

# Cooperative Funeral Fund Inc.

Baby It's Cold Outside

as seen in:

**ICCFA** March-April 2019  
MAGAZINE  
CEMETERY      CREMATION      FUNERAL



**Proko-Wall Funeral Home:** Using events, aftercare & community involvement to keep its business thriving

- Lemasters on how to handle unclaimed cremated remains
- Doug Gober on money, investment and the future of death care
- How to improve your online reputation
- Why you need online reputation management
- Acceptable workplace behavior today and handling all kinds of workplace harassment
- Isard on how to try to change state laws
- Operating agreements and the management of nonprofit cemeteries
- Understanding the deep human-pet bond
- Marking a milestone: Perches opens museum; Oakwood launches Death Letter Project

Convention is April 2-6, Charlotte, NC      Inside: Exhibitor profiles, KIP winners

*The following article was first published in the March 2019 issue of the ICCFA magazine, and is reprinted with permission.*

by Ann Marie St. George, CPC

## ICCFA Magazine spotlight



AnnMarie.  
StGeorge  
@cffinc.com

1.800.336.1102

►St. George is a first-generation funeral director who has worked for the past 20 years as a regional manager for Cooperative

Funeral Fund, a pre-need and cemetery care fund management company.

►Thriving in the industry for over 35 years as a funeral director/embalmer, she was pulled into the world of national disasters starting with 9/11, when she lived 11 blocks north of the World Trade Center. She is a mortuary officer for both DMORT Region II and Kenyon International Emergency Services. The devastation and grief she has been exposed to have contributed to her unique sense of humor, which she does admit may also be due to genetics.

►She encourages anyone reading her articles to reach out by email at AnnMarie.StGeorge@cffinc.com. Suggestions for topics are always encouraged.

►**Cooperative Funeral Fund Inc. (CFF)** specializes in the management of pre-need and cemetery care fund accounts. CFF has provided a program for the death care industry to facilitate the creation, investment, tax compliance and payout of funeral trusts since 1989.

[www.CooperativeFuneralFund.com](http://www.CooperativeFuneralFund.com)

## HUMAN RESOURCES

A lot has changed about what's considered acceptable workplace behavior since the "Mad Men" days —since five or 10 years ago, for that matter.

Whether you think that the changes were long overdue or that people are just too sensitive these days, you need to make sure your workplace gets with the program.

# Baby, it's cold outside

**H**ow does a holiday song from the 1940s find its way into a 21st century controversy? Some say it is a simple flirtatious song, while others feel it's a song about date rape.

What are your thoughts? Have we gone too far in worrying about offending others? Are we way too sensitive? Or are we totally unaware of the seriousness of harassment?

My Scottish-born mom would say to us, "Suck it up and deal with it," "It's just a scratch" or, my personal favorite, "stop crying or I will really give you something to cry about."

I was raised to take a lot in stride, but I was also taught to speak up when something was wrong. Being the oldest of five siblings, I was the defender against all things unfair.

I often found myself sticking up for people who were unable to do so for themselves. Yes, that sometimes included physical action, like the time I punched the bully who stepped on my little sister's lunch (he looked like a stunned mullet)—one of my prouder moments.

Oops; was I supposed to say, "not my proudest moment"? Hey, we were both 10 years old and he was three times bigger than I was—heck, yah, I was proud. No one picks on my little sister and gets away with it.

Later that day, his mother called mine to tell her I had beaten up her son (a total exaggeration) and ask what she was going to do about it. After I told my side of the story, my mom gave me a severe tongue-lashing while laughing under her breath. Yah, she was proud, too, though I did get the message that I should have used words instead of fists. Ultimately, I had to go to his house and apologize. Ugh!

OK, so what is my point in all this? No

matter what or how we feel about what is going on in this world, when it comes to the "#MeToo" movement and sexual harassment, we are all being affected by it whether we like it or not.

As employers in the death care industry, whether we have one employee or hundreds, we need to keep up to date with the changing requirements surrounding anti-sexual harassment policies and training.

There is less and less forgiveness when it comes to sexual harassment. Behavior that might have been tolerated years ago is now grounds for dismissal. People are being held accountable, and we all need to be very aware of our responsibilities as employers.

I personally have engaged in conversations where people were kidding around, saying things that could be deemed inappropriate even though they truly were not meant to demean others or make them feel uncomfortable.

But it's just a fact: The world has changed, zero-tolerance is here and we can no longer pretend otherwise. You may feel that these policies and the training sessions done to implement them are excessive, but they have become necessary. We need to protect not only our companies but also our employees.

Compliance is not optional, so please do yourself a favor and get with the program, or you could end up "really having something to cry about!"

## Required/recommended training

Requirements for sexual harassment training vary from state to state, so you need to make sure you at least meet the minimum requirements for your state. (Though, of course, that doesn't mean you should seek to do *only* the minimum).



## HUMAN RESOURCES

Many states “recommend” training by employers, though they do not require it. Rhode Island goes so far as to encourage such training take place within a year of the person’s employment. Vermont takes a similar stance “encouraging” training against sexual harassment.

I gleaned the following information from a state-by-state summary provided in a blog post by Agnes Herba for OpenSesame, a company in Portland, Oregon, that provides online training. The post can be found at [www.opensesame.com/blog/state-specific-sexual-harassment-training-requirements-united-states](http://www.opensesame.com/blog/state-specific-sexual-harassment-training-requirements-united-states).

Many states require all state agencies to implement training for their employees, but few mandate that private organizations do the same.

It may not surprise you to learn that California has among the most comprehensive training requirements, but it is not the only state that mandates training to prevent sexual harassment, nor does it have the most stringent requirements. The state of New York is tougher.

New York recently (October 2018) began requiring anti-sexual harassment training by *all* employers in the state, while Maine and Connecticut exempt smaller employers from their requirements.

Many states “recommend” training by employers, though they do not require it. Rhode Island goes so far as to encourage such training take place within a year of the person’s employment. Vermont takes a similar stance in “encouraging” training against sexual harassment.

In Maryland, which does not require training by private employers, an employer brought before the state human relations commission on a sexual harassment case will be looked on more favorably if they do formally try to prevent such harassment.

Even armed with this information as a starting point, please be diligent in verifying—and keeping up-to-date on—your state requirements, since things change. □

## Some Jobs Require Industry Knowledge and Experience



## Preneed & Cemetery Care Fund Management is One of Them



800-336-1102 ICCFA Booth #1000  
[CooperativeFuneralFund.com](http://CooperativeFuneralFund.com)

Information contained herein should not be treated as investment advice or a recommendation to buy or sell any security. This advertisement does not offer or promise to offer tax advice, and as such investors should be advised to consult their own tax advisers regarding the tax consequences of their investment activities. Investment return and principal will fluctuate, so that a client's initial investment



PRENEED & CEMETERY CARE  
FUND MANAGEMENT