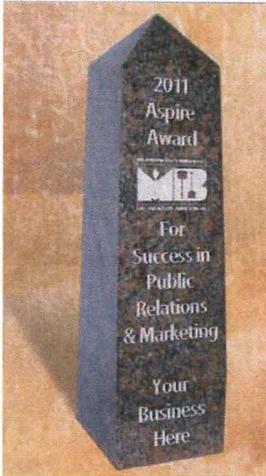


ASPIRE TO SUCCESS



MBNA's Aspire Awards were created to recognize monument builder companies that have drawn favorable attention to their companies, and in turn, to the industry through their specialized marketing and/or public relations campaigns.

All MBNA members in good standing are invited to submit entries for the **2011 MBNA Aspire to Success Marketing & Public Relations Contest**.

Any publicity you've received during the contest year (November 1, 2010 through November 1, 2011) is eligible. This includes coverage by newspapers, magazines, television, new acquisitions, celebrated anniversaries or testimonial letters.

Up to three (3) winners will be awarded the handsome granite MBNA Aspire Award, a tall, polished trophy that adds elegance and interest to any member's lobby or bookshelf. Honorable mention entries will receive a certificate of merit suitable for framing. All winning entries will be featured in *MBNews*.

ENTRY FORM

Deadline to submit material is November 18, 2011.

2011 MBNA Aspire to Success Marketing and Public Relations Contest

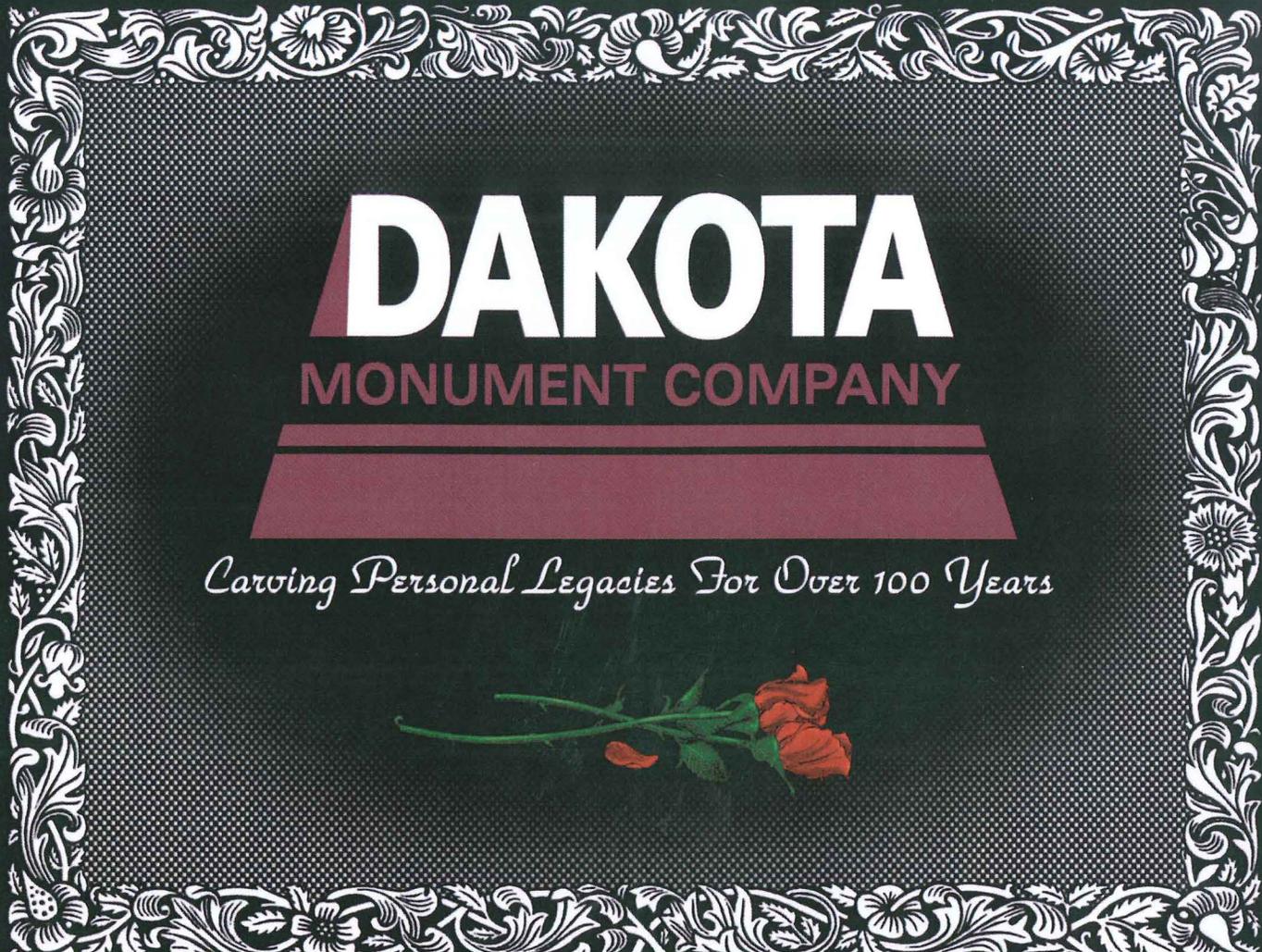
Name: David Anderson
Company Name: Dakota Monument Company
Address: 1212 24th Avenue South
City: Fargo State/Prov: ND Postal Code: 58103 Country: USA
Phone: 701-237-4343 E-mail: dave.a@dakotamonument.com

Tell us about your marketing and public relations success:

- Detail your experience. Use a separate piece of paper. It can be one item or event, or multiple events, or a year-long ad campaign.
- Please attach any photographs, clippings, brochures, letters, invitations or company branded materials that relate to your entry. We need original photographs (prints or electronic), but please photocopy your clippings, letters or invitations if you need them returned as we cannot return the material. *Photos can be black and white or color.*

Events should have taken place between November 1, 2010 and November 1, 2011. Deadline for receipt of materials at MBNA Headquarters is November 19, 2010. Materials may be submitted on-line or by postal service.

If you have questions or need additional information, contact MBNA headquarters at (800) 233-4472 or via email at info@monumentbuilders.org.



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ASPIRE to Success 2011

2011 ASPIRE to Success

November 24, 2010

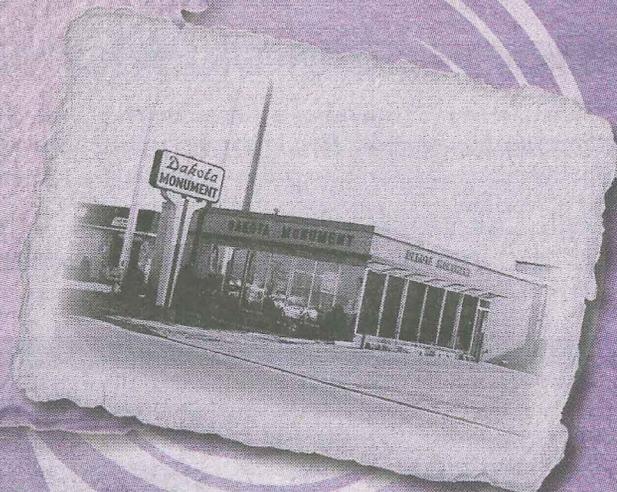
2011 is the one hundredth year of Dakota Monument and we wanted to announce the company's anniversary. The objective was to remind the community we have been a long time resident, offer an outstanding product and service, and we are respected by other outstanding businesses in the community.

The staff joined together to research history, company highlights and light-hearted information. This was put together in the Fargo areas main newspaper as an advertising insert.

Letters were sent to business associates and follow up calls were made to encourage them to participate in the insert by submitting an ad. This also kept the cost down to a minimum for Dakota Monument and became an industry project. The information was kept light hearted and easy to browse through.

DAKOTA MONUMENT

Celebrating 100 years!



In our one hundred years of business, we have shared stories and memories in natural stone, carving meaningful legacies for our clients.



Advertising Supplement to The Forum
WEDNESDAY, NOVEMBER 24, 2010

History of Dakota Monument Company

Our family began in the monument business in Crookston, MN in 1906, when Crookston Marble and Granite was started. Our family sold the business in 1910 and moved to Fargo and incorporated Dakota Monument Company.



Publication designed and edited by
Laura Stoneburner, lstoneburner@forumcomm.com

Founded by O.C. Anderson, H.F. Nesne and O. Skognes, Dakota Monument Company became incorporated in the state of North Dakota on February 27, 1911.

In 1912 Mr. Anderson and Mr. Nesne (nephew & uncle) purchased Mr. Skognes's interest in the business making it a wholly family-owned business (as Mr. Nesne was Mr. Anderson's uncle).

Located at 101 Front Street (Main Avenue), Fargo, O.C. Anderson operated Dakota Monument Company until his death in 1938. At that time, his son, Frederick S. Anderson took over management of the company. In the late 1940's, he bought back the Crookston Marble and Granite Company. He sold off the assets and closed the business.

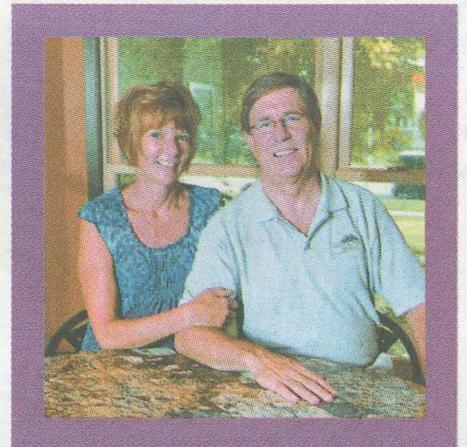
Anderson moved Dakota Monument to a new facility at 2414 University Drive in 1965.

Anderson operated the company until his death in 1980, at which point his son, David F. Anderson, took over the business, continuing the family tradition. 1994 brought a new facility and a slight change of address to 1212 24th Ave. South in Fargo.

Today Dakota Monument is one of 50 invited members of the American Institute of Commemorative Art. It also belongs to the Monument Builders of North America, Northwest Monument Builders and the Fargo Chamber of Commerce.

We appreciate the continued support of the community over the past 100 years, and we look forward to continuing to serve you into the next century.

Thank You.
David and Ann Anderson



David & Ann Anderson

Congratulations to
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fast fact

SAVED BY THE BELL:

The fear of a loved one being buried alive inspired coffin makers to design warning systems such as a bell on the grave which was connected by a chain to the inside of the coffin in cases of premature burial, thus the expression.

fast fact

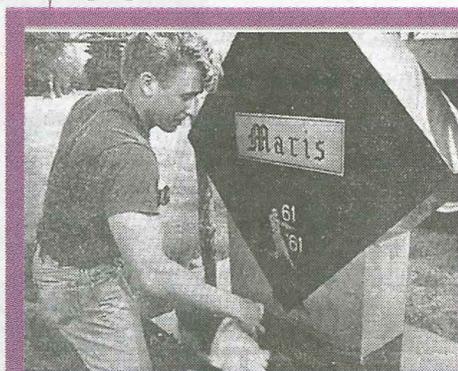
VOCABULARY

Cenotaph is a tomb or a monument erected in honor of a person or group of people whose remains are elsewhere. Epitaph is a short text honoring a deceased person, strictly speaking that is inscribed on their tombstone or plaque, but also used figuratively. Taphophiles is the term given to people who love cemeteries

Roger Maris memorial

On Saturday May 24, 1986, four employees from Dakota Monument placed a monument on a grave at Holy Cross Cemetery. It was the 18th stone set that day.

With respect and dignity the workers put the monument into place, sprayed glass cleaner on the shiny black diamond design and polished it to perfection. It was a busy day in the cemetery as people tidied up and prepared for Memorial Day. There was



much to be done and it was raining off and on with gray skies

predicting more sprinkles. There was no fanfare or pomp, just workmen putting on the final touches, the same as they had for the other 17 graves that day. The difference this time was that the monument displayed the last name Maris.

Roger Maris to be precise, the baseball legend that played for Shanley High School and then played 12 seasons in the spotlight, breaking Babe Ruth's single season home run record. The monument engraved and placed by Dakota Monument Company weighs approximately one ton, bears the famous insignia of Roger at home plate, slicing his bat between two number 61's and is engraved with the words "Against All Odds"

As the workmen drove away from Maris's final resting place, it was reflective of the way he lived his life, quiet and private.

Sunday May 25, 1986: Maris headstone quietly placed in Fargo Cemetery.

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Laser Users Seminar attracts participants nationwide

Twenty-three laser users from monumet companies throughout the Midwest, Oregon and Louisiana recently attended the fourth annual Laser Users Seminar. There were two lasers set up to demonstrate and work on during the two day event. Many techniques were reviewed during the self help seminar.

Large technological advances have transformed the engraving of cemetery memorials over the past decade. Although laser engraving technology has been on the market for 10 years, it has become increasingly

popular over the past five years, according to Tong Li, owner of Supernova International, a wholesale company for laser machines. Li is responsible for the development of the engraving laser.

Families are able to bring photos to their monument company and assist in the design. Li believes this process makes a powerful impact.

"This is a great healing process for the family," he said.

Depending on the number of images

on a memorial, the stone can be completed in 15 minutes with a laser engraver. Stone etching could take days.

As the laser engravings continue to be utilized on memorials, Li said he believes "cemeteries will look much

differently in the future."

This event was sponsored by Dakota Monument Company, Luken Memorials, Supernova International, Dakota Granite, Royal Melrose, Mark Nierenhausen Granites and Granite Resources.

"Cemeteries will look much different in the future."

- Tong Li

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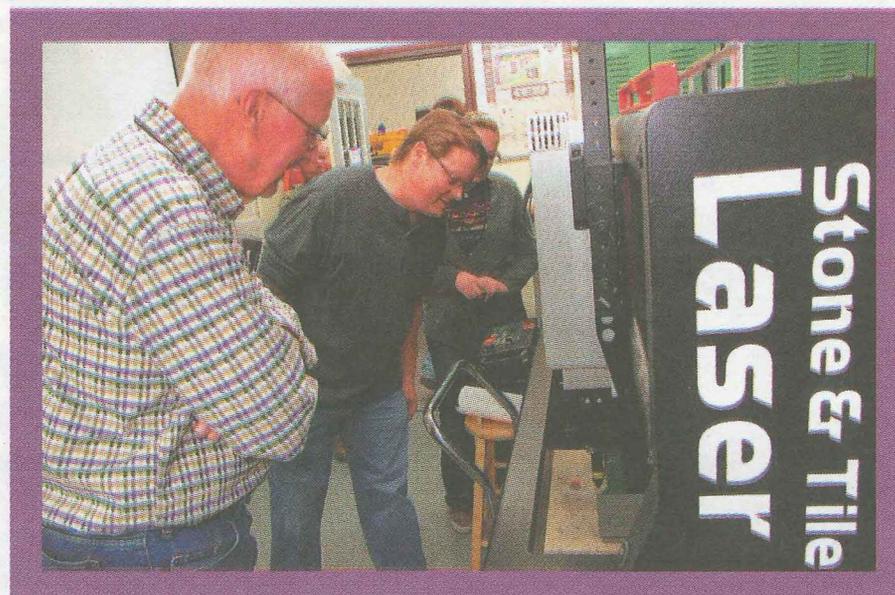
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Laser seminar attendees observe the laser at the recent Laser Users Seminar

fast fact

GRAVING

Graving is a hobby that is increasing in popularity. Although some people may find this hobby a little weird a growing number of people enjoy the hobby of finding and photographing graves in order to preserve history and family ancestries.

Cleaning of markers & monuments

Regardless of what kind of stone you are cleaning, the first rule is always to be as gentle as possible. Use the least aggressive approach, to accomplish the cleaning objectives desired safely without harming the stone. It may not be possible to clean the stone as thoroughly as you had hoped before beginning the project. Remember, nothing sitting in the elements will look the same as it did when it was new.

If the stone shows signs of chipping, scaling, flaking or other forms of deterioration, do not clean. You will do more harm than good.

Begin with clean water, mild detergent, a soft scrub brush, and

plastic scraper. Completely saturate the stone to be cleaned with water. A mild detergent is safe to use on nearly all types of stones. A sprayer will use much less water than the bucket and brush method. Always begin the cleaning process with the softest

brush to see if it will get the job done: progress to stiffer bristles only if needed. Do not use wire or metal brushes of any kind, as they may

scratch, damage or stain the stone. For sap or other materials on the stone, use a plastic scraper, the softer the plastic the better. Do not use old contaminated brushes from previous non-gravestone cleaning projects. Grout cleaning brushes are very

effective for cleaning in and around the inscriptions and carvings. Always remember to rinse often as the cleaning progresses to monitor for

flaking or scaling to the stone.

Always scrub in a random orbit motion, to avoid streaking or erosion to the surface of the stone. Completely rinse off the stone before it dries. Streaking and staining, may result if the dirty water is allowed to evaporate before being rinsed from the stone.

If your stone is purchased from Dakota Monument you may call them for lifting or repair of your memorial. If a stone has settled and is sunk in the ground, having the stone reset will renew the position and beauty of its placement.

Regardless of what kind of stone you are cleaning, the first rule is always be as gentle as possible.

fast fact

FOREST LAWN

Forest Lawn in California attracts over a million visitors per year. It is over 300 acres with white sculptures and English chapels. Over 60,000 people have actually been married there including Ronald Reagan to Jane Wyman at the "Wee Kirk 'o the Heather" chapel back in 1940. Regis Philbin was also married at Forest Lawn. Forest Lawn isn't your ordinary cemetery. Far more than just a memorial park, it's also a museum, an art gallery, an architectural showcase, a Hollywood tourist stop, and a religious retreat.

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The History of Grave Markers

The history of stone grave markers goes back thousands of years. The Greeks and Romans used stone monuments to honor the dead and prevent graves from being disturbed. In America, gravestone carvers have used various types of rock for burial markers.

EARLY MARKERS

The Puritans who settled New England in the 1600s created simple wooden or stone grave markers. They believed carving anything other than words on them would violate the biblical commandment against creating graven images. This began to change after 1650.

SLATE

Slate was the first stone widely used to make grave markers in America. Carvers used the gray rock from the

mid-1600s to about 1900. Many slate headstones remain in New England cemeteries and still have readable inscriptions.

SANDSTONE

Carvers in Connecticut used sandstone, or brownstone, from the mid-1600s to about 1890, as the rock was readily available there. In the 1800s, Connecticut quarries shipped the stone to other parts of the country by train.

MARBLE & LIMESTONE

Headstone carvers used marble or limestone for grave markers from the late 1700s to about 1930. Because these stones become stained over time, the inscriptions can be difficult to read.

GRANITE

Because of its strength, granite has

been the primary stone used for grave markers in the United States since the 1860s. Granite can be gray or another color, depending on where it is mined.

HISTORY OF GRAVES

Before 1400, the graves of most people went unmarked. Early Christians were initially buried in their own cemeteries. As the Christian religion developed, a practice known as the cult of martyrs developed. Believers thought that martyrs (those who had died for their religion) were saints. They also believed that if you could be buried near a martyr, you had a better hope of making it into heaven. After the 15th Century in England, there was greater demand for burial in churchyards. Churchyards were however rather small and soon became crowded. Church burial was becoming most unhealthy.

The custom of burial in churchyards led to the development of charnel houses. The poor were initially buried in areas in the church yard or near the church. From time to time, the bones were dug up and then laid out in a tasteful and decorative manner in the charnel house. In other areas, this was done in catacombs. This enables the bones to be kept safe by the church for the resurrection, but also released precious space in the churchground where others could be buried. Charnel houses were public places and an obvious reminder of the inevitability of death.

After the seventeenth century, there was a development in appreciation of the individual accompanied by a trend to preserve the memory of individuals. Enterprising individuals soon realized there was a profit to be made by providing socially exclusive burial grounds where those with the funds could spread themselves out and their relatives could be spared the chance of catching diseases that might be found in fields of decaying bodies. They could also be given a long term home without the risk of being uprooted and stored in public with others. So was born the cemetery – run along

commercial lines. While the church condemned this commercialism, it was obvious that they had been selling space as well though not in as open a manner.

CEMETERIES

By the 1830's cemeteries began to grow. Cemeteries provide insight into social history as well as providing a place of contemplation and peacefulness.

A wander around the cemetery can remind us of our mortality. Inscriptions can be stark reminders of the finality of death and the solemnity of the grave yet they can also provide us with a sense of peace that is in some ways a world apart from the fear that we sometimes hold of the moment of death.

While many poorer people continued to be buried in unmarked graves, there was a growth in elaborate mourning rituals and ornate tombstones. Much money and effort was often put into tombstone. This was often money well spent as several members of the one family may have been interred in a single site. The family then only needed to add in another comment on the stone itself. While many tombstones were simple reminders of the name of the person and the age when they died, others are more elaborate and often include some type of symbol that represents an element of the persons life. The symbols of roses, ferns and doves all imply a sense of peace and harmony.

CREMATION

Cremation is a more recent phenomena. It was seen to be the preserve of the freethinker, the consciously modern and even the weird. In the USA, the growth of cremations has also been associated with a social change – the breakdown of family and community traditions and the decline in mainstream religious affiliation.

By John Moore, eHow Contributor

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Meanings of grave markings

The options when selecting a memorial are as diverse and individual as the people they memorialize. Personalizing the stone takes thought and care. Traditionally imprints symbolized personalization. So what do those engravings mean? The meaning of most symbols has remained fairly consistent through the centuries: Crosses for Christians, the yin-yang symbol for hearts speaking of love, lambs display innocence, and circles for completeness or immortality. But, nowhere is the language of symbols more apparent than in cemeteries. Grave markers often tell us what religion they are affiliated with, their ethnicity, what clubs and organizations they belonged to, what their occupation was and what hobbies they had.



BUTTERFLY represents the resurrection of Christ

CALLA LILLY is the symbol of marriage and majestic beauty

CHI RHO is the sacred symbol of marriage

CULTURED ROSE is a traditional symbol of hope, beauty and love

DAISIES signify innocence, hope and purity of thought

DOGWOOD depicts Christianity and resurrection

DOVE symbolizes peace, forgiveness and purity

FLEUR-DE-LIS is a symbol of the trinity as well as the Virgin Mary

GLADIOLUS is a symbol of the incarnation

GRAPES & VINE are symbolic of the church unity, our Lord and his followers

GRAPE LEAVES with a cross is a symbol of faith and a love of God

HANDS WITH A ROSE are symbolic of worship, devotion and communion with the Lord.

IRIS signifies eloquence divine message and protection

IVY is a symbol of memory, friendship, fidelity and eternal life

LAMP OF FLAME represents wisdom, and knowledge of the guiding light

LATIN CROSS is the most commonly used form of the cross

LILLY depicts heavenly bliss, purity innocence, and our Lord's human nature

LILLY OF THE VALLEY is symbolic of purity, humility and renewed happiness

LUTHER SEAL symbolizes the four diverse branches of Lutheranism

OAK LEAVES portray faith, virtue, stability and endurance against adversity

ORCHID depicts uniqueness, beauty and delicacy

POPPY is representative of eternal sleep, compassion and peace

ROSE symbolizes love, beauty, hope

ROSE WITH CROSS is a symbol of love and the Christian faith

SHAMROCK symbolizes the holy trinity and St. Patrick

TREFOIL represents the three equal persons of the trinity

TULIP is a symbol of charity and the declaration of love

WILD ROSE WITH A CROSS is a symbol of love and the love of our Lord

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Vicki Dyrdaahl

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The MBNA Certified Memorialist® (CM) designation is the highest honor of professional achievement available in the memorial industry. Certification is awarded to individuals, not a firm as a whole. Vicki Dyrdaahl of Dakota Monument Company is the only person in North Dakota to carry this title and has since 2002.

**The MBNA Certified Memorialist® (CM)
designation is the highest honor of
professional achievement available in the
memorial industry.**

Memorialist gives insight on 38 years in the business

BY LAURA STONEBURNER
lstoneburner@forumcomm.com

George Christensen earned his first job installing monuments at Dakota Monument in 1968, now, 38 years later, he's still creating works of art as a memorialist.

"I was told a long time ago that what I make lasts forever, which is true. It gives me really good satisfaction to see something that I've done 30 years

"I was told a long time ago that what I make lasts forever, which is true. It gives me really good satisfaction to see something that I've done 30 years ago that now sits out there and it's a work of art."

- George Christensen

ago that now sits out there and it's a work of art," Christensen said.

Throughout his employment, he has worked on some monumental projects, such as the Medora Veteran's Memorial, the floor of the North Dakota State University Alumni Center and Shanley High School. Each year, he heads to do on-site engraving to recognize those who have made large monetary donations.

Christensen said headstones have changed a lot over his years working as a memorialist. Pointing to nearby works-in-progress, he said wedding rings, eagles and even photographs are now common images to have engraved on a person's stone.

"It's the only legacy that people really have," he said. "A lot of times it's the only place that future generations can get the information on family history."

As far as his work being "set in stone," Christensen and his coworkers live by the rule "read twice and blast once."

"You can't erase in stone," he joked.

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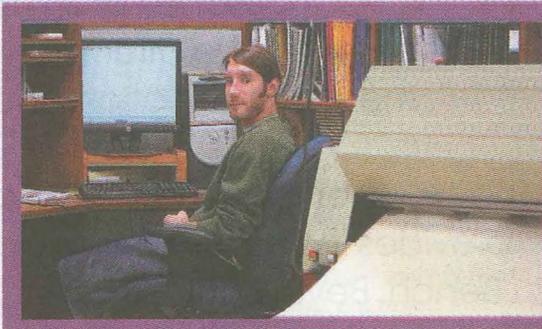
(Above) George Christensen has designed many incredible stones during his career at Dakota Monument.

The monument process begins with a rough sketch from a customer which is reviewed by a production manager. Next, a professional drawing is made by the artists at Dakota Monument. Memorialists receive a stencil constructed of a rubbery material which they measure and center on a stone (see above). After cutting out pieces to be sandblasted and "reading twice," the stone is ready for sandblasting. From there, the stone is ready to be delivered and installed.

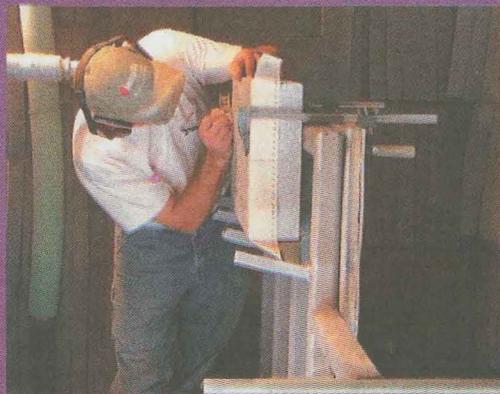


(Above) Jon Carley, production manager looks at and reviews a design. Jon has been with the company for over 20 years.

(Below) Evan Bullinger designs a monument and prints a stencil to use for the engraving and sandblasting of the stone.



(Left) Robert Pausch and Matt Bruesch install bronze lettering to a monument.



(Above) Kirk Arendes prepares a stone for sandblasting.

(Below) Roger Mayer and Larry Wang instal a monument.



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Nick Tunheim, Adam Nordh, Lisa Gussman, Steve Wright

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(Above) Dakota Monument's most popular selection of benches, memorials for cremation as well as monuments for loved ones, including pets.

Jean Neishem Legacy

Jean Neishem, a business owner and world traveler was married to a cowboy enthusiast who loved and respected the Medora area history and beauty. It was a ritual to attend the musical and activities of the area, and then stopping at the Medora Cemetery.

During those times, they noticed some graves were marked only by crosses or had no marking at all. Markings were deteriorating and sitting crooked.

"This bothered Jim," says Jean. "He would say to me, I am going to be buried here."

Jim, an outsider of the area, made friends with the local ranchers and would hunt with them. When Jim passed away in 1988, Jean buried him in the Medora Cemetery, and paid homage to his love of the area.

"The cemetery was not kept up, so I hired people to trim the grass, pick up garbage and take care of the area," she said.

She even purchased a fence that was placed around the cemetery to keep the horses from grazing and damaging the graves.

Jean spent two years of her life researching the identities of the unmarked or poorly marked graves. It was a tedious task as the Internet and other technology was not available for the research.

"The record keeping was poor and there was limited information," she says. An example of her identity research included graves marked "cowboy who owned 2 acres of land" "Baby From The Hotel" "Soldier who fell from the RR Bridge" and "Man

the bank fell on". Once the research was completed a collaborated effort between Jean and Dakota Monument Co. was born.

Each grave was clearly marked. As for others such as William Luffcey, a larger stone was required as his history is part of the Medora legacy. He was killed in a dispute with Marquis deMores over land issues. Though deMores was tried and acquitted three times for the murder, years later another man confessed to the killing

but his named was never released. Jean paid for the majority of the raw granite, and Dakota Monument Company supplied the rest of the granite, etching, labor, and cement. The project at retail totaled \$8,000 in 1990. The cost was immaterial.

"It was a project from the heart and Jim's wish," Jean says. There is now a group of senior citizens that continue to carry on the legacy of caring for the cemetery.

fast fact

BURIALS

Traditionally, burials facing east is a symbol for the deceased to be able to raise facing Christ when he comes again.

DIGITAL HORIZONS

NDSU Institute for Regional Studies has a listing of cemeteries and burials. If you have never been to the institute, it is worth the trip. Digital Horizons provides, maintains and preserves a wide range of historical and significant content related specifically to Fargo-Moorhead and broadly to North Dakota and Minnesota. This project creates teaching, learning and researching opportunities. They contain materials in a variety of formats. All materials can be searched or browsed at www.digitalhorizonsonline.org.

Even with the extensive collections preserved at Digital Horizons, there are subject areas for which we lack materials and are eager to add to our collections. By donating, you

will be helping future researchers. When Digital Horizons accepts donations, it makes a commitment to their long-term preservation and accessibility to the research public. All donations must fit within the organization's collecting policy.

Digital Horizons is an online treasure house of thousands of images, documents, video and oral histories depicting life on the Northern Plains from the late 1800's to today. Digital Horizons was established in 2007 by a consortium including the Concordia College Library, NDSU Libraries Institute for Regional Studies and University Archives, Prairie Public Broadcasting and the State Historical Society of North Dakota.

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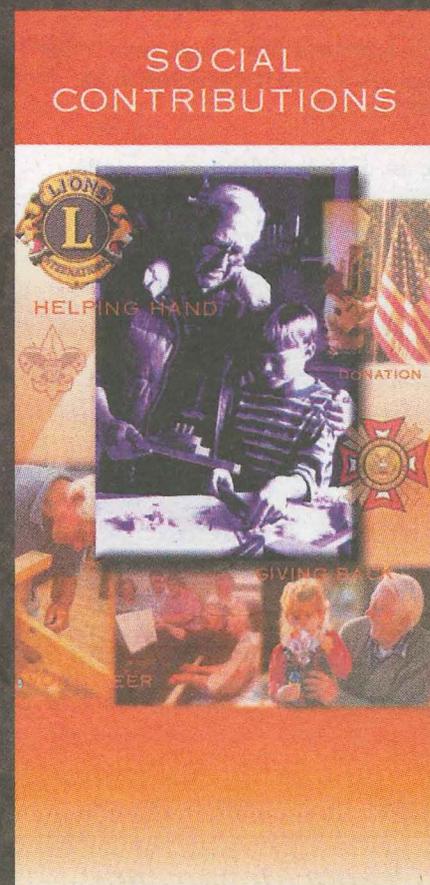
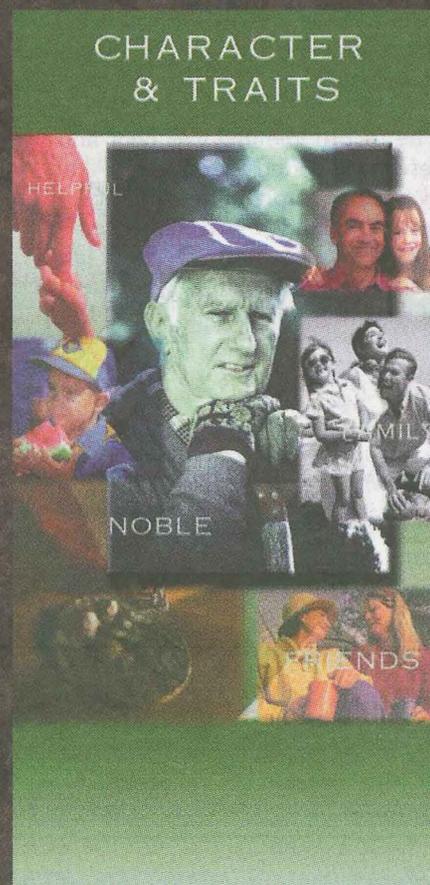
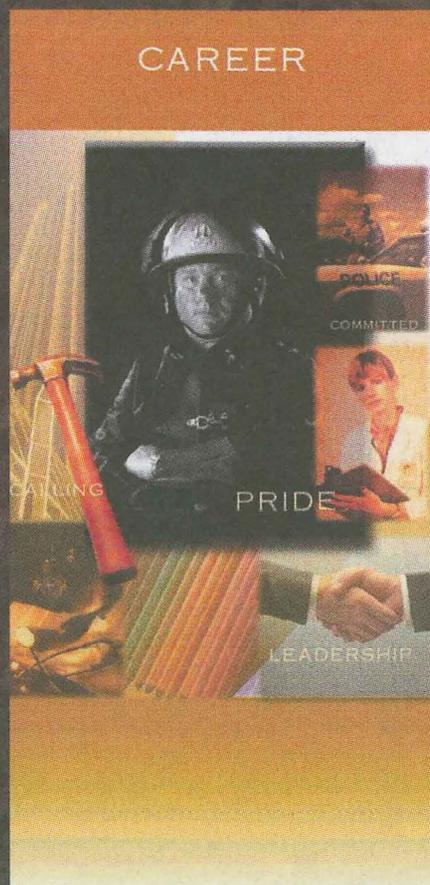
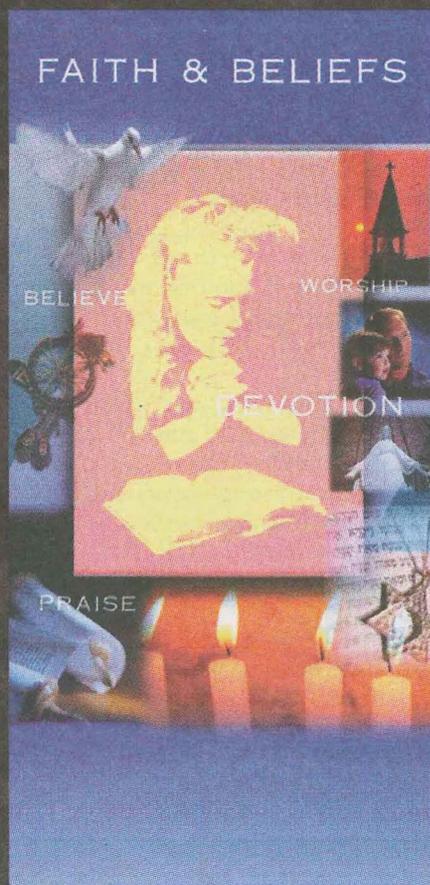
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DAKOTA
MONUMENT COMPANY

1212 24th Ave. S.
Fargo, ND 58103
www.dakotamonument.com
701.237.4343

2011 ASPIRE to Success

September 20 and 21, 2011

Currently the state of North Dakota considers a marker or monument as an asset when applying for medical assistance. Therefore, a number of individuals are not marking their graves which has created hardship for family members and cemeteries. At the time of death, if a family purchases a granite memorial, this depletes funds that would have been used toward funeral services and products.

In the past ten months, Naomi Marchand: Marketing and Sales Consultant for Dakota Monument Company has opened and continued dialogue with the North Dakota Health and Human Services Attorney Curtis Volesky through personal meetings and ongoing phone contact. Naomi is utilizing her knowledge as a former social service worker for the state of Nebraska to act as liaison between the Health and Human Services of North Dakota and the North Dakota Funeral Directors Association. Previously there was a difference of opinion and misunderstanding between the state department, funeral directors and monument companies. Each county office had varying interpretations of the current rules. Funeral directors were able to convey this information to Naomi, who in turn documented this and worked with Mr. Volesky to do a state wide training to clarify the current law. Mr. Volesky and the state funeral directors board members are currently in negotiations to change the rules and regulations to allow markers, monuments, columbarium and crypts as exempt assets; thus, increasing the sales of granite.

The combined effort on behalf of Dakota Monument's staff and Mr. Volesky has also lead to a respect and camaraderie with funeral directors, funeral homes, granite companies and state agencies.

NDFDA

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8610 South 54th Lane
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October 7, 2011

Naomi Marchand
Dakota Monument
1212 24th Avenue South
Fargo, North Dakota 58103-5704

Dear Ms. Marchand:

On behalf of the North Dakota Funeral Directors Association, Inc. thank you for your great presentations at our two meetings on September 20 and 21s in Grand Forks and Minot respectively.

Your visit with Curtis Volesky at the North Dakota Department of Human Services educated him on the grave space item (monuments in particular) exclusion for Medicaid recipients in North Dakota.

Because of that meeting with Mr. Volesky, you were able to clarify items for those who provide funeral service and monuments in the state.

Your presentation was great. The handouts will be put to good use by those who received them and the information a great help to all in attendance.

Thank you Naomi and thank you Dakota Monument for this very informative seminar.

Sincerely,

Terrance D. Henriksen

Naomi

From: Dave Anderson <davea@dakotamonument.com>
Sent: Friday, October 07, 2011 10:16 AM
To: Naomi Marchand
Subject: FW: District Meetings

This one?

Dave Anderson, AICA
Dakota Monument Company
701.237.4343

From: Terry at NDFDA [mailto:thenriksen1@cox.net]
Sent: Tuesday, August 02, 2011 11:35 AM
To: Dave Anderson
Subject: District Meetings

Dave:

Naomi indicated that you are willing to provide an educational program for our district meetings. The dates are

East Districts: Tuesday, Sept. 20, Grand Forks, Location to be determined

West Districts: Wednesday Sept. 21 Minot, Grand International

Things are planned to commence at 5:00 in each location. Dinner and the business meeting will be held about 7:00.

Are you still willing to do this? If so, what is the approximate time your program will take?

Terry
Terrance D. Henriksen
Executive Director
North Dakota Funeral Directors Association
8610 South 54th Lane
Laveen, Arizona 85339
thenriksen1@cox.net
701.360.3118

2011 NDFDA DISTRICT MEETINGS

Dinner and business meeting at 7:00 PM. Seminars begin promptly at 5:00 PM

Northeast and Southeast Combined District meetings to be held in Grand Forks

Tuesday September 20, Eagle's Crest Grill at King's Walk Golf Course, Grand Forks. CE offerings to begin at **5:00 PM** Election of NE District Governor and SE District Governor (to replace President Elect Mike Lerud in the SE District).

Northwest and Southwest Combined District Meetings to be held in Minot

Wednesday September 21, Grand International, Minot. CE offerings to begin at 5:00 PM. Dinner and business meeting at 7:00. The NW **District Governor** position is open and unless someone steps up, the position will be offered "at large" at the annual meeting in April. Please give some thought to offering your time to your profession. Any NDFDA Board member will tell you the rewards for serving greatly outweigh what you give.

Classes will be offered at both locations with **two hours C.E. credit** approved by The Minnesota Department of Health, Mortuary Science Section. Come for some interesting information and CE credit for Academy members and those licensed in states requiring CE.

Funeral Services Professional Liability (From a Professional Incident)

Craig Jankowski, Federated Insurance. Who will pay to defend the funeral director and pay for damages if awarded?

Medicaid Accepted Monuments, Markers & Crypts

David F. Anderson, Dakota Monument Company. You will receive information which will be useful in assisting clients who need to "qualify" for medical assistance.

Caring For The Obese Death

William "Bill" Schmidt, Northwestern Casket Co.

Tips on transporting, embalming and more. Learn what is available in caskets for your oversized clients.

The NDFDA Board of Governors will meet on Wednesday, September 21 at 10:00 AM at the Niewoehner Funeral Home in Rugby. As always, any NDFDA member is welcome to attend.

For additional information, email thenriksen1@cox.net or call 701-360-3118

ANNUAL OSHA TRAINING OFFERED BY IFDA

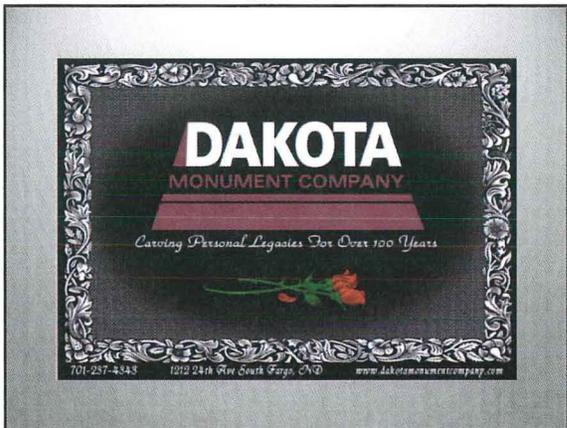
The Indiana Funeral Directors Association will be presenting the **Mandatory Annual Employee OSHA Training** by teleconference. NDFDA members are invited to participate. This is an easy economical way for our member firms to provide this training to their staff.

The teleconferences are scheduled for Tuesday, October 18th at 10 a.m. EST (maybe a little early for the West Coast crowd); Wednesday, October 19th at 3 p.m. EST; and Thursday, October 20th at 3 p.m. EST.

NDFDA members can register now on-line at www.indiana-fda.org. The registration tab is on the bottom of the column on the left side of the page. As a member of NDFDA, you may register as if you were a member of IFDA and get the member registration fee of just \$55 per site per session. Non-member registration is \$95. As many as can crowd around a speakerphone can participate for just \$55. Larger firms can split their staff and register for a second session

If you want to use this hour for CE credit and need proof of attendance in your state, you can order a certificate of attendance from us for an additional \$15 per person. But this is only if you need a CE credit in addition to fulfilling the OSHA requirements.

When you register you will be given a toll-free number to call-in on, an access code, and a handout to be downloaded and reproduced for all participants. There are certain requirements of annual training that cannot be done by conference call, and the handout provides a guide to assist the owner/manager in fulfilling these on-site requirements.



Markers, Monuments, and Vaults

Markers, monuments, and vaults that have been pre-purchased are not considered part of a burial plot and are not considered as prepayments or deposits for burial.

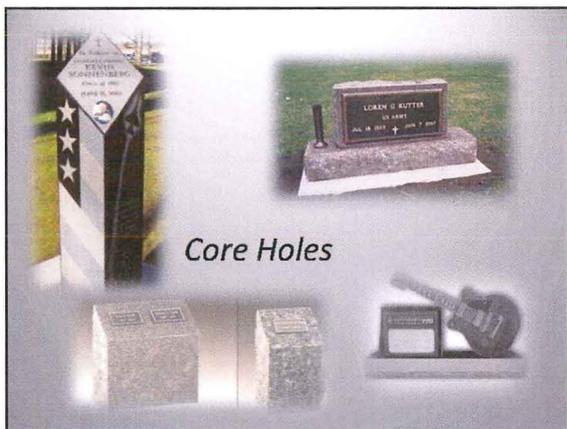


These items are countable assets for Medicaid, based on their current market value. A marker or monument that has already been engraved with some of the individual's information will likely have a reduced value.



*It may still have a market value, however, the value will be reduced by the cost to resurface the marker or monument. When a double marker has been purchased and one spouse has already passed away, it can be determined that there is **no resale value** for the marker.*





Core Holes

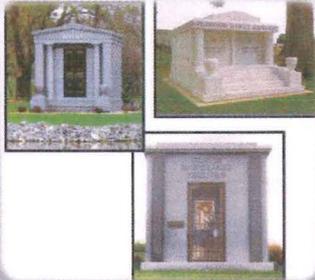
“SSI burial provision provides for”

A burial space, paid for in full, for the individual, the individual's spouse, or any other member of the individuals' immediate family is excluded. The burial space exclusion is in addition to the burial fund.



"Burial Space"

means a burial plot, gravesite, crypt, or mausoleum



"Other Member of the Individual's Family"

means the individual's parents, minor or adult children, siblings, and the spouses of those persons. Whether the relationship is established by birth, adoption, or marriage, except that a relationship established by marriage ends when the marriage ends"



Cremation Urns
can fit up to
four urns



The North Dakota Funeral Directors Association must initiate changes to a local congress person to be submitted as a possible bill.
