



Waller Funeral Home
"An Oxford Tradition"

SEASONS

Don and Patsy Waller, Owners
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HYMNS BRING MEMORIES, COMFORT, AND JOY

Music has been a part of me for as long as I can remember. Some of my earliest memories involve music. I remember at a very young age fashioning a keyboard from a brick that came out of an old chimney. When I was eleven, a dear, precious friend recognized my love of music; I was happy simply to sit at her piano. She wanted to give me piano lessons, and we bargained that I would help with care of her two baby boys, and, while they napped, she would give me piano lessons.

Hymns and other songs of faith have been especially important in my life.

The first hymn I learned to play was "Jesus Lover of My Soul." Daddy sat beside me for hours singing as he rocked baby-sister Ava's cradle. When I added "At Calvary" and "What a Friend We Have in Jesus," Daddy was thrilled. I was never able to add the spirited embellishments to the "Convention Songs" as they were sung at the all-day singings. These songs were often songs of joy with thoughts turned heavenward: "I'll Meet You in the Morning," "On the Jericho Road," "Farther Along." Daddy loved these hymns and the singings, and I was sad not to be able to play them for him. He once sent me to a "Singing School," where piano lessons were offered, but I just couldn't get it. Although I could not play them, the words and tunes are stored in my mind, and often during the day I draw on these and carry them with me throughout tasks and trying times.

My sister Ava's musical ability was a great joy to Daddy. Ava could always play anything she had ever heard, and Daddy enjoyed listening and singing to her music. We are still blessed with Ava's musical talent and enthusiasm. Sometimes when our family is together with maybe some friends included, we



Enjoying a family hymn singing are: (from left): seated, Patsy Waller, Ava Bonds (at the piano), Beth Rosson; standing, Don Waller, Matt Waller, Susan Vaughan, Andy Waller, Bob

gather in our living room to sing the old hymns our children grew up singing, some older songs which they have heard through the years, and some more contemporary selections. They are amused by the way some of the old, old songs depart from familiar hymnology. Memories and photographs of these songfests are priceless to me, and we share one photograph on this page.

The old hymns are precious to me now. They speak proudly of God and lead me to think of His majesty, power, and greatness. I recognize that our Lord is one of joy and happiness, and I feel that he wants us to express our own joy and happiness. Although some of the music may be weak and some of the theology may be flawed, the sound of the old hymns can touch our souls and lift our spirits with their rhyme and rhythm and also with the memories they evoke. Some are especially meaningful to me,

"Amazing Grace How Sweet the Sound" is a favorite of many people. As I was looking through funeral folders at the funeral home, I over and over saw "A.G."

in the music selection space. I asked Bob Rosson what this notation meant; he said that it denoted "Amazing Grace." I further noticed many different kinds of presentations of this hymn--solos and groups, with and without accompaniment, instruments only, and recordings.

The account of John Newton's writing this hymn, which was first published in 1779, is interesting and touching. He wrote the hymn as a slave trader at sea during a vicious storm. He, in his fear, drew on the training of his devout, Christian mother.

The song, "I Know Who Holds Tomorrow," often comes to my mind. This song will not likely be found in traditional hymnals, but it is sometimes included in contemporary collections. Having been used by soloists through the years, it has found a place in the hearts of many who are troubled by the devastating crises in the world. The composer, Ira Stumphill, could well have been looking at today's newspapers in this time of war, terrorism, tragedy, and crime. With rhyme and rhythm, he wrote: "I don't know about

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HYMNS BRING MEMORIES, COMFORT, AND JOY

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tomorrow. I just live from day to day. I don't borrow from its sunshine, For its skies may turn to gray; I don't worry o'er the future. For I know what Jesus said, And today I'll walk beside Him, for He knows what is ahead." Then he declares: "Many things about tomorrow I don't seem to understand; But I know who holds tomorrow, and I know who holds my hand." Jesus did make this promise to us. We claim this comfort as we claim Him as Savior.

"It Is No Secret" is forever linked for me to a November afternoon in 1957 when my mother and daddy came to our house after a trip to Memphis, where Mother had seen her doctor for a periodic cancer checkup. The report was not good: examination and tests showed her bladder was cancerous and should be surgically removed. I was overwhelmed with anxiety and was heartbroken. As they were leaving, Daddy, noticed the sheet music "It Is No Secret" on the piano. As he often did, Daddy said to me, "Come, Sweetheart, play this and we can sing. I began to play but then put my head down on the piano—not able to go on. Daddy leaned over and put his arm around me in consolation as I wept. He repeated the words, "It is no secret what God can do. Don't you hear these words. You know it is no secret what God can do." I was able to regain my composure and tell them "Goodbye."

Another song about God's love and care often goes round in my head: "The love of God is greater far Than tongue or pen can ever tell; It goes beyond the highest star and reaches to the lowest hell. . . . God's love so sure, shall still endure, All measureless and strong; Redeeming grace to Adam's race--The saints' and angels' song." The profound lines of the final verse were found on the wall of a narrow room of an asylum, written by a man said to be demented: "Could we with ink the ocean fill, And were the skies of parchment made; Were ev'ry stalk on earth a quill, And ev'ry man a scribe by trade; To write the love of God above Would drain the ocean dry; Nor could the scroll contain the whole, Tho' stretched from sky to sky. Oh, love of God, how rich and pure! How measureless and strong! It shall forevermore endure--The saints' and angels' song." This reminder of God's measureless love has kept many a soul standing when he may have staggered and fallen.

In 1962 Mr. Guy Rikard's daughter called us from Grenada, where her father

had died. She told that when he was dying, Mr. Guy had murmured the words, "Lord, I'm coming home." She asked Don to sing this hymn at Mr. Guy's funeral. Don made an effort to decline the request, reminding her that he was not a soloist, just a song leader for worship services. Nevertheless Mr. Rikard's daughter insisted that Mrs. Rikard wanted very much for Don to sing this hymn, which was at that time in our hymnals at Clear Creek Baptist Church where the Rikards were members. Don could hardly decline the request, and during the funeral service he sang this hymn in his unassuming way--comforting the Rikard family as they imagined their loved one, as he died, looking to his heavenly home: "Coming home, coming home, never more to roam. Open wide Thine arms of love, Lord, I'm coming home." Oh, how wonderful if we could end our lives looking forward to the open arms of God!

Another favorite of mine, "I'd Rather Have Jesus," was immortalized by George Beverly Shea, of the Billy Graham Evangelistic Crusade Team. The words, "I'd rather have Jesus than silver or gold, I'd rather be His than have riches untold. I'd rather have Jesus than houses or lands, I'd rather be led by His nail-pierced hand. Than to be the king of a vast domain, or be held in sin's dread sway. I'd rather have Jesus than anything this world affords today," have been sung by vocalists through the years as a personal testimony of their love and commitment to our Savior.

Also immortalized by George Beverly Shea during Billy Graham Crusades, "How Great Thou Art," is probably the favorite of a larger and more diverse group of people than any other song of faith except "Amazing Grace." The song was new in 1960, and Daddy wanted it for Mother's funeral. Until I had to quit playing the piano in 1988, if I was called to play for a funeral, I could expect usually to be asked to play this wonderful song. The words were written in 1886 by Carl Boberg and translated in 1949 by Stuart Hines, who is often given credit for writing the words. Stuart Hines also adapted the music from a Swedish folk melody. Though used frequently, "How Great Thou Art" never seems to get old.

Within the last few years, I was reminded of the song, "Gathering Buds," which was sung at the funeral of my baby brother in November of 1939. A family had experienced the death of a very young child, and an older member of the family recalled this little song, heard at a service years ago, and wanted it for the funeral. One of the funeral home staff

called me to ask if I had heard of a song which spoke of gathering a bouquet for heaven, and I was glad I could recall this song and find it in one of Daddy's collection of "Convention Songs" and thus provide some measure of comfort to the grieving family.

Recently, at a time when for several weeks I felt physically and spiritually bereft, the words of the hymn "Turn Your Eyes Upon Jesus" came to me, putting into words thoughts turning in my mind. The first verse of this hymn, "O soul, are you weary and troubled? No light in the darkness you see? There's light for a look at the Savior, And life more abundant and free!" is followed by the chorus, "Turn your eyes upon Jesus, Look full in His wonderful face, And the things of earth will grow strangely dim In the light of His glory and grace." As I repeated the words, I was brought closer to God. I prayed that when it was God's will for my life, He would deliver me from my burdens and give me peace and joy. He may not choose to remove my heaviness of heart, but I know He will help me to cope. I was already grateful He had caused me to look fully to Him.

I feel great comfort as I reflect on these and other favorite hymns and songs. I share my thoughts in the hope that you may find some comfort in my favorites and also that you might reflect and find comfort in your own favorites.

"Tis grace has brought me safe thus far, and grace will lead me home." ("A.G.")

*Sincerely,
Patsy*

TRISH COUSLEY RESIGNS

The Waller Funeral Home family has been adjusting to the absence of long-time (13 years) employee Trish Cousley. Trish's primary responsibility was with insurance, but she helped out wherever she was needed. She served with loyalty, compassion, and professionalism. Her plans for the future are indefinite, and perhaps she will be available for part-time work at the funeral home when we are especially busy or shorthanded. We thank her for what she has meant to us as an employee and as a friend! We wish her good luck and happiness always!



Bob Rosson

LISTENING IN: A CONVERSATION ABOUT PREARRANGEMENTS (RING!)

Bob: Waller Funeral Home. Bob Rosson.

Caller: Hi, Bob. Did you hear about that big funeral home in Memphis that won't pay off its preneed contracts in full?

Bob: Yes, I did, and I have heard the same thing about a few other funeral homes—some in Mississippi. The overwhelming majority of funeral homes are reputable and have a high standard of ethics. But, as in other professions, a few bad guys can cause people to question the others.

Caller: What's the deal on that Memphis funeral home's default on the preneed contracts?

Bob: They reported that preneed money on deposit does not cover outstanding contracts, and the contracts cannot be paid in full. Apparently the preneed money had not been adequately protected. Sometimes funeral homes have bought new facilities or equipment and sometimes they have used the money for everyday expenses.

Caller: Can they do that?

Bob: According to the Mississippi law effective July 1, 2006, 85 percent of preneed money **must** be put in a legal trust. Previously, 50 percent of preneed money had to be put into trust. After legal requirements are met, a funeral home can use the remainder of the money in whatever way they choose.

Caller: What percentage of preneed money does Waller Funeral Home put into trust?

Bob: 100 percent. We have always put 100 percent of preneed money into a trust. When they opened Waller Funeral Home in 1977, Don and Patsy Waller thought the only way to protect

customers and the business was to put all preneed money into a trust, and we have continued that practice through our 29 years of operation.

Caller: What is the trust?

Bob: The Mississippi Funeral Directors Trust, which is managed by Merrill Lynch.

Caller: Can you get money out of the trust if you need it for something else?

Bob: No. The money cannot be withdrawn by anybody until the beneficiary dies and we perform the services in the contract. We have to present proof of the death and services before we can withdraw any of the money—not any of the principal nor any of the interest. At no other time and by no other person can money be withdrawn.

Caller: Have all funeral homes used a legal trust?

Bob: Some funeral homes have just used a bank account with "Trust" in the account name. When they did that, the money could be withdrawn by them at any time. The consumer was not protected.

Caller: What about insurance?

Bob: Insurance-funded prearrangements are a good option for some people. But, as with all insurance, you may end up paying more into the policy than you get out of it—depending on the length of time the policy is held. We offer insurance-funded prearrangements to our families as well as trust prearrangements. We explain all the facts and families select what is best for them.

Caller: How can a person know his/her preneed money is fully protected?

Bob: Ask. Our preneed contract specifies that 100 percent of the money goes into a trust account. If you deal with a reputable funeral home, you can know you are protected.

Caller: How do you know if a funeral home is reputable?

Bob: Personal recommendations from others in the community can be valuable in judging a funeral home. Attending a funeral can help you judge the facility and the professionalism, courtesy, and hospitality of the staff. The guidelines we follow (which have earned us four Pursuit of Excellence Awards) include education, compassionate service, technical skills, community and professional service, library or media resources, professional development, in-house staff training, and public and community relations.

Caller: Do these high standards make the funeral home more expensive? Should I shop for cheaper?

Bob: In the long run, good business practices make for fair prices and fair profits. Good funeral homes have high overhead and prices must cover that as well as the obvious expenses. If prices are too cheap, the funeral home will have to look for ways to cover the deficit and may use preneed money or they may scrimp on services and facilities. Funeral homes are required to show customers itemized charges, and we openly discuss charges with families.

Caller: Can preneed arrangements be transferred to another funeral home?

Bob: No. Our trust prearrangements are nonrefundable, nontransferable, and irrevocable. Do not be misled by what others may tell you. Our contracts do not allow for the selection of another funeral provider or for the refund of any sums paid under the preneed agreement. The only exception to this is in the event a funeral occurs more than 50 miles from Oxford, **and** we determine that the distance renders it impractical for us to perform the funeral service.

Caller: What would happen if Waller Funeral Home was sold or closed?

Bob: Because we deposit 100 percent of preneed money into the trust and have no access to that money, your money is perfectly safe. A new owner would not have access to the trust money. The new owner would be required to honor the contracts we have made. Morally we are committed to see that this is done, and legally the new owner could not do otherwise. If the business was closed, the money would still be available after the death of and funeral services for the beneficiary.

By the way, we plan to be here a long time. We think far into the future.

Caller: Do you think the Mississippi preneed law is adequate?

Bob: No. Increasing the amount required to be put in trust to 85 percent was a step in the right direction, but we believe that all funeral homes should do as we do and put 100 percent of the preneed money into a legal trust where no interest or principal can be taken out until the beneficiary dies and funeral services are provided. Severe penalties should be imposed if a funeral home does otherwise.

Caller: Do you still think preplanning and prepaying for a funeral is a good idea?

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LISTENING IN

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Bob: Yes, definitely. We see regularly how much easier arrangements are for families who have planned ahead. The stress—emotional, physical, and financial—is greatly reduced if things are already in place. Also prices can be locked in regardless of continuing inflation. Your preneed money is 100 percent safe with us—Merrill Lynch guarantees it.

Caller: Thanks for discussing this with me. I feel better about coming in to make our prearrangements. Can you set me up a time this week?

Bob: Sure. What's a good time for you?

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DON'T FORGET THE LIVING

*Then saith he to the disciple, Behold thy mother!
And from that hour that disciple took her unto his own
house. John 19:27*

A man in our community recently passed away after a long struggle with cancer. His grieving family gathered at the local funeral home expecting to make all the arrangements for his burial. They were surprised to learn that, just weeks earlier, the man had prearranged and prepaid his own funeral. His final gift to his family was to relieve them of the stress and expense involved in his burial.

On the cross, Jesus was bearing the sins of the world. He was suffering and dying for us all. Yet He took time to think of the living and provide a loving home for His mother,

We are personally prepared for death when we accept Jesus as our Savior. Death is no longer our enemy, but a doorway to heaven. What of those we leave behind? Have we done everything we can to ease their pain? Is your will up-to-date? Do you have burial prearrangements? If not, why not? Don't forget the living.

-Reverend Marvin Minton
*Open Windows: Southern Baptist
Guide for Personal Devotions
Spring 2006*

In Memoriam

We dedicate this issue of *Seasons* to those who died and whose families we served from May 8, 2006, through August 13, 2006.

Mrs. Dorothy Kathryn Wait	May 8, 2006
Mrs. Dorothy Cannon Upchurch	May 11, 2006
Mr. Robert Lee Beckworth, Jr.	May 12, 2006
Mr. William Floyd Klepzig	May 13, 2006
Mr. R. Martin Ferguson	May 29, 2006
Dr. William Knox Harrell	May 30, 2006
Kimberly Renee Ingram	May 31, 2006
Mrs. Estelle Jones Dalton	June 2, 2006
Mrs. Shirley Carpenter Milam	June 5, 2006
Mrs. Mattie "Pat" Atkins	June 7, 2006
Mrs. Mary Harmon Leeper	June 8, 2006
Mr. Walter F. Threadgill	June 11, 2006
Mr. George Lee Russell	June 19, 2006
Mrs. Bernice Weathersby Johnson	June 22, 2006
Mr. Wayne Stanley Harris, Sr.	June 25, 2006
Mr. Robert DeLain Horne	June 27, 2006
Mr. Kenneth Howard Carpenter	June 29, 2006
Mrs. Brutonia "Tonie" Dunson	July 7, 2006
Mrs. Odie Varner Butler	July 9, 2006
Mr. Morgan Dempsey Langston	July 10, 2006
Mr. E. Kennon Knight	July 11, 2006
Mr. Richard Lee Moor	July 12, 2006
Mr. Bobby Dwain Dalton	July 13, 2006
Mrs. Billie Maxwell Brown	July 14, 2006
Dr. Joseph Louis Supple, Jr.	July 16, 2006
Mr. Joe Raymond Smith	July 18, 2006
Mr. J.D. "Jake" Fortner	July 22, 2006
Mrs. Mildred Wells McCain	July 22, 2006
Mrs. Catherine Leigh Ratliff	July 22, 2006
Mr. James Latham King	July 25, 2006
Mr. Charles Samuel Capell	July 25, 2006
Mrs. Helen Knight Cantrell	July 26, 2006
Mr. William P. "Red" Woodward	July 26, 2006
Mr. Quay C. Jaco	July 30, 2006
Mrs. Lucie Olivier Bramlett	July 30, 2006
Mr. Authur A. "Buddy" Vaughn	August 4, 2006
Mr. Rufus K. Prewitt, Jr.	August 6, 2006
Mr. Clinton C. Butler	August 6, 2006
Mrs. Georgia Ann St. Amand	August 8, 2006
Mrs. Tricia Nelson	August 9, 2006
Dr. Billy Anthony Barrios	August 11, 2006
Mrs. Oleara Smith Morgan	August 13, 2006

Return Service Requested

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Waller Funeral Home



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