would not require court permission to disinter.

Important Information for **Current and Prospective Master Embalmers and/or Master Funeral Directors**

The next OFDA
Training Seminar
will be on
April 23, 2012



Beginning January 1, 2012, the State of Ohio Board of Embalmers and Funeral Directors will begin enforcing the Master Training requirement.

What Does This Mean?

The Board will require proof of attendance from a Master Training Seminar before you will be able to serve in the role of a master embalmer and/or master funeral director.

How Do I Obtain the Master Training?

Training Seminars are offered by OFDA. The next available training seminar will be on April 23, 2012, prior to the start of the annual convention in Columbus.

4717-5-02 [Effective 1/1/2012]: Master Embalmer and Master Funeral Director Requirements

A master embalmer and a master funeral director with five years of experience in the state of Ohio must successfully complete

training approved by the board. The master training must be a one-day six-hour class, not to be offered in segments on separate dates. The training must be classroom and/or teleconference setting with interaction between instructors and participants, not correspondence. The training may be through webinars or other electronic means that allow interaction between instructors and participants. The board will not approve training that is correspondence or online courses. The course shall be open to all licensees. The training must consist of the following topics:

- (A) Federal trade commission;
- (B) Liturgical and non-liturgical and veterans administration;
- (C) Occupational health and safety administration (OSHA);
- (D) Preneed laws and rules, not sales;
- (E) Vital statistics laws and rules;
- (F) Cremation law and rule;
- (G) Chapter 4717 of the Revised Code;
- (H) Role and duties of master

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*Property/casualty
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Driving Safely in Winter Weather

Submitted by State Auto's Loss Control Department

The leading cause of death during winter storms is transportation accidents. Many accidents could be avoided if drivers took time to learn and practice these tips for driving safely during snowy and icy conditions.

Perhaps the deadliest danger of all is “black ice.” Black ice is ice that forms on a roadway, usually due to snow melting and refreezing. Since it is almost invisible, drivers fail to recognize black-ice conditions and may drive at normal speeds — often resulting in very serious accidents. Always be alert to the possibility of black ice when temperatures are near or below freezing. Pavement that looks dry but appears darker in color and dull-looking should alert you to the presence of black ice.

Failing to allow yourself enough time to stop is a major cause of winter driving accidents. During slippery conditions, stopping distances can triple. Driving at a slower speed, anticipating stops at traffic lights and intersections, and applying brakes sooner than normal will help ensure accident-free stops. When braking, brake carefully with short, rapid applications of the brakes. Always allow plenty of extra space between you and other vehicles to minimize the need for quick stops.

Acceleration, turning and passing also present dangers during winter. Accelerate slowly to avoid loss of traction and subsequent loss of control. Turn slowly, with caution, to avoid sliding into a stationary object or the path of an oncoming vehicle. Avoid sudden movements. Pass with care because passing lanes are not maintained as well as driving lanes. Again, leave extra space between yourself and other vehicles so there's room to maneuver in case something goes wrong. During a skid, steer cautiously in the direction you want the car to go.

Here Are Some Other Tips You Should Remember for Driving Safely in Winter:

- Always use your seatbelt.
- Turn on your headlights during adverse weather conditions. Overcast



- skies and falling snow limit visibility. It is important to see and be seen.
- Like all the signs say, bridges and overpasses freeze before the roadway. Use extra caution on these.
- Remember that driving in winter weather conditions causes physical and mental fatigue and reduces reaction times. Get plenty of rest and adequate nutrition. Don't drive while you're sleepy or on medication that causes drowsiness.
- Prepare your vehicle well ahead of time. Check fluid levels, tire pressure, lights and the battery. Have a mechanic give your vehicle a winter checkup and make any necessary repairs.
- Stock an emergency kit containing heavy clothes and a blanket; traction material, such as sand or kitty litter; tire chains; a small shovel; a first-aid kit; flashlight; jumper cables; and a bright cloth to use as a flag.

Auto Survival Kit

Assemble a survival kit for your automobile with the following items. Storing some of these supplies in a small bag or backpack will make them more convenient to carry if you need to walk.

- Blankets
- Bottled water
- Change of clothes
- Cell phone
- Fire extinguisher – multipurpose, dry chemical type
- First-aid kit and manual
- Emergency signal device (light sticks, battery-type flasher, reflector, etc.)
- Flashlight with fresh batteries
- Food (nonperishable – nutrition bars, trail mix, etc.)
- Gloves
- Local map and compass
- Rope for towing, rescue, etc.
- Paper and pencils
- Pre-moistened towelettes
- Prescription medicines
- Battery-operated radio with fresh batteries
- Small mirror for signaling
- Toilet tissue
- Tools (pliers, adjustable wrench, screwdriver, etc.)
- Whistle for signaling
- Jumper cables
- Duct tape
- Warm clothing

CareWorks Consultants Group Retrospective Rating Programs

The Ohio Bureau of Workers' Compensation (BWC) has just processed the first 12-month refund adjustment for CareWorks Consultants' 2009 Group Retrospective Rating Program. For the 36 employers participating in this OH&LA Group Retro Program, the refund total is \$569,568.12, which represents a 49.7 percent refund of the employers' total paid standard premiums. We are pleased to announce that, as a result of our very selective, conservative underwriting approach, the program has outperformed our initial offering of premium savings by 50 percent.

Currently, CareWorks Consultants projects that the total three-year OH&LA program refund will exceed \$633,150, which is more than 55 percent of the group's standard premium. This first 12-month refund of \$455,654.50 represents 72 percent of the projected three-year refund. We are projecting an additional 19 percent, or \$120,400, refund a year from now, and the projected third and final 9 percent refund of \$57,100 is expected to be processed in August 2013.

The employers participating in the 2010 Group Retrospective Rating Program have just completed their first year. Our current premium refund projections for these customers are as follows:

Industry Group	Refund %
Manufacturing	61.8%
Construction	64.6%
Commercial/Retail	60.0 %
Service	42.9%

CareWorks Consultants is inviting employers to be evaluated for the upcoming July 1, 2012, Group Retrospective Rating Policy Year. We believe that the information above reflects the quality financial results your company can achieve by participating in one of our Group Retro Programs. For some employers, participation in group retrospective rating is more beneficial than participation in traditional group rating.

For more information on CareWorks Consultants' Group Retrospective Rating Programs, please contact us, toll-free, at 800-837-3200.



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OFDA Holds Annual Golf Outing

September 8, NorthStar Golf Club, Sunbury

A BIG THANK-YOU goes out to all of those who participated in the annual OFDA golf outing. It was a rainy, soggy, muddy day, but everyone hung in there and had a great time.

THANK YOU to the two companies who co-sponsored the outing:

Aurora Casket Company and FDLIC

THANK YOU to the Hole-in-One contest sponsors:

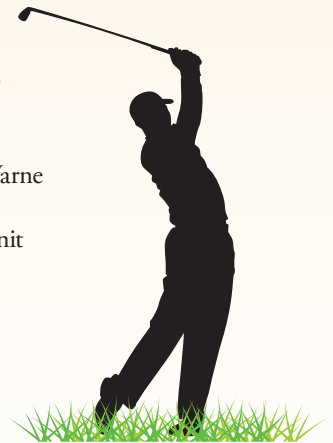
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THANK YOU to the hole sponsors:

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HOLE CONTEST WINNERS

Long Drive All #1 – Matt Eley
 Closest to Pin #4 – Vito Dilullo
 Long Drive Ladies #7 – Ashley Warne
 Closest to Pin #8 – Dick Babcock
 Long Drive Men #13 – Jerry Inebnit
 Closest to Pin #15 – TP Johnson
 Closest to Pin #17 – Dave Rouse
 Long Putt #18 – Brian Waite



First-Place Team: Bill Wappner, Sean Hartwell, Chris White and Jerry Inebnit



Second-Place Team: Bud Eichholtz, Matt Eley, Ken Day and Rush Eichholtz



Third-Place Team: Todd Vetrovsky, Rod Bock, Bill Milsap and Kevin Kline





Fifth Annual PAC Sporting Clay Outing Hits the Mark!

This was a great fall day for shooting clays. Mad River Sportsmen's Club hosted the largest group to date, with 41 OFDA members, affiliates, family members and friends. Teenagers, seniors, expert marksmen and novice shooters enjoyed a day of shooting in the hills of Zanesfield, Ohio.

The OFDA PAC graciously accepted a net profit of more than \$3,000 to the 2011 campaign. A huge thank-you to the sponsors who helped generate much needed revenue.

Event Sponsors

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OFDA District #10

Station Sponsors

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Evans Funeral Home, Norwalk
Homesteaders Life Insurance
Schoedinger Funeral Home, Columbus
Wappner Funeral Directors, Mansfield



First Place 92 clays broken Gary Cromes, Sidney

Second Place 85 clays broken Mike Bulle, Fletcher;
and Jon Deitloff,
Miamisburg

Dirty Bird Bart Shively (by drawing — participant had to break dark clay as it was randomly presented in clays offered at station)

Additional shooters successful at breaking Dirty Bird: Gary Mitchell, Jon Deitloff, Melissa Sullivan, Aaron Edwards, Dave Latta, John Empke, Jim Riden-er, Mike Bulle, Clay Caven, Dwayne Bercott, Russell Williamson, Whitney Rose, Everett Collins, Chad Payne, Steve Couley, TR Routsong, John Hunter and John Holt



Gary Cromes, John Deitloff and Mike Bulle – winners

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James B. Bacher, 78, went into the Lord's presence on September 12, 2011. Born in Barberton, he graduated from Norton High School, served in the U.S. Navy during the Korean conflict, attended Kent State University and was a graduate of the Pittsburgh Institute of Mortuary Science.

Jim accepted Christ as his savior while young, and his desire was to lead a life pleasing to the Lord. A licensed funeral director, he established Bacher Funeral Home in 1977, where he felt privileged to serve and help families during their time of loss. The Lord gave him the ability to reach out to others, and his compassion, friendliness and sense of humor touched many lives. He will be greatly missed by family and friends.

He was a member of Goss Memorial Church, where he served on the board and in other capacities, and he also was a member of The Gideons and Portage Lakes Kiwanis. An avid model railroader, he belonged to several model railroad clubs.

He was preceded in death by his parents, Mary and Gilbert Bacher, and a brother, the Rev. G. Jerry (Rosemary) Bacher. He is survived by his wife of 52 years, Corinne; his sons, Eric (Cathy) and Gary (Becky); his grandchildren, Matthew, Joshua and Abby; a brother, the Rev. Jack (Mary Lou) Bacher; and also many train buddies and friends.

In lieu of flowers, donations may be made to Goss Memorial Church, 2247 11th Street SW, Akron, OH 44314, in memory of Jim.

Roger Stanton Berry, age 81; beloved husband of 57 years to Nancy M. (née Feighan). Loving father of Kathleen M., Sheila A., Nancy B. Peyton (Ron), Roger S. Jr., Mark (fiancée Therese Austin) and Tim. Loving papa of Molly and Ryan

Peyton, Danielle, Roger III, Kaitlyn, Adam and Patrick Berry. Predeceased by his parents, Daniel and Margaret (née Gilby) Berry; Patsy Greulich; Daniel L. Berry Sr.; and Joyce Ruddy.

Mr. Berry devoted his life to helping families in the capacity of a funeral director for more than 50 years. When he was 16 years old, he began working at the funeral home when his brother, Dan, went off to war. In the 1960s, he and his brother purchased the funeral home from his mother, Margaret. Roger was the owner of Berry Funeral Home in Cleveland's West Side, as well as in Westlake, for many years. He was still employed by Busch Funeral and Crematory Services.

Roger was a loyal friend; a devoted husband to Nancy, whom he met at her grandfather's funeral and married at St. Luke's Church; as well as a dedicated father and grandfather.

Roger was a legend. Among his memberships, Roger was involved with the Cuyahoga County Funeral Directors Association, the Ohio Funeral Directors Association and the National Funeral Directors Association. He was a founding member of the Callistian Guild in the Diocese of Cleveland, an organization that provides dignified burials to indigent Catholics. He was a board member and trustee of the HELP Foundation. He was on the board of St. Augustine Manor in Cleveland. He was a longtime member of the Westwood Country Club and was a Hiberian Guaranture. He and his brother, Dan, were Irishmen of the Year. He was also a longtime member of St. Malachi Church in Cleveland.

Roger passed away Friday, August 26, 2011, at the Cleveland Clinic after a brief illness. Memorials may be forwarded to Magnificat High School, 1973 Star Scholarship, 20770 Hilliard Road, Rocky River, OH, 44116, or

to St. Ignatius High School, John P. Feighan Scholarship, 1911 West 30th Street, Cleveland, OH 44113.

Joseph E. Borkoski, 41, of Adena, Ohio, formerly of Tiltonsville, Ohio, died Thursday, August 4, 2011. Joseph is survived by his parents, Herman and Frances Montenery Borkoski, Borkoski Funeral Home, Tiltonsville, Ohio. Joseph was owner of Borkoski Funeral Home in Cadiz before selling the funeral home to his cousin, Randy Borkoski.

He was born May 1, 1970, in Wheeling, West Virginia, a Christian by faith and a funeral director.

In addition to his parents, surviving are his two beloved sons, Brandon and Jonathon Borkoski; four sisters, Natalie Warnock of Columbus, Ohio, Lana (Dana) Brown of Yorkville, and twin sisters Susan (Dan) Dimmick of Wheeling and Connie (Larry) Deluca of Rayland, Ohio; his most loyal friend, Robert Wootchie of Adena; four nieces and two nephews; several aunts, uncles and loving cousins; his loving cousin and soulmate, Jim McGee of Orlando, Florida; a special cousin, Monica Merritt Call of Chagrin Falls, Ohio; a special aunt, Sylvia Montenery Gillespie of Marysville, Ohio; and the friend he most admired, Ed Wakulchik of St. Clairsville, Ohio.

George Edward Chapman, 90, of Columbus, Ohio, passed away October 8, 2011. He was preceded in death by his wife, Mary Ann; his mother, Laurel Miller Chapman; his father, Raymond Chapman; and his two brothers, Donald and Kenneth Chapman. He leaves behind a daughter, Ann C. Davis; a granddaughter, Eliese Davis; a grandson, Rob Davis;

and a sister, Jean Fedak. He was a Navy veteran of World War II and a member of the Veterans of Foreign Wars. He was the previous owner of Cook & Son Chapman-Dalton Funeral Home; he was one of central Ohio's first trade embalmers; and he was a member of the Ohio Funeral Directors Association. George was also a Shriner of the Scottish Rite Valley of Columbus. Above all, he was a wonderful father, grandfather and brother, and will be sadly missed.

Kenneth W. Cox, 84, of Wadsworth, died Thursday, September 1, 2011, at Hospice of Akron Care Center. He was born December 27, 1926, in Barberton, Ohio, to Rollie Clayton and Hazel Belle (Shaffer) Cox.

Mr. Cox was a graduate of Barberton High School and served in the U.S. Merchant Marines during World War II. He was the former owner of the Hilliard-Cox Funeral Home in Wadsworth and the former co-owner of the Cassaday-Turkle-Christian Funeral Home in Alliance.

He was a member of the Barberton Lutheran Church, received his 50-year membership award from the Ohio Funeral Directors Association, was on the Huntington National Bank Board of Directors from 1973 to 1999 and received the Knights of Columbus Humanitarian of the Year Award.

Ken is survived by his life companion, Roberta Siegfried of Marshallville, Ohio; one daughter, Susan J. (Dr. David) Evans of Charlotte, North Carolina; three sons, Lt. Col. Charles C. Cox of West Melbourne, Florida, Theodore E. (Christine) Cox of Palmer, Alaska, and Andrew B. Cox of Surprise, Arizona; nine grandchildren, Matthew, Merry, Michael, Todd, Kevin, Christa, Carsten, Nikki and Andrea; 12 great-grandchildren; and three nephews, Joe, Jim and John Grigas.

He was preceded in death by his parents; his wife, Lucille A. (Hollinger); and a brother.

Memorial contributions may be made to the Hospice of Visiting Nurse Service, 3358 Ridgewood Road, Fairlawn, OH 44333.

Robin Anne Grierson, loving wife of Mark Minges, died suddenly, Monday, August 22, 2011, at 56 years of age. Mark, a fifth-

generation funeral director and embalmer, and his brother Pete manage the Neidhard Minges Funeral Homes, Westwood, Ohio.

Robin was the devoted mother of Patrick (fiancé Anne-Marie Sherwood), Andrew and Emily Minges; the dear sister of Mary "Meg" (Robert Graeme) Perin, Ross (Lori), Laura and Andrew Grierson; the devoted daughter-in-law of Mary Minges; and a cherished aunt, great-aunt, sister-in-law and friend.

Robin will always be remembered for her loving devotion and support to family, friends and animals.

Memorials in her memory may be directed to the Kidney Foundation, 2200 Victory Parkway, Cincinnati, OH 45206 or the SPCA, 3949 Colerain Avenue Cincinnati, OH 45223.

Milton O. Law, age 80, went home to be with his Lord on Saturday, October 8, 2011, at The Ohio State University Medical Center Stroke Center in Columbus, Ohio. His family was at his side. He was born September 15, 1931, to Benson Law and Estalene Lashley Law in Quaker City, Ohio.

Milton graduated from Quaker City High School, Quaker City, Ohio, in 1949. He received a B.A. degree in 1953 from Asbury College, Wilmore, Kentucky, and graduated from the Cincinnati College of Mortuary Science, Cincinnati, Ohio, in 1954. He joined the Bundy Funeral Home in Cambridge after graduation. In 1969, Milton and his wife, Annajean, purchased the funeral home. Together, they operated the Bundy-Law Funeral Home. In 1987, their son, Jim, joined the firm, and the family operated the funeral home together for many more years until Jim assumed the role of president. Milton was



very devoted to his profession and to helping families in their time of need.

He was a member of the First United Methodist Church in Cambridge, where he served on the Trustees and the official board of the church. He was a member of the Ohio Funeral Directors Association. He received the 50-year recognition award from the OFDA in 2005 for faithfully serving the people of his community as a licensed funeral professional. He was a past president of the Ohio District 12 Funeral Directors Association and the Guernsey County Funeral Directors.

Milton was a very active member of the Cambridge community. He was a 33-degree mason. He was past master of the Guernsey Lodge #66 F & AM. He is a past thrice potent master of the Scottish Rite Valley of Cambridge. The Fall Class of 2009 was named ILL. Milton O. Law, 33-Degree Class in his honor. He directed the 7 and 14 degrees for several years and also served as treasurer for 10 years. He was also a member of the York Rite Bodies of Cambridge. He was a member of the Aladdin Temple Shrine, Columbus, Ohio. He was a member of the Kambri Shrine, Cambridge, Ohio. He was a member of the Guernsey County Chapter #211 OES. He was past sovereign of St. Jerome Conclave of the Red Cross of Constantine (2010), Columbus, Ohio.

He was a 50-plus-year member of the Cambridge Lions Club. He received significant awards from the Lions Club International. He received the Dick Bryan Fellow Award in 2007 from the Ohio Lions Eye Research Foundation "in recognition of significant contributions to research into the causes and cures of diabetes." He received the Melvin Jones Fellow Award in 2009 "for dedicated Humanitarian Services."

Milton was very active in the local Republican party, serving as a central committeeman for many years. He served as a director on the local board of U.S. Bank (formerly Bank One and Star Bank) for more than 25 years. He formerly served as treasurer of The Salvation Army and on the board of the Guernsey County Senior Citizens Center, both in Cambridge, Ohio. He was a former president of the Cambridge Chamber of Commerce and a former president of the Cambridge Jaycees. He was on the board for the GNC Workshop. He was a former Guernsey County 4-H Saddle Club advisor. He and his family raised many litters of boxer puppies over the years that were given to the Seeing Eye School in Columbus, Ohio.

Milton grew up on a farm and loved animals. While his daughter was young, they actively showed Quarter Horses. After that, he fulfilled his dream to have a kennel (A.J. Boxers), where he bred and showed grand champion boxer dogs. In recent years, Milton was dedicated to the care of his wife. He stayed very interested and involved in the daily activities at the funeral home. He loved the daily camaraderie with the staff there. He also loved following his son's many interests and endeavors. He enjoyed Lions Club every Monday and spending time with his dogs. His beloved boxer dog, Buddy, was his constant companion after his wife went to the Beckett House. He was a dedicated son, husband, father and a very proud "Papa" to his granddaughters. He was so very proud of their many accomplishments.

Milton is survived by his wife of 51 years, Annajean Maslowski Law, whom he married February 20, 1960. She resides at the Beckett House in New Concord, Ohio; one daughter, Betsy K. Law (John) Burgess of Brecksville, Ohio; one son, James M. (Jennifer) Law of Cambridge, Ohio; two grandchildren, Brittany Lynn Law and Nicolette Jamie Law, both of Cambridge, Ohio; and several nieces, nephews, cousins, dear friends and Beckett House friends.

Memorial Contributions may be made to the Beckett House Activities Department, 1280 Friendship Drive, New Concord, OH 43762.

Charles W. "Bill" Price, 76, of Venice, Florida, and Kenton, Ohio, died August 12, 2011. The Price Funeral Home handled the arrangements, 123 North Main Street, Kenton, OH 43326. Memorials: Hardin County Hospice and/or Kenton Lions Club.

Cleo J. Ralstin, of Hill View Retirement Center, Portsmouth, Ohio, and formerly of Otway, Ohio, died Sunday, August 28, 2011. She was born March 16, 1924, in Otway, Ohio, a daughter of the late Orn and Icie Pierce Newman.

Following her retirement from teaching, she continued independent studies while serving a two-year apprenticeship, passing the state board examination, and she was granted an Ohio funeral director's license. She was actively involved in the operation of the Botkin Funeral Home in Otway until her move to Hill View.

On November 14, 1945, she was united in marriage to Denver F. Ralstin, who preceded her in death on November 24, 1984. She is survived by two daughters, Nancy Jane (Gary) Snider of Aiken, South Carolina, and Susan Kathleen Ralstin of McDermott, Ohio; one granddaughter, Susannah Snider of San Francisco, California; and one brother, Carl E. Newman of Middletown, Ohio. She was preceded in death by two brothers, Percy Newman, and Donald Keith Newman; one sister, Bonnie J. Farver; and numerous nieces and nephews.

Cleo was a graduate of Otway High School and Ohio University. Shortly after graduating from high school, she was employed by the Selective Service System and was there until her marriage to Denver Ralstin. After the birth of her two daughters, she served as an active member of the Otway PTO and served as president of that group on several occasions. She was elected to the Brush Creek Township Board of Education in the early 1950s and served on that board until the consolidation of five townships into the Northwest Local Board of Education. She served as clerk in the Otway Post Office and started teaching in the elementary grades in the Northwest District in 1960. She served as president of the Northwest Local Education Association on several occasions during her teaching career and retired from teaching in 1986. During her teaching career, she served on the Science Education Advisory Committee at the state level. She was active in the organization of the Northwest Local Water District and served as a member of that board, and she was appointed to and served on the Advisory Council of the Department of Human Services for several years. She was a member of the Ohio Education Association, division of actively retired teachers, the Ohio Retired Teachers Association, the Scioto County Retired Teachers Association and the Ohio Funeral Directors Association.

Memorial contributions may be made to the SOMC Hospice, 2201 25th Street, Portsmouth, OH 45662.

Kenneth J. Saltzmann of Kinsman went home to be with the Lord on Thursday, August 4, 2011, at 2:40 p.m. in his home with his family and friends by his side after a courageous and faithful battle with cancer. He was 74 years old.



Affectionately known as Ken by his family and friends, he was born on October 15, 1936, in Champion Township, the son of James and Mabel (Shafer) Saltzmann. He was a graduate of Champion High School and would go on to graduate in 1985 from Word of Faith Christian College.

Mr. Saltzmann was a proud veteran of the U.S. Army, having served our country during the Korean War as a specialist grade 4 with the 4th U.S. Army. Following his discharge, he would go onto have 35 years of service with Packard Electric before his retirement in 1999, where Ken had first been a wire-cutter and then was a semi-truck driver. After retiring, Ken then drove a semi-truck for Sanfrey Trucking Company, retiring in 2010. From 1994-2006, Ken and his wife, Carolyn, owned and operated the Dairi Oasis in Kinsman. Ken was always a hard worker and loved driving big trucks and cooking at the Dairi Oasis.

Ken was a very active member of In Spirit and In Truth Fellowship Church in Greenville, Pennsylvania. He cooked the meat for all the roast beef dinner fundraisers. Ken was a key member of the leadership team at the church for LeSEA Feed the Hungry Ministry of South Bend, Indiana. Through his church, he helped feed many churches in the cities of Youngstown, Ashtabula and Jefferson, as well as the Warren Family Mission, and he also traveled abroad to Honduras to feed the hungry. Because of his love for his Lord and for people, he went on many mission trips to Jamaica and Africa.

Through the years, Ken had served as a Sunday school teacher, a deacon, and an elder in his church. He had a heart for children and taught many youth for more than 26 years. He and his wife were foster parents for four years for the Bair Foundation.

Ken was on many sport teams, including bowling, golf and horseshoes, and he did excellent in

all of them — even scoring a 299 in bowling. He also held a pilot's license and loved flying. Ken enjoyed camping, going on picnics and taking long rides, and he had a passion for singing, continuing to sing throughout his illness. As a patient at the Hospice House in Poland, Ken would sing to all of his nurses, and the songs would always be personalized to that caregiver. Throughout Ken's last months battling the cancer, he was still a mentor and an inspiration and would be blessed on a daily basis with those who would stop by to see him and some who wanted to still hear him preach the word of God that would keep them on the faithful track.

Kenneth is survived by his wife of 39 years, the former Carolyn Kellar, whom he married on November 8, 1971; three daughters, Kimberly R. Fenstermaker of Cortland, Tracy L. Saltzmann of Warren and an adopted daughter, Kim Sue (Alan) Hyde of Newton Falls; and three grandsons, Justin R. (Michelle) Kaszowski of Howland and Matthew R. and Chase W. McElravy of Warren. Ken is also survived by a sister, Joan C. Saltzmann of Champion, and a sister-in-law, Josie Saltzmann of Cortland.

Besides his parents, Ken was preceded in death by two brothers, Tom and Robert.

As an expression of sympathy, the family requests that contributions be made to Hospice House, 9803 Sharrott Road, Poland, OH 44514, or to In Spirit and In Truth Fellowship, 410 Kinsman Road, Greenville, PA 16125.

Frederick W. Shank, 78, of Toledo died Thursday, September 29, 2011, at Hospice of Northwest Ohio, Detroit Avenue in Toledo. He was born in Toledo, Ohio, on October 4, 1932, to Cuthbert F. and Ruby K. (Meier) Shank and married Joyce L. Lindell on May 23, 1953. Fred was the brother of OFDA and NFDA Past President Robert Shank Sr., Perrysburg.

Fred was a lifelong resident of south Toledo, having graduated from Libbey High School in 1950. He received his associate's degree in electrical engineering from ICS and worked for Toledo Edison for 38 years, retiring as a load dispatcher in 1989. Fred was an avid outdoorsman who enjoying hunting and fishing from Lake Erie to Canada. He was a member of the Port Clinton Loyal Order of Moose Lodge # 1610, a 50-year member of Barton Smith (Triad) Lodge #613F.& A.M. and Triune Chapter #344 O.E.S.

Surviving are his wife, Joyce L. Shank; his children, Steven P. Shank, Thomas L. (Laura) Shank and Sandra L. (Mark) Spang; his grandchildren, Benjamin M., Lily M. and Elijah E. Spang and Martin T. and Keith G. Shank; and his brother Robert L. (Clara) Shank Sr. He was preceded in death by his parents and brother William J. Shank.

The family suggests memorials to the Sunshine Children's Home, 7223 Maumee Western Road, Maumee, OH 43537.

Brooks E. "Gene" Sherwood, beloved husband of the late Marilyn (née Mulhern); loving father of Katherine Gamellia (husband Tony), Michael Sherwood (Lisa Lungaro) and the late Robert Brooks Sherwood; devoted granddad of Kelly Petrunic (husband Jack), Anthony Gamellia III, Nicholas Gamellia (fiancée Alli), Amy Gamellia and Kyle Brooks Sherwood; cherished great-granddad of Robby Brooks Petrunic; dear brother of Joy Kanavel (husband the late Richard); and dearest uncle and friend to many. Gene was a funeral director and embalmer for more than 60 years in the Cleveland area. The family would appreciate memorials in his name to the Make-A-Wish Foundation or the Hospice of the Western Reserve.

Elizabeth M. "Betty" Straker, 94, wife of the late Hugh J. Straker; mother of Michael R. (Debbie), Schuster-Straker-O'Connor Funeral Home, Parma, and Mary E. (William) Fox; grandmother of Brian Fox (Toni), Kelley Mendoza (Michael), Michael H. Straker and Kimberly Chippy; and great-grandmother of Ashley, Luke, Charlie, Zak and Lily, died. The family suggests contributions to: St. Charles Borromeo Church Memorial Fund, 5891 Ridge Road, Parma, OH 44129

Thomas M. Winterich, age 59, of North Ridgeville, passed away Saturday, August 13, 2011, at Fairview Hospital, following a short illness.

He was born in Cleveland and lived in North Ridgeville since 2000. Previously he was a longtime resident of Olmsted Falls.

Tom graduated from St. Edward High School in Lakewood and attended Cleveland State



University. He graduated with honors from the Pittsburgh Institute of Mortuary Science. Tom was a member of the Ohio Embalmer's Association and the American Society of Embalmers, and he was past president of the Embalmer's Association of Cleveland. He was active with and hosted many A.F.S. students and recently served on the Advisory Board of the North Ridgeville Senior Center.

Tom was a licensed funeral director and embalmer for the past 38 years, most recently with the David Bogner Family Funeral Home in North Ridgeville, until retiring due to illness in May. He had previously managed two funeral homes in the Norwalk area and also had worked with Dostal Funeral Services in North Olmsted and Chambers Funeral Home in Cleveland.

He enjoyed writing poetry, traveling, boating, fishing, reading and playing games. He was an avid Cleveland Indians fan and loved to play practical jokes on people. He also was great at performing, singing and doing standup comedy. He was a visiting disc jockey for a local radio station. Tom enjoyed buying and selling cars and boats.

He is survived by his wife of 34 years, Barb (née Stiles); his daughter Carolyn (Howard) Call of Kalamazoo, Michigan; his brothers, the Rev. Carl (Bonnie) Winterich of Hudson, Bob (Carol) Winterich of Collinsville, Illinois, and Ralph "Rut" (Nancy) Winterich of Dubois, Pennsylvania; his sisters, Elaine (Larry) Butler of North Ridgeville, Mary Ann (Larry "Splash") Coy of Goodyear, Arizona, and Jeanne (Dave) Fredecker of Rocky River; and many nieces and nephews.

He was preceded in death by his daughter, Rebecca, in 1985 and his parents, Ralph F. and Irene C. (née Wallenhorst) Winterich.

Memorial contributions may be made to the charity of the donor's choice.



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SAC Awards Granted

The OFDA Scholastic Assistance Committee met in July to conduct interviews with student applicants requesting financial assistance from OFDA for their mortuary college tuition. The Board of Directors accepted the committee's recommendation to award two educational

grants. We appreciate the continued support of districts, affiliated funeral service groups and members for their generous contributions that enable worthy students' financial assistance. The students who received SAC awards are **Matthew Oddo, Fremont**, and **Jacob Penwell, Shelby**. Both students attend the Cincinnati College of Mortuary Science.

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