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COVER STORY

CHOSEN PAYMENTS

Credit Card Processing for Funeral Professionals

Don't Leave Money on the Table

page 42



Decreasing Customer Loyalty

THE PROBLEM ISN'T WHAT YOU THINK



Funeral homes today can no longer take customer loyalty for granted. In fact, many funeral homes are losing ground to competitors in and out of their market. Most blame the changing funeral consumer for declining loyalty, but the REAL problem will surprise you. During this eye-opening webinar, you will learn the real reason for declining customer loyalty and leave with some key takeaways to increase customer loyalty and referral rates in your market.

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FEATURES

42



CHOSEN PAYMENTS

COVER STORY

DON'T LEAVE MONEY ON THE TABLE!
Process credit cards with Chosen Payments



24

FUNERAL HOME SUCCESS STORY

Batchelor Brothers Inc. Funeral Services
Baltimore, MD



28

FUNERAL DIRECTOR SPOTLIGHT

R. Blake Cammack
Welch Funeral Home | Longview, TX

32

FEATURE EDITORIAL

Embracing Trends in Funeral
Home Design

48

PROFESSIONAL SPOTLIGHT

Jamie Meredith | C&J Financial



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CONTENTS

38

Why You Should be Texting Your Families
BY ELLERY BOWKER

52

Turning the Tide in Funeral Service
BY DJ JONS

56

Buying Stuff Can Be Taxing
BY RAYMOND L. BALD, CPA, CFE AND
RONALD H. COOPER, CPA

60

Why Most Marketing Fails to Achieve Liftoff: Why Most Marketing Fails and How You Can Secure More Business
BY TYLER ANDERSON

64

Get Moving: The Future Won't Wait
BY SHANNON CUMMINGS

68

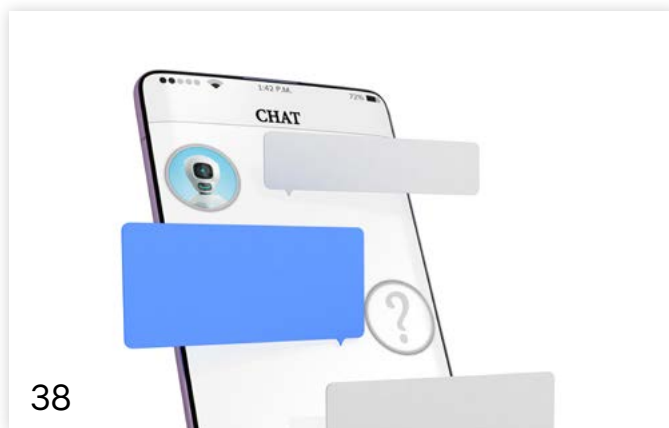
In the Age of Information, Misinformation Just Does Not Cut It
BY KEVIN MCKAY

72

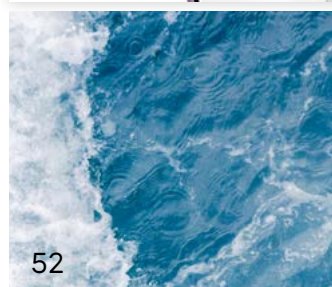
The Obituary, Your Marketing Machine
BY PETRA LINA ORLOFF

74

Search Engine Marketing for Funeral Homes: Why It Matters and How to Do It
BY WELTON HONG



38



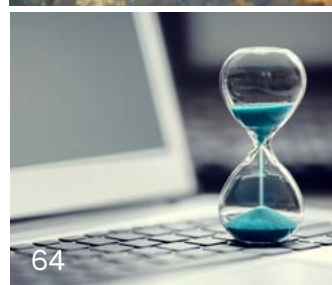
52



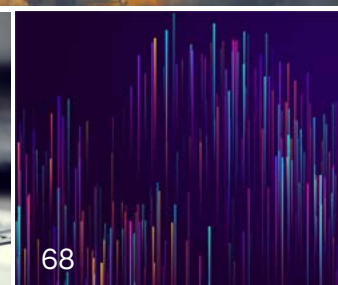
56



60



64



68



72

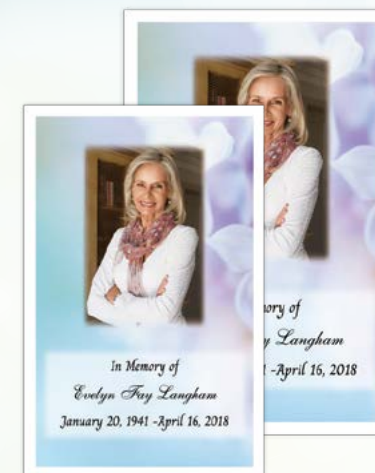
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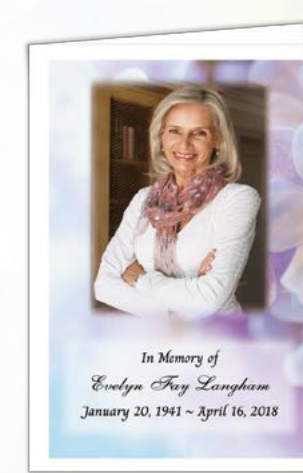
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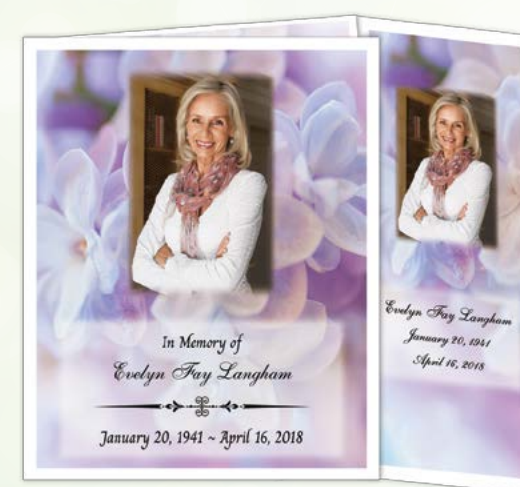
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PRODUCT SPOTLIGHT

40 PIERCE BODYLIFT

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COMPANY SPOTLIGHT

44 NOBLE METAL SOLUTIONS

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EXTRAS

16 INDUSTRY ALERTS

See what's happening with Vendors, Distributors, and Manufacturers.



78 INDUSTRY EVENTS CALENDAR

Upcoming Events in the Funeral Industry.



80 SPECIALTY VEHICLES

See New and Used Vehicles.



82 AD INDEX

Manufacturers and Suppliers that make it possible to bring you Funeral Business Advisor Magazine.



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Ellery Bowker is the Founder and CEO of Aftercare.com. Aftercare.com helps funeral homes and cemeteries build loyalty with an automated follow up program. Ellery can be reached by phone at (800) 721-7097 or reach by email ellery@aftercare.com.



DJ Jones serves as Director of Learning and Development at Funeral Directors Life and has a passion for learning and growing and inspiring others to learn and grow every day as well. DJ has been with Funeral Directors Life for over 25 years and enjoys sharing her love of continual personal and professional growth and development with the company's employees, client funeral homes, and sales professionals. DJ has trained funeral home and sales teams across the nation, helping them grow and unleash their inner potential through industry-leading training programs and CE courses. To connect with DJ, please email her at dj.jones@funeraldirectorslife.com.



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Tyler Anderson was born and raised in the funeral profession. He grew up with a personal appreciation for the importance of ceremony and ritual. His grandfather started his first funeral home in 1944 and the Anderson family continues to operate firms in the state of Ohio today. Tyler began his preneed career as an advance planner, then regional sales manager with The Outlook Group, which

his father, Charles, founded in 1985. Later, as CEO and President (2010-2016), Tyler helped Outlook Group become one of the nation's top preneed companies. His unwavering passion to help more families experience a meaningful service fueled his decision to unite with Precoa in 2017. Today, Tyler helps to share our vision nationwide through the connections he builds with funeral homes and professional peers. To connect with Tyler, he can be reached by phone at 773.263.5187 or by email tanderson@precoa.com.



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Petra Lina Orloff is president and CEO of Beloved, which produces custom, personalized, handcrafted obituaries and eulogies. She has been a professional writer for over 20 years and also completed the PhD program in English at Wayne State University in Detroit, where she taught literature and cultural studies. Her academic area of specialty is storytelling. You may contact her at petra@beloved-press.com or at (248) 894-7076, or visit www.beloved-press.com.



Welton Hong is the founder and marketing director of Ring Ring Marketing (FuneralHomeProfits.com), which specializes in helping funeral homes convert leads from online directly to the phone line. Welton also is a speaker at funeral home conferences and the author of Making Your Phone Ring with Internet Marketing for Funeral Homes. Reach him by email at info@ringringmarketing.com or call toll-free at 888.383-2848.

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INDUSTRY ALERTS



WILBERT FUNERAL SERVICES, INC. ACQUIRES ASTRAL INDUSTRIES, INC.



Overland Park, KS — Wilbert Funeral Services, Inc. (“WFSI”) is pleased to announce it has completed the acquisition of certain assets of Astral Industries, Inc., Astral Carrier Inc. and other related Astral companies (“Astral”). Based in Lynn, Indiana, Astral is a leading manufacturer of steel caskets and has supplied independent distributors and funeral homes across the United States for over 45 years. Astral Carrier is a 48-state contract carrier with a fleet of air-ride tractors and trailers. This transaction supports WFSI’s continued growth strategy through continued reinvestment in complementary products and services benefiting funeral professionals and the families they serve. This commitment to offering solutions to industry professionals and their customers will continue to drive the combined enterprises.

“We are very pleased to welcome Astral to the Wilbert family,” stated Dennis Welzenbach, President & CEO of WFSI. “We

will retain Astral’s manufacturing platform and offices, and Don Robinson, currently Executive Vice President – Licensee Products & Services and President of Signet Supply for WFSI, will be relocating to Lynn to assume the position as President of Astral, while retaining his role with Signet Supply.”

“We would like to thank Astral’s independent distributor and funeral home customers, as well as the Signet Supply distributor group, for their support as we worked to complete the merger of these iconic brands,” stated Robinson. “We are committed to building on Astral’s industry-leading quality, great customer service, and dedicated transportation, which provide both distributors and funeral professionals unequalled value. In the months ahead, Astral plans to introduce an expanded line of burial and cremation products for distributors under the new brand Astral SELECT™.”

As demonstrated by this transaction, WFSI remains committed to the North American funeral industry and to the Wilbert network of Licensees.

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At Clarity Memories we find ways to keep memories alive through stories, pictures, video and even audio files. We have options for everyone and accept custom requests. We capture memories that can be lost through generations by integrating it together into one place for future generations to enjoy.

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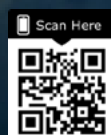
—Jason Bradshaw, Bradshaw Funeral & Cremation Services



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JOHNSON CONSULTING GROUP LAUNCHES #STAYCONNECTED PERFORMANCE TRACKER FEATURES



Scottsdale, AZ — Johnson Consulting Group is excited to announce new and exciting features through Performance Tracker™ that will help funeral and cemetery businesses stay connected to the families they serve.

For nearly a decade, JCG Performance Tracker™ has been providing and reporting accurate measurements of customer satisfaction and sales performance through the power of surveys. With around 171,400 sales contracts and 123,000 surveys analyzed annually, JCG is able to benchmark industry standards for funeral and cemetery professionals to identify strengths and weaknesses, and establish actionable measures to improve their businesses.

The stay connected features include three key enhancements to our At-Need Surveys:

- Follow up sympathy cards
- Mobile survey
- Other Texting Capabilities

The first of these features launching is the #StayConnected follow up cards. JCG Performance Tracker™ will now send a sympathy card right after services (paired with the traditional JCG Survey), along with a holiday card, and a remembrance card throughout the year. These cards are available in 4 uniquely designed sets.

“All of these features we are adding to Performance Tracker will not only help these businesses build relationships with the families they serve, but it helps build resiliency,” says Kate Cowger, JCG’s Director of Technology, “It keeps the lines of communication open, and shows that we are stronger together.” The texting features and mobile survey are currently being tested at a beta location and are projected to be released by the end of Q2.

“Our goal by adding these new features is to increase online reviews of the businesses we serve,” says president of Johnson Consulting Group, Jake Johnson, “And now that so much of what we do is mobile facing, it will make it easier for those families to share their experience online.”

Johnson Consulting Group is committed to providing intelligent business solutions that address operational and financial needs within funeral homes and cemeteries. By creating personalized partnerships with these professionals to streamline their systems and processes, it allows them to save time and focus on what matters. Our solutions include business succession planning services, technology, financial management & accounting services, professional funeral & cemetery consulting, JCG Performance Tracker™, and much more. For more information about #StayConnected, and JCG Performance Tracker™, email info@johnsonconsulting.com.

PASSARE® TO PARTNER WITH AFTERCARE.COM



Abilene, TX — Passare, Inc. is proud to partner with Aftercare.com to provide their mutual customers a more efficient process for enrolling their families into the Aftercare.com service, an automated solution for following up with families after the service is over.

“We are pleased to partner with Aftercare.com to streamline the process of following up with families after a service,” Passare CEO, Jay Thomas said. “The easier we can make it for our clients to connect with the families they serve, the better. This is a big win for our mutual customers because it reduces duplicate data entry and helps our clients save time.”

Funeral homes who use Passare and Aftercare.com will be able to set up an automated report that sends contact information for family and friends on new and archived cases directly to Aftercare.com to be enrolled into the Aftercare Card Program, or the Aftercare-By-Text program. With either program, funeral homes are able to let families know they are thinking about them, which builds relationships and helps to create loyal families.

“We are laser focused on creating an effortless experience when it comes to enrolling families,” said Ellery Bowker, Founder, and CEO of Aftercare.com. “Partnering with Passare helps to make that possible, and that’s a win for everyone.”

“We’re happy to team up with Aftercare.com,” said Thomas. “Our goal is to make it as easy as possible for funeral directors to run their businesses, and this is just one way we are helping to streamline funeral home processes. The beauty of this is that you can set it and forget it and rest assured that your families are being served through a quality aftercare program.”

To learn more about Passare’s collaboration software, visit us at www.passare.com.

ABOUT PASSARE: Passare offers the funeral profession’s only collaboration software. With Passare, you can collaborate with families and team members anytime, anywhere, using any device. Plus, with unlimited users, devices, and updates, along with 24-hour customer support, you have access to your information when and where you need it. For a free demo, visit www.passare.com.

ABOUT AFTERCARE.COM: Aftercare.com makes it easy for funeral homes and cemeteries to stay in touch with families after the service is over. With personalized, caring text messages or cards sent automatically, funeral homes are able to serve at-need families while still letting previous families know they are being remembered.

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HOMESTEADERS LIFE COMPANY RELEASES NEW ECHECK PAYMENT OPTION



West Des Moines, IA — Homesteaders Life Company has announced the release of a new electronic check (eCheck) payment option for policy owners. The new feature is available for premium payments on multi-pay policies and early pay-ups, adding to an already robust suite of payment options.

“At Homesteaders, we are always looking for new ways to enhance the customer experience for policy owners, funeral providers and agents,” said Senior Vice President of Customer Service Krista Frank. “eCheck is another way Homesteaders is making it easy and convenient to pay policy premiums. It’s a great option for policy owners who prefer not to use a credit card or mail in a physical check.” With Homesteaders’ new eCheck feature, users can electronically withdraw funds from a checking or savings account to make policy payments – fee free. Families can access the new feature through the secure policy owner portal on Homesteaders’ website.

Additional information can be found at homesteaderslife.com/policy-owner-resources.

FUNERAL HOME GIFTS ANNOUNCES INTRODUCTION OF REVOLUTIONARY PHOTO URNS



Lynn, NC — Funeral Home Gifts, the nation’s premier provider of personalization products, is excited to announce it’s latest product offering – enamel-baked photo urns.

“We recognize that funeral homes and the families they serve already have a ton of urn options,” said Funeral Home Gifts president, Karl Weisenbeck. “So why would we want to jump in with a new product in a market that could be considered already saturated with options? Because we listened to what our customers have told us would resonate with the families they serve and are responding with a truly revolutionary offering that no one has seen before.”

Available next day and in vertical and horizontal formats, Funeral Home Gifts new photo urn is constructed of unbreakable enamel-baked finished aluminum, printed with up to five images of the decedent and custom text in full color and high definition. The urn is completed with finished hardwood ends creating a classic presentation for display in any home or office setting.

“I’ve seen statistics that state that that within two years of a service, 80% of families can’t even remember who their death care provider was,” said Weisenbeck. “Our urn creates an amazing presentation as a stand alone centerpiece at memorial services. And when displayed with our Tribute Blanket and personal items cherished by the deceased family member, it truly transforms a vanilla service into a ‘wow experience’ and cements the funeral home as the family’s go-to death care provider.”

To learn more about Funeral Home Gifts new photo urn, call 800-233-0439 or email Karl Weisenbeck at karlw@funeralhomegifts.com, or visit www.funeralhomegifts.com.

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WILBERT’S NEW SIMPLIFI™ PROGRAM STREAMLINES OUTER BURIAL CONTAINER PRESENTATIONS



Broadview, IL — Taking the confusion and complication out of the outer burial container (OBC) presentation to families is the goal of simpliFi™, a new program developed by Wilbert Funeral Services, Inc. There is no cost to funeral professionals. A table graphic and short video are the only tools utilized in the simpliFi program. SimpliFi has been proven to save time in presenting OBC options to families and to increase the sales of burial vaults over unlined grave boxes.

SimpliFi addresses the challenge of educating and communicating effectively with families who are increasingly time-crunched and distracted, yet still need to understand OBC choices including personalization options that will help create a treasured tribute and satisfactory experience. While there are various approaches on the market to present OBC options, many funeral providers prefer personal engagement with families which is what the simpliFi program is all about.

“There are a variety of easy ways to present the video, making it very easy to share the simpliFi program with families” said Wayne

Stellmach, Director of Marketing, Wilbert Funeral Services, Inc. “No need for internet, no need for computers – unless the computer monitor is preferred by the funeral professional”.

Wilbert simpliFi is not only simple for families to understand, it is quick and simple for funeral professionals to learn. A convenient pocket guide provides an easy 1-2-3 step approach which when combined with the two-minute video only takes an average of four minutes to present. To further support the funeral professional, Wilbert provides an additional reference packet detailing how to address various concerns that are commonly expressed by families, which is a great resource for newer funeral professionals as well as a refresher for more seasoned professionals. “Those who have used simpliFi have applauded its valuable support even for those who already have experience and a good track record of lined burial vault sales,” added Stellmach. “Of particular note has been how simpliFi opens discussions of personalization and graveside services.”

Wilbert has a schedule of simpliFi webinars with an array of dates and times to accommodate those who would like to learn more about simpliFi. To see the schedule and register for a webinar, go to www.wilbert.com/simplifi/webinars. Local Wilbert Licensees can provide additional information or arrange a demonstration of how simpliFi™ can simplify burial vault presentations.

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MATTHEWS AURORA™ FUNERAL SOLUTIONS LAUNCHES STATIONERY PERSONALIZATION AND OTHER SOLUTION CENTER ENHANCEMENTS

Pittsburgh, PA — Matthews Aurora™ Funeral Solutions today announced the launch of a new stationery personalization feature and other enhancements to its online customer Solution Center, available exclusively to Matthews Aurora funeral home customers.

The new stationery personalization feature is compatible with all stationery templates available in Matthews Aurora's Cherished Memories™ stationery catalog, including its exclusive, best-selling Honoring our Heroes line of memorial stationery crafted from authentic military uniform fabric, designed by Jonathan Field. The personalization feature is easy to use and requires only basic Adobe® Acrobat® and a standard printer. Service information is entered into the system once and then can be auto populated to print register book pages, service folders, bulletins, prayer cards and bookmarks. The system also includes a search feature, making finding the right stationery product quick and easy. Matthews Aurora also recently announced enhancements to its Solution Center App, including enhanced visual design,



improved selection guides that help arrangers and families find the perfect casket, the ability to select and compare favorites, a new "Kiosk Mode," and consumer information videos on "Selecting a Casket," "I'll Remember You® Cremation Choices," and Personal Expressions™ 3D Printed Urns. The Solution Center App is now available for Android® and Apple® smartphones and tablets from the Google Play Store™ and the Apple App Store®.

The Solution Center also now includes electronic order forms for Personal Expressions™ 3D Printed Urns and 3D Crystal Tributes, and an urn engraving preview in the ordering cart. Customers who are already Solution Center users may begin using the new stationery personalization feature and other enhancements immediately.

Customers not yet registered for the Solution Center may contact their Matthews Aurora™ Funeral Service Consultant or Customer Service. Customer Service may be reached at 1-800-457-1111.

PIERCE ADDS BODY LIFT™ TO ITS PREP ROOM PRODUCT LINE

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Dallas, TX — Pierce has expanded its prep room equipment product line to include the Body Lift™ device, an innovative mechanism that allows one person to easily transfer bodies from one area in the prep room to another. The Pierce Body Lift reduces potential back strain and other injuries to prep room staff that can be caused by manually lifting bodies.

Pierce Body Lift™ has evolved throughout the years since its introduction in the mid-2000s as the Body Scoop™ by B-Mobile, Inc., which was acquired by Pierce in early 2019. Wayne Blacklock, former president of B-Mobile, further modified the design based on funeral professionals' feedback

so that the scoops lock under the body with no lifting and the lifting motor provides a smooth lift from table to table and casketing.

The ceiling-mounted systems can be designed with a simple single rail over the embalming table, or an H-shaped rail configuration covering the complete preparation room. All of the lifts are installed by certified installers across the United States.

"The Pierce Body Lift is truly compatible with our line of prep room equipment which not only makes embalmers' jobs easier but ensures they operate in a safe environment," remarked Lance Ray, COO and Executive Vice-President of Pierce. "Constant lifting can not only lead to back injuries, but is also exhausting, so an investment in a Body Lift can even yield returns in staff productivity."

There is also a financial return on investment in terms of time savings and reduced insurance costs, with an average 24-month ROI after installation of a Pierce Body Lift. In addition, funeral homes with less than 30 full-time employees and/or gross income up to \$1 million may apply for the ADA section 44 (C1) \$5,000 tax credit for an injury prevention program like this.

For more information on the Pierce Body Lift, contact a Pierce Sales Representative or call Pierce at 800.527.6419.

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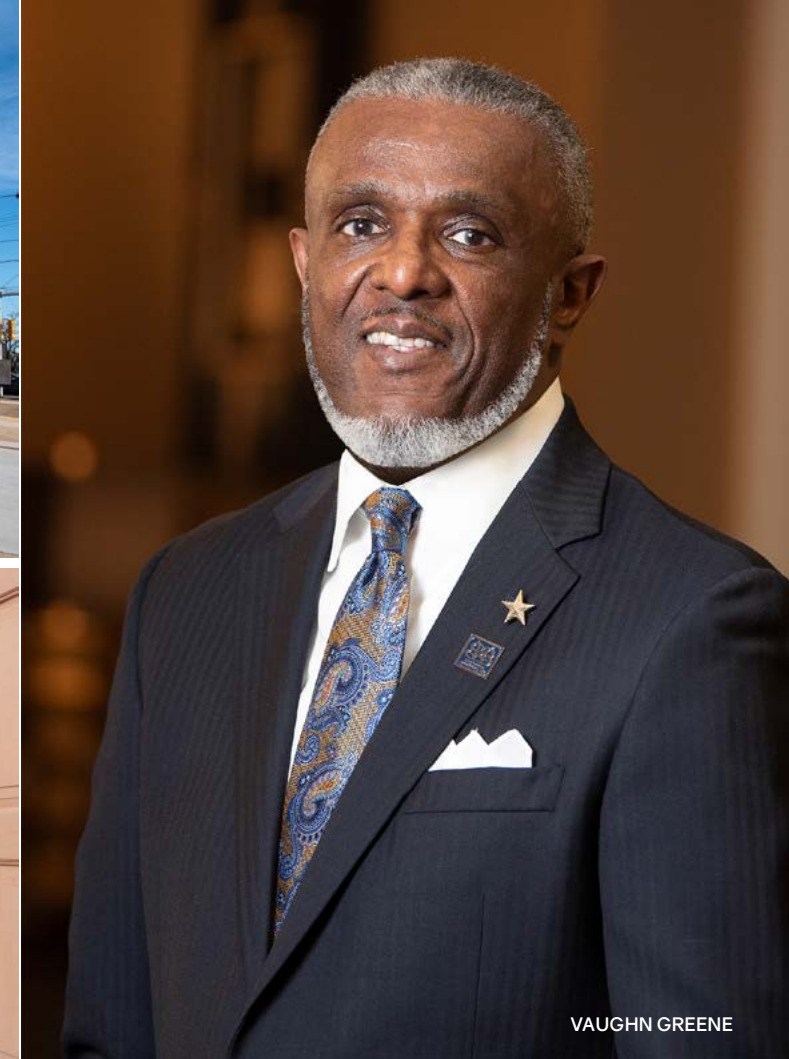
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BATCHELOR BROTHERS INC. FUNERAL SERVICES

Batchelor Brothers Funeral Services is a full-service, African American-owned and operated funeral and cremation organization. Their firm has been leading our industry in service to thousands of families across three states. They are known for their distinguished service and compassionate care. With each day, their business strives for perfection and is constantly finding ways to better serve their families.

"My career in the funeral industry started at the age of 15," begins Vaughn Greene, Founding Partner, President, Licensed Funeral Director and Pastor with Batchelor Brothers Funeral Services. "I was working for an urban funeral home in West Baltimore, when I came to the realization that I wanted to be self-employed. I went to school and graduated with

a degree in Mortuary Science in 1984 and founded Vaughn Greene Funeral Services in 1996," he continues. There are now a total of four funeral homes in the Baltimore area that don Vaughn Greene's name.

Vaughn was determined to open his own funeral home in Baltimore because even though it was a very urban city, there were no minority funeral homes serving the suburbs of Baltimore or Baltimore County. In 1996, he purchased his first location and never looked back.

"I think the fact that I was the only minority funeral director serving Baltimore County at that time really helped us gain traction in the community. That was the genesis for me expanding and growing in that market. From there, brand recognition and the service I was providing the community really catapulted me into expanding to more locations," explains Vaughn.

That expansion led to Philadelphia under the Batchelor Brothers moniker. In 2010, recognizing that there was a need to compassionately deliver high quality, uniquely distinct funeral services to families in times of loss, Batchelor Brothers Funeral Services purchased the prior Levine family funeral home, located in the West Oak Lane section of North Philadelphia. They renovated the 17,000 square foot facility to incorporate a 400-seat chapel to accommodate the community, as well as several viewing rooms, a large conference room, and a comprehensive selection room.



DREXEL VIEWROOM

In January 2016, the firm extended their care and services into Trenton, New Jersey. They took over the prior Saul family funeral home on Greenwood Avenue in Hamilton Square, just outside of Trenton. Families in that community can now expect the same level of quality and comfort their Philadelphia neighbors have come to expect from the Batchelor Brothers name.

More recently in 2019, the firm opened their Drexel Hill location to serve West Philadelphia and surrounding townships. All three locations continue to provide exceptional service and comfort to families experiencing loss.

"All of our facilities are very well-maintained. They offer ample off-street parking and large sanctuary spaces for families. Each location is equipped with hospitality areas where families can detach themselves from the viewing or service and find solitude in a quiet area where they might want to refresh themselves with coffee or tea, cookies, or pastries. The quiet areas really help families find some peace in getting away from the crowds and spend time together," Vaughn states respectfully.

Each Batchelor Brothers location also offers areas for young children to play and unwind. Having a space for them to play board games or video games on tablets or phones is something families have really appreciated. Since the very first day, Vaughn has done everything he can to make each location naturally comfortable for the families he serves. By paying attention to each minute detail and constantly going above and beyond for families, the Batchelor Brothers legacy is one that will continue for generations.

"I was raised in a Christian family and funeral service is my calling. It is my ministry. My commitment to my faith and the fact that I honestly believe I am held accountable at a higher level, a higher level of service that I provide to God's people. Since He has entrusted me and holds me accountable for the families I am serving, I take my service very seriously. It goes beyond just my ministry to the family; it is my ministry to God first and foremost that drives me. I am ac-countable to Him and so my ministry to Him is me using my gifts, my talents, my resources, and my skills to provide encouragement and comfort to the families he entrusts in my care," passionately expresses Vaughn.

Vaughn's faith drives him to be the best he can be. For this reason, the funeral home's name holds a lot of weight in the community and their service is unparalleled.

In addition to serving his community with his business, Vaughn has also served as a pastor in Baltimore for seven years. He even donated 100% of his compensation back to the church and community. This outlook on life and dedication to serving families is a common theme among the firm's staff as well. They share Vaughn's passion for service and their dedication to their communities has been a major factor in the firm's success. Their mission is to compassionately deliver high quality, uniquely distinct funeral service solutions to families experiencing loss and

to be a valued resource partner to their community. The family-owned business considers their staff, the families they serve, as well as the communities in which they live and work to be a part of their family.

"At the end of the day, it is 100% about being committed and dedicated to the service you provide to families. In order to do that, you are going to have to invest, not only in your business, but you are going to have to invest in your community as well. Beyond a monetary sense as well, you need to put in time and volunteer - you are going to have to prove you are a servant and that goes beyond the service you provide when someone passes away," advises Vaughn.

"If you are dedicated to your community and your culture and dedicated to things you aren't getting paid to do, you families will notice that and they will choose you because of that," he adds.

Vaughn also advises that if you are a funeral home that is struggling in today's industry, to identify what makes you unique and different and emphasize that. At the end of the day, when everyone offers the exact same services, you must find a way to make yours stand out. Get creative, show your passion, and try new things. As this industry continues to evolve, don't be afraid to put yourself out there for the community you love.

"No one gets into funeral service because it is a lucrative field, you get into funeral service because you think that you have the gift and passion for serving people that is going to make a difference in people's lives. If you aren't in this for the families, you probably need to be doing something else," Vaughn says emphatically.

Even though there are a lot of challenges facing the funeral industry right now, Vaughn is looking forward to the future of funeral service.

"Going forward, I think as an industry we need to do a much better job of educating the consumer on the value of a funeral. I feel like younger generations don't quite understand the importance of celebrating life and it is our job to find a way to communicate to them just how valuable funeral service can be. I want them to know that the value of a funeral is when you find closure, when you grow as a person, and when you become a better person as a result of the service you received. I think this is an exciting time to be in the funeral service, a lot of people see funeral service in a state of decline and I don't see that at all. I see a lot of opportunity. Those who will be successful going forward, will be the ones who have the mindset, the resources, and the presentation and take advantage of it," he predicts.

The quality of service, palpable passion, and dedicated staff are just a few of the reasons Batchelor Brothers Funeral Services have captured the hearts of their community. The firm loves what they do and see it as more than a career - it is a calling. The core values of the firm drive deep roots into the community and fuel the rich legacy, and that is not something that will ever change. **FBA**



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R. BLAKE CAMMACK

FUNERAL DIRECTOR SPOTLIGHT

Funeral Business Advisor sat down with R. Blake Cammack, funeral director and owner of Welch Funeral Home in Longview Texas to learn more about his career, experience in the funeral industry, and what he's looking forward to in the future.

Was being a funeral director something that you always pictured yourself doing? What inspired you to get into the profession?

I grew up in Longview and attended many funerals with my grandparents as a kid. It felt like I went to every funeral that took place in Longview. However, after high school, I followed a passion of mine which was training Tennessee Walking Horses. I loved working with horses and won numerous world championships however, I soon realized I wasn't going to be able to support myself on that alone and I started to seriously contemplate becoming a funeral director. I drug my feet a little bit because I didn't want to have to move to Dallas to attend mortuary college.

Eventually I ended up with a temporary job filling one summer at Loyd James Funeral Home in Tyler, Texas and really got a well rounded idea of what it was like to work in this profession. I soon realized that this is what I wanted to do for the rest of my life. I met a funeral director from Longview and we started an embalming service together. My passion for the funeral profession continued to grow and so, I finally decided it was time to go to school. My business partner bought my half of the business and I went off to school at the Dallas Institute.

What is your favorite thing about working in this profession?

I didn't realize it when I first got into this business, but now that I have been doing this for 12 years, my favorite part is

being able to help people through such a difficult time. Every day at work is a different day and every family you encounter is a different family. People grieve differently. Helping families make a tough situation better is what makes this job so rewarding. As funeral directors, we cannot change what has happened, but we can change how people feel and improve the hard time they are going through which ultimately helps them heal faster.

What makes Welch Funeral Home stand out from others? What makes it unique?

When I graduated from mortuary school, I moved back to Longview and purchased the embalming service. For the 6 years that I had it, I worked for a lot of local funeral homes which gave me the opportunity to look at purchasing a few different funeral homes at that time. Ultimately, I was able to purchase Welch Funeral Home - which is the oldest funeral home in our county and a place I have been familiar with my entire life.

The Welch Family had built a new facility 20 years ago that was designed by J. Stuart Todd and our building is still one of the most unique things about our business. We have an atrium in the middle of the building with a glass ceiling and we use that room for visitations. We put the casket in the middle of the room and personalize the room to show all aspects of the person's life.

We are a Life Celebration funeral home and being part of that network has really opened our eyes and taught us to think outside of the box. We had always been a forward thinking funeral home and that is what lead us to Life Celebration, but since we joined the network, we have gotten so much better at staging, personalization, and coming up with great ideas. Life Celebration has really helped push us to our full potential.

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How are you involved in your community?

This is going to be a long answer. as my staff and I are involved in everything that we can be. My family has a long history of community involvement so it is something that has been ingrained in me from a very young age.

I recently started a community giving program here at the funeral home called Cammack Cares. It is all encompassing, and we sponsor as many of the local charitable events that we are able to. We donate our time and money wherever it is needed to help within the community. The biggest part of "Cammack Cares" is our Cowboy Cadillac Limousine. Last fall we purchased a limousine and wrapped it in the Texas flag vinyl that also has Texas themed images. We topped it off with a cow hide interior and Texas Longhorns on the hood. We donate the limo to community organizations, non-profits, and schools, that are wanting to raise money or reward their students. It's a fun way to connect to our community and give back. When I first pitched the idea of the limo, everyone thought I was truly nuts, but in the short time that we have had it - we've been able to raise money for a few community organizations and it's had great feedback. It's just a fun part of who we are - people even stop by to take pictures with the car at our funeral home.

Personally, I am member of the Masonic Lodge here in Longview and am the third member of family to be a mason. I am also a very active member of the Rotary Club of Longview where I sit on the board as the Public Relations Director and help oversee our largest fundraiser. I also sit on the board for the Kilgore College Foundation. Community service goes hand in hand with working at Welch Funeral Home. My staff is involved in many different civic organizations as well. As a funeral home, my staff and I try to be involved with our community as much as we possibly can.

What are you most proud of in your career so far?







I have had a lot of highlights in the 12 years that I have been doing this, and I hate to sound like a broken record, but the most stand out moment - happens quite frequently. I am proud that I get to help people every single day. When a grief-stricken family comes in and then we are able to take a disastrous moment in their life and turn it into a moment of happy remembrance and smiles - that is what I take the most pride in. That happens all the time. I love that we can surprise families with services and Life Celebrations that are better than they could have ever imagined. I am grateful that I get to help our families turn a dark time into a brighter time.

What do you feel is the biggest factor in your success as a funeral director and a funeral home?

The single biggest contributing factor to our success and growth as a funeral home is being able to think outside of the box as well as providing a personalized experience for every family. When I first bought the funeral home, the services here were very traditional and the business was maintaining, but it wasn't growing. I had big ideas for things I wanted to change. I knew my vision for personalized services would help us grow our business and it has. Our Garden Court visitations are like nothing you have ever been to. We have 6 flat screen tvs all around the room and the glass ceiling is a very nice touch. When you combine that with all of the other personalization that we provide, you get a funeral experience second to none.

The funeral industry is ever-changing and if you aren't willing to change, you will be left behind. For me, I don't want to just embrace trends - I want to be the one setting them. Sometimes people think I am crazy - even my own family - but I am willing to prove them wrong and so far it has worked. **FBA**

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EMBRACING TRENDS IN FUNERAL HOME DESIGN

Trends in funeral home architecture have become more contemporary, more brightly lit, and more inviting. The same is true for interior design. The old drab, heavy curtain look is a thing of the past. The color schemes used today are more vivid and more mixed, and better coordinated for younger tastes.

“Funeral homes are much less intimidating today, more open and more inviting. The mystery behind the funeral home doors is gone. Many funeral homes offer retail centers for flowers, sympathy cards, and aftercare items behind glass doors and open to the public. The same is true for casket presentation and cremation alternatives. They are open and not behind closed doors. This gives the overall impression of the funeral home less intimidating,” explains Brent Behrens, President of Behrens Design & Development, Inc.

Funeral homes are making the transition to a more casual environment. Generous light and open floor plans allow spaces to be versatile and used for many different types of services – inside the building and outside of it. Modern design elements inside and out make for a more inviting space that inspires and comforts families.

“The most noticeable change that we are seeing is that our clients want a more relaxed and casual atmosphere. In new construction only about 50% want a formal chapel, and regardless of a chapel or not, they want the building to have the feel of a country club or nice hotel lobby. We are currently working on several remodel projects to ‘de-formalize’ the existing formal chapel. We are changing the seating from pews to comfortable stack chairs that allow for any seating arrangement that the family wants. An important part of any project is the ability to have large flat screens in multiple locations for video tributes and informational videos about the services provided by the firm,” describes Bob Killingsworth, President of JST Architects.

As funeral homes become more casual, they also become much more flexible. This gives the funeral home the ability to offer a funeral service tailored to what the family wants. In the space that had been the formal chapel, the seating can be arranged however the family desires.

Technology has also advanced over the years as the traditional items, such as informational signage, guest books, picture

boards, etc. have now given way to digital signage, digital guest books, and elaborate audio and video systems throughout the facility.

Our industry has also seen major changes to the casket selection room. This room has gone through many evolutions over the years, but in recent years the changes have been significant.

“Most of us remember it being a sea of caskets in a large room. It progressed to a smaller room with the ability to stack caskets to reduce the footprint, but still display the same number of caskets. Modular showrooms then took over the design as casket companies developed elaborate displays utilizing just portions of caskets to display more merchandise in a much smaller room. Today, most of the new designs do not contain a casket selection room. Most of these facilities utilize a flat-screen TV to display their merchandise,” points out David TeBrake, Executive Vice President and Owner of Miller Architects & Builders.


Another significant change has been the incorporation of food service into the funeral home. Most new designs today include some type of luncheon room within the building. Whereas older funeral homes have transitioned their casket showroom into this space to better serve families. This room serves as a place for family to gather during a visitation, but also provides the ability to house the funeral luncheon within the funeral home for those not associated with a church in their community.

When choosing interior fixtures and other interior aesthetics, it is just important to design with trends in mind as it is usability.

“It is so important to meet the criteria of both. There has been a trend towards more modern, clean lines with some of my southern interior designers that we work with and I think this is perhaps coinciding with the move towards cremation and minimalist services,” states Rick Roberts, President & Co-Owner of Roberts & Downey Chapel Equipment, Inc.

There are endless decisions to be made on design projects in today’s rapidly changing industry; all the while balancing the client’s preferences, budget, code requirements and general good design. Factor in how quickly the funeral industry is constantly evolving, and architecture and design both become more challenging than ever before. FBA










Continue reading this feature editorial for additional information on architecture and interior design trends and insight from top industry professionals.



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Behrens offers full architectural design services. They design to your budget rather than determining the budget by the design. This saves time and unnecessary expense. Specializing in funeral home architectural and interior design, Behrens can also provide more than just design services including comprehensive feasibility analysis, site selection, market research, financial projections, and financing assistance as needed. Behrens' affordable development services help avoid making expensive errors in renovations, additions, interior refurbishing, and new construction and are available anywhere in the U.S. and Canada.

Behrens Design & Development has been in business since 1998 and has completed over 500 design projects in the United States and Canada and they have experienced their share of challenges.

"We like to say we have learned from our many challenges and pass that experience on to our new customers. We are the most experienced and that is reflected in our commitment to excellence. If you're thinking about a building project, call us, you'll be glad you did!" says Brent.

"Behrens is the most comprehensive service available to anyone who is considering building a new funeral home or remodeling an existing one. We offer services that cover site selection, budget establishment, market analysis, demographic studies, financing assistance, selection of the right contractor, monitoring the construction process, and the planning of an open house celebration when the project is complete. No one else provides all the relief of all the headaches involved in the process of designing and construction of a remodeling project or building a new building," Brent emphasizes.

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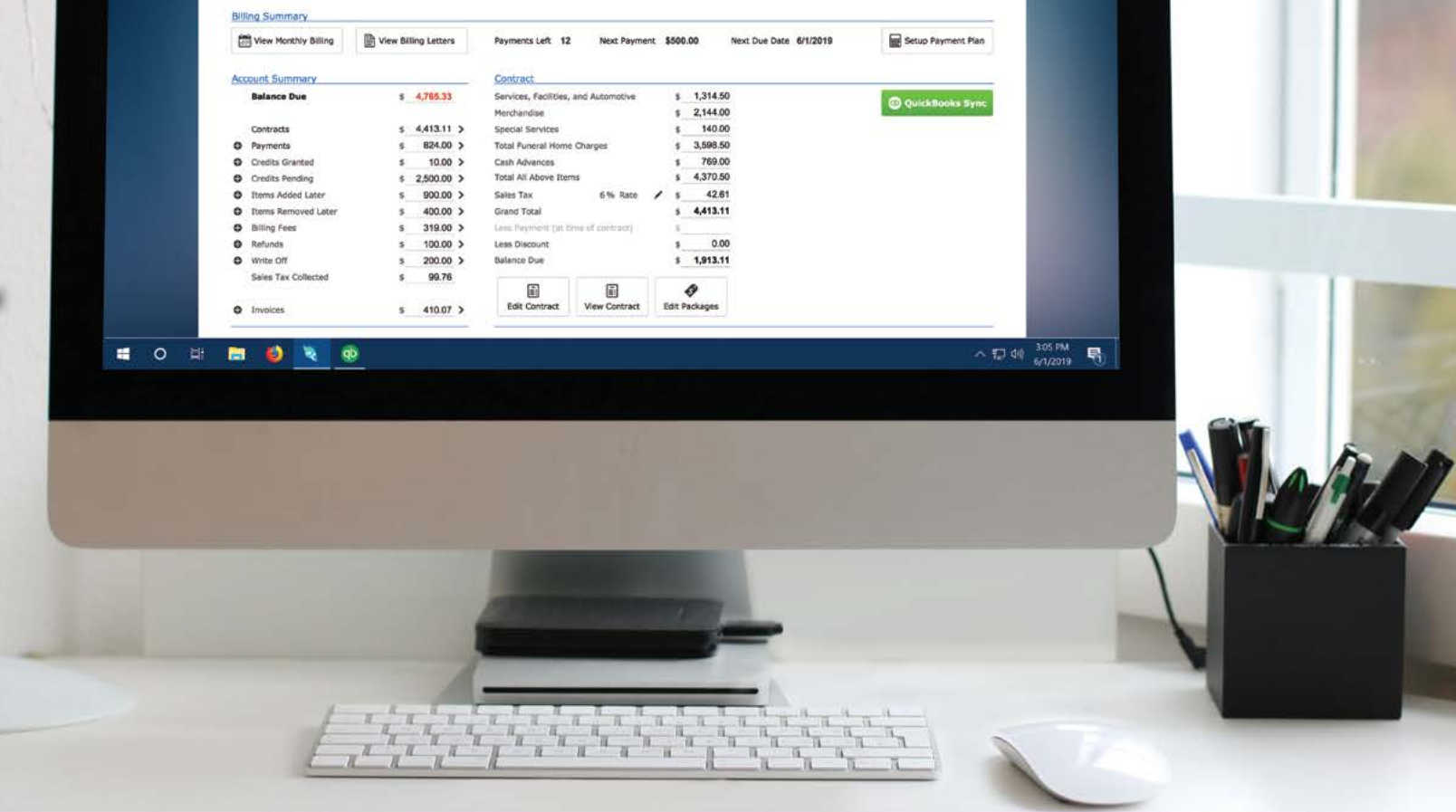
"Our firm focus is designing funeral homes and associated facilities, i.e.: reception centers, cremation facilities, administration and sales offices. We are familiar with how all the facilities operate and what is needed from a design point of view to make them efficient and functional. We can provide preliminary design to help determine if a project is feasible from a budget point of view, or if it can meet city zoning requirements. We can provide the complete set of construction documents required for permitting, bidding and construction. Many times, a client will need something in between preliminary design and construction documents, and we are happy to help with those needs too," begins Bob Killingsworth, President of JST Architects.

JST Architects and Interiors has been serving funeral homes and cemeteries for over 50 years. They understand what is needed for a successful funeral home and cemetery. Backed by years of experience, JST can help funeral homes develop a design solution that works for the business today and plan for the requirements of the future.

"It is difficult to put a value on our services, but when the client looks at the cost of our services in comparison to the cost of the facility and what that facility can produce in revenue over a 30 year life, design services are a small fraction of the overall costs. Working in a well-designed facility is appreciated for the life of the facility. We have clients that we designed their project many years ago, tell us how much they still enjoy their facility today," Bob says proudly.

"Our focus is on the funeral and cemetery business and the years of experience that we have serving these businesses .We are licensed in over 40 states and are exposed to many different situations that give us insight that is helpful in difficult and complicated situations," adds Bob.

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"We are a full-service architectural firm that has been designing funeral home projects since the early 1970s. We take our clients wish list, enhance it with our experience, and provide the most functional design for each client's specific needs," explains David TeBrake, Executive Vice President and Owner of Miller Architects & Builders.

"We are also a full-service interior designer. We help select the colors, finishes, materials, and products for each project to ensure that the design is current and creates a warm and inviting atmosphere for our clients and their clients. Additionally, we are a full-service construction manager. We can oversee the construction of the project through the utilization of local labor forces and material suppliers in their community. Our experienced on-site project superintendents will make sure their project is built, not only according to the design, but also within the timeframe and up to the quality standards that our clients expect. With our involvement, they get the best of both worlds. They receive an experienced contractor that has built many quality funeral home projects and get to do so by utilizing the local people within the owner's community," David describes in detail.

Miller Architects offer each of the above services on an individual basis, or they can also provide them as a "single source" supplier to take the owner through the entire process from start to finish. "Our 'single source' package is an experience that is second to none and provides us the ability to assure that their project will go seamlessly from beginning to end," states David.

"Two main things set us apart from our competition. First, no other company has been involved in the funeral industry longer than we have. Our experience is second to none. Second, our 'single source' services are unlike any other services offered out there. There are individual architects, interior designers, and contractors, but no one that provides all these services under one roof. The seamless experience we provide cannot be matched by anyone else," David concludes.

WWW.MILLERAB.COM



Roberts & Downey is a small family owned and operated business with over 33 years of experience. With their roots founded in the small farming communities of Central Illinois, Roberts & Downey have created a business to service their clients from coast to coast and beyond. Within 1.5 miles, they have access to the Interstate Highway system to service their customers.

"We have been innovators with three patented pieces of furniture. Over the years, we have listened to funeral directors telling us what they need to provide a more meaningful service experience for their families and evolved our lines to fill those needs. We provide quality, choice and value, second to none," explains Rick Roberts, President & Co-Owner of Roberts & Downey Chapel Equipment, Inc.

Roberts & Downey's Queen Anne casket bier has been used for both President Reagan and President Bush in the National Cathedral.

"As a family owned business, we market nationwide. We personally deliver and set up over 90% of the orders we produce, coast to coast. In January, we broke the two-million-mile mark over the highways servicing the funeral trade. At Roberts & Downey, customization is not a problem. We start with a pile of raw lumber and build our furniture from scratch, all in house," Rick states proudly.

Roberts & Downey offers five designs of handcrafted chapel furniture using Oak, Cherry, Walnut and African Ribbon Mahogany woods. Available designs are, "Queen Anne, Prairie Craftsman, Classic, Jamestown Colonial and Provincial. Additionally, they offer multiple stain and fabric choices and can also stain match any color provided to them – making custom possibilities endless.

"Although there has been a trend towards more modern, clean lines, The Victorian style Queen Anne still represents the lion's share of our day to day sales," adds Rick.

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they love it. We all know that young people don't want to talk to anyone, in person or on the phone, but the number of people from all generations that prefer texting is snowballing. Here are three ways to use texting while serving families.

Use texting for the "quick questions."

I've heard it said that when you buy a home, it takes over one hundred calls to close the deal, with the majority answering questions. I know sometimes funeral directors feel the same way. How many little things come up where you have to call the family? How many times do you have to leave a message or wait for an answer, for even a simple thing? Text messages are perfect for the quick question because they get read and you can get answers almost immediately. Text messages don't get lost or miscommunicated, and no other medium even comes close to being read as much as a text. When's the last time you didn't read a text?

Give the family an easy way to send you information.

There are usually things a family needs to provide the funeral home and that would typically be handled by email or in person, but would be much more convenient to send by text. Consider how easy it would be for a family to text you a photo of their loved one to show how their hair looked, or for the obituary, etc.

Keep the family informed with group texting.

Imagine you're sitting at the arrangement table and you explain that over the next few days there will be a lot of information you need or questions they may have as you prepare to honor their loved one. Now imagine asking them if it would be helpful to them (don't say it would help you) to set up a group text so that everyone can be involved and informed during the course of the funeral. My guess is there would be more families that would like that than not.

Here are a few ideas of how a group text can benefit the family and funeral home.

- A few hours after the arrangement send a text to the group thanking them for choosing your funeral home and that you and your staff are already working hard to prepare a wonderful service.
- The morning of the funeral you send the group a text reminding them to arrive a few minutes early, and Bob would be waiting for them at the front entrance.
- Notify everyone at one time of any last-minute changes that might come up before the start of the service.

Conclusion

People would rather text, it's a foregone conclusion. To show empathy, you need to communicate with families in a way that works best for them. For many, that is texting. **FBA**

Ellery Bowker is the Founder and CEO of Aftercare.com. Aftercare.com helps funeral homes and cemeteries build loyalty with an automated follow up program. Ellery can be reached by phone at (800) 721-7097 or reach by email ellery@aftercare.com.

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What is the Pierce BodyLift™?

The BodyLift is an innovative mechanism that allows one person to easily transfer bodies from one area in the prep room to another. The BodyLift reduces potential back strain and other injuries to prep room staff that can be caused by manually lifting bodies.

What makes the Body Lift unique?

The BodyLift paddles lock under the body with no lifting or straps to push and pull. With a 1,000 pound capacity, the lifting motor provides a smooth lift from table to table and casketing. The ceiling-mounted systems can be designed with a simple single rail over the embalming table, or an H-shaped rail configuration covering the complete preparation room.

Constructed of medical grade extruded aluminum, the BodyLift is extremely easy to clean and maintain.

What are the benefits to funeral homes using the Pierce BodyLift?

Overexertion – strains, sprains and tears – is one of the most common types of workplace injuries, costing U.S. employers billions of dollars annually in lost time and workers compensation. Manually transferring bodies in the prep room puts you and your employees at a greater risk for these types of injuries. With BodyLift, one person can safely move up to 1,000 pounds.



"The BodyLift not only makes embalmers' jobs easier but ensures they operate in a safe environment," remarked Lance Ray, COO and Executive Vice-President of Pierce. "Constant lifting can not only lead to back injuries, but is also exhausting, so an investment in a BodyLift can even yield returns in staff productivity."

How is the BodyLift installed in a funeral home?

Lifts are installed by trained professionals certified in the installation of the BodyLift. Certified installers are available nationwide.

The installation of a BodyLift brings a return on investment within 24 months. Preventing just one workers' compensation back injury is well worth the investment itself, plus time savings contributes further to return on investment. Also, funeral homes with fewer than 30 full-time employees and/or gross income up to \$1 million may apply for the ADA Section 44 (C1) tax credit.

How would a funeral home contact Pierce?

Contact a Pierce Sales Representative or call Pierce toll-free at 800.527.6419. Information and online ordering is also available at www.piercedirect.com.



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Features & Benefits

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Contact your Pierce Sales Representative for details.

ARE YOU LEAVING MONEY ON THE TABLE?

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Meet Jeff Brodsky & Chosen Payments:

There is no doubt you've heard of them and seen them at funeral industry trade shows and events. They arrived with a splash and quickly became a dominant credit card processor in funeral care. Being the exclusive credit card processor for Funeral Business Advisor Magazine as well as 500+ other funeral care providers Chosen Payments is here to stay.



Jeff Brodsky, Chosen Payments CEO, has a unique approach and his passionate involvement in the industry has made Chosen Payments an easy choice for credit card processing. In 2008, Brodsky embarked on a mission to launch a credit card processing company that would be different than any others he had ever worked for or heard about. Brodsky envisioned a company that would serve a handful of niche markets - including funeral care. His company would bridge a disconnect he saw between credit card processors and their clients through transparency and mutually beneficial partnerships with state, regional and national associations. The vision didn't just include processing credit cards. It included supporting the niche industries served through sponsorship of industry events including state, national and international shows. His company would deliver educational information and assist funeral associations with their own membership growth efforts. He would share his profits with those same associations.

When Brodsky entered high school he became a part of

the Moorpark High School Business Academy: A program geared towards young entrepreneurs. "I got to do a lot of things that normal students my age didn't, and it opened my eyes and ears to opportunities," Jeff recounts. He was an entrepreneur at heart and put his passion and drive into building something special. Eleven years later, that burning passion for success helped Brodsky and his company achieve his original goal and build a company with a very strong reputation of funeral industry support. It isn't just about sharing profits either. It's about using resources and generously providing more than financial support. His staff serve on boards and committees, help plan association fundraising events and take an active leadership role with associations that they work with. For example, Marketing Manager, Jim Luff serves on the Expo Planning, Legislative and PR committees of the *California Funeral Directors Association*.

"Chosen Payments came into this industry as a vendor with no knowledge of how funeral homes, cemeteries or cremation facilities work, and we just dove right in," states

Brodsky while explaining how the company was able to find the kind of success and recognition that typically takes much longer to achieve. "We continue to succeed with our hands-on approach." There is great value that has endeared funeral directors, cemetery owners and even other funeral care vendors to Chosen Payments.

Some of that value includes cost savings while fully understanding the sensitive nature of the death care industry. In addition to its corporate headquarters in Moorpark, Calif., Chosen Payments maintains regional offices in Atlanta, Phoenix and Salt Lake City. The company has satellite offices in Buffalo, Nashville, Kansas City, Santa Ana, and Grand Haven. The now 150-people-strong Chosen Payments staff remain steadfast in their delivery of what they call, "White Glove Service" that includes a desire to make a difference for their clients by nurturing relationships, increasing efficiency, and bolstering the profit of funeral homes. "These are values we speak of that other processors don't offer because, we are not just another credit card processor," Jim says passionately.

So how did Chosen Payments establish itself as a leader in the funeral industry so quickly? "It definitely is staying at the forefront of the industry and really showing that we are committed to it," Jeff answers. "It was also learning how the industry works, which catapulted our reputation because we now understand the needs of funeral care professionals so we quickly create solutions to their problems."

"We have technological knowledge and resources that give our clients a benefit via cost savings and more efficient accounting processes" Brodsky continues. "It's not just about saving money: It's about really knowing the funeral industry, establishing relationships with software providers that everyone uses, having invested the time to understand how each software provider works and how funeral homes and cemeteries use them, whether they're small, medium, or large."

"In the beginning, about 90 percent of our growth and success was us really chasing sales because nobody knew who we were; now, I would say that 60 percent of our business comes via word of mouth regarding our credibility, reputation, partnerships, and just delivering what we promised," relates Jeff. "This industry is old school and it takes time to gain trust, we have put in a few years and we are here to stay. We plan to grow old with our clients, and be dominant for years to come."

Pet care, jewelry, transportation, and auto dealerships are among the various markets that Chosen Payments caters to, with newer forays into sporting goods and auto racing, the latter being the result of a deal with the 60,000-member National Hot Rod Association (NHRA). "We spent a lot of time planting our heels in the ground and rolling up our sleeves for that industry," Brodsky explains. "We signed our largest partnership yet with the NHRA, which is huge for us. We're the preferred provider for not just them but all of their members too."

The company has enjoyed a six-year streak of being recognized with the payment industry's top honor, inclusion in the First Data's President's Club. In addition, Brodsky was recently recognized by the Electronic Transaction Association as one of the Top Forty Under 40. ETA, an association for credit card processors, along with Discover Card, recognized the top forty executives in credit card processing who are under the age of 40. ETA and First Data are not the only organizations to recognize Chosen Payments growth and success.

The company has grown rapidly every year since its inception and was recognized as number 800 on the Inc. 5000 list, a catalogue of the fastest-growing private firms in America.

Brodsky credits his staff for carrying out his vision to achieve this success. Employees of Chosen Payments refer to themselves as, "Chosen Ones" where the company culture is best described as work hard, play hard. "We don't want to micromanage anyone; we just want everyone to do their job to the best of their abilities. If they do something wrong, they're going to hear it hard because we're in the service business to manage people's money. There's little room for error, and if you do make one, you have to take care of it right," says Brodsky.

Chosen Payments currently has a five-person sales team dedicated to specifically serving the funeral industry. In addition to Marketing Manager, Jim Luff, Account Executives Maria Prado, Rick Brodsky, Katie Martinez and Meghan Tucker round out the dedicated team. "One of the largest benefits we bring to this industry is having the perspective that allows us to say, "Hey, this worked with another funeral directors association, so let's try it here and then we have the tools to teach them," states Brodsky. "Jeff and Chosen Payments have played a huge part in CFDA's annual expo as our top level sponsor" says Stacey Siqueiros, an Event Manager for CFDA. "One of the biggest things I preach is that we're our clients' partner," Brodsky says. "If I can help a funeral home increase profits, that means they—and I—are more successful. It's just really understanding the needs of the clients, being a partner, and having a relationship because, at the end of the day, people want to do business with people they like."

The motto of Chosen Payments is "*Your Partner in Success.*" Jeff believes when his clients succeed, he succeeds, so he wants to impart some advice on doing that. Scaling your growth properly is vital if a business hopes to survive and thrive. Brodsky is also known for his speaking and consulting with businesses to help them grow and as Chosen Payments continues to flourish in the funeral care space he looks forward to sharing this knowledge with the industry. **FBA**

For more information about Chosen Payments please visit www.chosenpayments.com or contact Jim Luff at jim.luff@chosenpayments.com.



Who is Noble Metal Solutions and what services do they provide?

Noble Metal Solutions (NMS), located in Indianapolis, Indiana, is a full-service industrial refinery serving crematories, funeral homes and cemeteries throughout the U.S. and Canada. They offer an environmentally responsible solution to your post-cremation metals concerns. Their mission is to educate crematory owners on what kinds of metals they accumulate, the value of those metals, and how to extract and recycle them properly.

How did Noble get involved in the funeral industry?

Noble's inception started by providing refining services for several industries including dentists and dental labs across America and Canada. Noble recognized that the death-care profession was in dire need of a transparent and ethical recycling program.

What makes Noble unique?

Noble has an open-door policy meaning customers are invited to witness the processing of their post-cremation metals. Noble is the first cremation recycling company to provide proprietary equipment designed specifically for crematory operators on a completely complimentary basis. Noble will also provide cremation equipment, such as a processor, using the proceeds from the metals to pay off the equipment over-time.

COMPANY SPOTLIGHT
Noble Metal Solutions
1.888.764.3105
www.noblemetalsolutions.com

What are the benefits for funeral homes and/or crematories to work with Noble?

One of the biggest benefits Noble Metal Solutions provides is peace of mind. Crematorium owners are inundated with soliciting, recycling calls daily making it difficult for an owner to tackle this part of the job.

On top of providing the highest returns for your business or charity, Noble provides "chain of custody" on all post-cremation metals and has a \$2,000,000 "blanket policy" protecting crematoriums.

How does NMS provide a solution to funeral homes and crematoriums?

Noble helps crematoriums reduce their carbon footprint by properly recycling their post-cremation metals. NMS serves the death-care profession by applying accurate and transparent refining procedures for post-cremation implants, dental alloys and pacemakers which all customers are invited to witness.

How can a funeral home or crematory learn more about your services or get in contact with you?

To request more information about their company, their processes, schedule a pick-up of your post-cremation metals, or to schedule an appointment to witness your melts, call (888) 764-3105.



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FUNERAL PROFESSIONAL SPOTLIGHT

JAMIE MEREDITH
Executive Vice President, C&J Financial

What drew you to the funeral industry?

I fell into this industry by happenstance. After high school, I really didn't know what I wanted to do so I took a year off and took a job working at a wood putty factory. I did that for a little over a year until my older brother Chris, who worked in the funeral side of the insurance business, approached me at a family get together.

Chris is 13 years older than I am and so we didn't really grow up together, he was going into the Air Force when I was going into kindergarten - so we had quite the age gap between us. He approached me and told me that our dad had told him I wasn't really happy in my current job and he asked me what my plan was to change that. I told him I wasn't sure if I was going to go to college or look for something else, and that's when he suggested I should sell insurance with him. I told him he was crazy, but after talking with him for a while, he convinced me to take a day off of work on a sort of ride along. We met 8 or 10 people that day and it turned out to be one of the most amazing days of my life, and I still remember it like it was yesterday even though that happened 24 years ago. At the end of that day, I knew I had found my new career and asked my brother to help me take the necessary steps to make that happen.

So at 19 years old, I started out by selling preneed funeral plans and final expense policies to help families provide a dignified funeral for their loved ones. I consider myself really lucky and fortunate to have found my passion so early in life and we continue that today at C&J Financial. Even though I am not out actively selling insurance policies anymore, what we do here at C&J still allows us to help families provide funerals for their loved ones and I get to continue to follow my passion 24 years later.

What makes C&J Financial unique?

What makes C&J stand out from other companies is our people. We have more than 100 staff members that range in age from 18 to 70 years old. It is their dedication and compassion to not only the funeral homes we work with - which is nearly 3000 across the United States - but more importantly than that the reason why we exist, is their dedication to the families that are being served by the funeral homes. We help eliminate the headache and hassle that cash flow delays and processing insurance death claims cause. Our greatest asset by far is our dedicated team and it is because of them that we have been able to become as successful as we have.

What is your favorite thing about working with C&J Financial?

I have two favorite things. The first is our team, which in my opinion is truly a dream team. The second, is our clients. I am very fortunate to know a great number

of them and have developed some outstanding friendships and relationships. I have even been on trips around the world with some of our clients.

How do you set personal goals for yourself?

I like to set a big picture goal and then to achieve that, I outline some micro goals. That's how I have always been in life. I always have my sights set on a target and then put together a plan to reach that goal on a step by step basis. When setting goals, it's good to set your sights high, but it's most important to have a realistic plan of action that will get you to where you need to be.

What do you feel has been the most important factor in your personal success?

When I look at the success I have had personally and we as a company have had, I don't see anything that was a single contributing factor but I see my success as a blessing from God. We are very humbled by what we have accomplished, and it has been an amazing experience to have worked with so many families and funeral homes throughout the United States. I attribute all of my success to the good Lord. The grace and blessings that He has given us and bestowed upon us have made all of this possible.

Looking forward to the future, what are you most excited about?

The change in the funeral industry. This industry is changing rapidly - more rapidly than I would have ever even imagined. For me that is exciting. I know for some people, it is a scary time when things change at the rapid rate they are, but for me I see these changes opening tremendous opportunities and possibilities. Things that we haven't even thought of yet, opportunities that haven't even been created yet are on the way and for me that makes the future so exciting. Changes mean endless opportunity and that is something to look forward to. As an industry, these changes are going to force us to do things differently than we have in the past and that will force some pretty cool changes I think. It's going to be challenging, there is no doubt about that - but it is also going to be rewarding and those with the courage to work through these changes and shifts will come out on top. All this change and future opportunity keeps me going and motivates me.

Whether in personal life or career, what brings you the most pride?

The thing I am most proud of in my life is my family. I have been happily married for 19 wonderful years to an amazing woman. My wife Katie and I have 4 young boys, Noah 11, Jonah 9, Luke 8 and Levi who is 5. I could not be more proud to be their dad and to be married to their Mom. My family is by far my greatest accomplishment.

The second we pulled out of the driveway on that first day, the complaints about school came pouring out. All I heard out of the backseat was, "I hate school, I don't wanna go to school, and school is boring." They whined and fought each other all the way to school all the while I'm yelling at them to stop. Second day, same thing. By the third day, I had finally had enough and decided to try something I learned years ago when I first got started in the insurance business.

A sales manager that I used to know would start every sales meeting by making everybody stand up and shout, "I feel healthy. I feel happy. I feel terrific," three times. I remembered how it literally changed the way that I felt, even if you didn't want to say, by doing so you could change your mindset. I decided to try that with the boys every day before they got out of the truck for school. After our week together, I told my wife that I would love to keep dropping the boys off every day - and obviously she loved the idea.

After three weeks, as soon as we pulled out of the driveway, our third son Luke started shouting the chant without any prompting. I turned around and he had sheer joy on his face, and I decided to take a quick video because I thought it was so cool. That's how the videos started with us driving down the road on the way to school, shouting, "I feel healthy. I feel happy. I feel terrific," three times - then they evolved from there. Viewers were commenting on how great they thought the videos were, so I started using them to teach little valuable life lessons to the boys. Today the videos cover things that are important to me and my family, things like honesty, integrity, and compassion and we have thousands of viewers that tune in each week. The response has been amazing, and it has been fun to see comments coming in from all over the United States. **FBA**



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TURNING THE TIDE IN FUNERAL SERVICE

BY DJ JONS

As a funeral professional, you are faced with loss every day. Some days are harder than others. So, my purpose in writing today is to simply encourage you and to give you a renewed sense of hope in your role as a caring, compassionate guide to the families you serve. Now, more than ever, you are needed. Your wisdom, your guidance, your empathy, your support are all desperately needed by the families you serve, and these very qualities are the ones that I believe will help to reverse the trend we are seeing in funeral service from direct disposition services to healing and meaningful funeral events.

In my work with training funeral professionals, I've been blessed to witness how important their work is to them and the families they serve. Many see it as a ministry or a calling. Most have experienced firsthand the heartbreaking loss of a loved one and know how important it is for families to slow down, face their emotions, receive love and support from others, and begin the process of healing their broken hearts through a meaningful and personal funeral experience.

That moment where a family is working with a funeral director who is able to help them "see the light" and imagine a ceremony that honors a loved one's life in a personal and meaningful way is absolutely magical.

The problem is that many funeral directors don't know how to guide families to those magical moments.

In fact, many of the funeral directors I speak to have lost hope of ever turning the tide toward healing and meaningful events. Some may even fear that the role of the funeral director is a thing of the past.

But I firmly believe that the role of a funeral director is more necessary today than ever. In the past, people understood the value of a funeral service. Today, people don't seem to as much. No one has told them how important it is to gather to mourn. No one has explained how a funeral can allow family and friends to express their emotions, give and receive support, and search

for meaning in the loss. So, when they confuse the efficiency of a direct disposition with the effectiveness of a meaningful funeral, they are left with unresolved grief.

I believe that no one should have to face the loss of a loved one alone, with no guidance or support. That is where the funeral director comes in. As a funeral professional, your role is to give families the information, stories, ideas, and options that they need so that they can start their journey through grief on the right foot.

I'd like to share a story that is a perfect example of what I am talking about. This is an email I received from a funeral home owner who recently came through one of our training events:

This week, the Brown Funeral Home staff was presented with an opportunity to employ a few methods discussed during the recent training and discussion group in Morristown, TN. As funeral directors, we must listen carefully throughout our interactions with the families we serve. Often, the information gathered during a first call or an arrangement conference can provide just enough insight to establish a rapport with the bereaved.

We should always look for a common thread, an idea, or a story that resonates within a family in the wake of a significant loss. It is that foundation on which we may build our relationship.

It is our job to determine the family's emotional position with regard to their journey of grief. Then, we must try to meet them at that point, wherever it may be... in hope of somehow being able to relate to them on a genuine, personal level... and work to somehow help to gently bridge the gap toward healing.

This week, I found myself placed squarely in the middle of such an opportunity.

I sat across the table from a young couple, who - until the

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day before – had been anxiously awaiting the arrival of a new baby.

Sadly, the little girl had arrived far too early... bypassing a life in our broken world for a direct return to the arms of God. This young couple was clearly in love with each other. Together, however, they were devastated, and enduring tremendous heartache. The pair held hands and wept as we discussed how to create a meaningful funeral service to soothe their own pain, but also celebrate a little girl they would never have the chance to raise.

Choking back my own emotions...I was searching for answers of a different kind.

"May I ask you a deeply personal question?" I asked.

"Sure," they replied in tearful unison.

I continued... "Had you already picked out colors for her room... or maybe a theme of some sort?"

The young couple stared at each other as the grim reality of my question set in.

"Well, not really. Maybe pink and silver," the mother replied. "And, this is silly...but, I always called her SuperGirl because she kicked so hard when I was carrying her."

As she wiped away a tear, I was able to see a smile come to her eyes for the first time during our interaction. In that

moment, I realized the purpose of my question. It would now become my task to lay SuperGirl to rest...and to do so in such a way that everyone could realize just how much this little girl meant to her family.

I asked the family's permission to borrow their SuperGirl motif for the service...telling them that I had a few ideas on how to make things extra special. As they agreed, I was again blessed with a smile from the mother...and this time, the little girl's Dad smiled, too.

When the family left our office, I quickly called up an artist friend of mine. I attempted to explain the situation, sharing my vision with him. From that conversation, he was able to create custom vinyl graphics to adorn the tiny casket... and a handful of small stickers to hand out to friends and family who would attend SuperGirl's service the following day. Our secretary also took great interest in the project, as she laid out memorial folders and a chapel sign to match our theme.

Upon seeing the folders, stickers, and custom graphics, the family was overwhelmed with emotion.

Over the course of the next two hours, several family members and friends took the time to reach out to our staff, thanking us for everything we had done to make this experience so special.

Our job is never easy. Sometimes, however, we are granted the opportunity to transcend the "typical" funeral and create an experience worthy of a SuperGirl.

This funeral director had a choice. He could have chosen not to rock the boat. He could have done whatever simple disposition the couple thought was best. But he chose to be a caring, compassionate guide to this sweet family, and their experience was richer, deeper, and more meaningful because of it.

I would argue that this is the funeral director of the future. This is the kind of funeral director who will begin to see the tide turn in his community.

I want to leave you with one final thought. Your families are worth it. Whatever momentary discomfort he felt in asking a personal question and digging deeper, I promise that this family is eternally grateful that they were able to honor their little girl's spirit in such a special way. I urge you to keep fighting the good fight. You are doing a good work. **FBA**

DJ Jons serves as Director of Learning and Development at Funeral Directors Life and has a passion for learning and growing and inspiring others to learn and grow every day as well. DJ has been with Funeral Directors Life for over 25 years and enjoys sharing her love of continual personal and professional growth and development with the company's employees, client funeral homes, and sales professionals. DJ has trained funeral home and sales teams across the nation, helping them grow and unleash their inner potential through industry-leading training programs and CE courses. To connect with DJ, please email her at dj.jons@funeraldirectorslife.com.

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BUYING STUFF CAN BE TAXING

BY RAYMOND L. BALD, CPA, CFE
AND RONALD H. COOPER, CPA

Let's face it, as the owner of a funeral home, you're always buying stuff. From paper clips to buildings and all things in between, you're constantly making choices of what to buy, how much to buy, when to buy it, and who to buy it from. The variables you consider when choosing to buy stuff are many including cost, quality, need, and so on. As CPA's, one question we're often asked when clients are buying stuff is "If I buy this stuff, will it reduce my taxes?"

You would think that when you buy stuff for your funeral home, you could just expense it and move on. Pretty simple, right? WRONG! As you should know by now, nothing in the tax code is simple, especially those sections that deal with stuff. Why? Because there are a lot of different kinds of stuff and the stuff you're dealing with determines its tax treatment. As a matter of fact, there are HUNDREDS of pages of IRS regulations that all deal with the tax treatment of stuff. Knowing how that stuff is treated for tax purposes can be important when choosing to purchase stuff. So let's talk about stuff!

Merchandise Inventory

Merchandise inventory is the stuff that you sell to your families and generally consists of those items that you include in the merchandise section of your Statement of Goods and Services such as caskets, urns, vaults and monuments. A well-managed funeral home will track the quantity and cost of this inventory so its cost of goods sold is accurate. For tax purposes, inventory is typically expensed only when it is sold, not when it's purchased. So if you spend \$25,000 on caskets near year-end and they're still sitting in your inventory on the last day of your tax year, you won't get to deduct that \$25,000 on your tax return. You'll need to wait until those caskets are sold before you can write them off. There are a few exceptions

to this rule, but it's best to contact your CPA before buying inventory as a way to lower your tax bill because that plan may not work as intended.

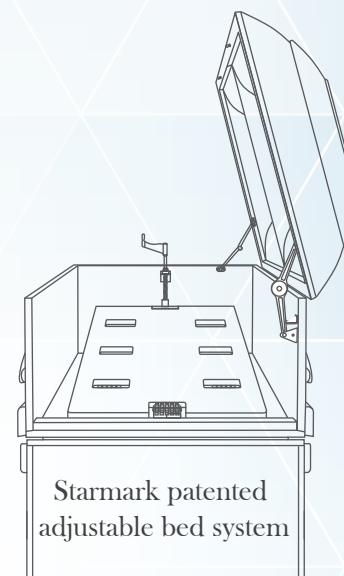
Materials and Supplies (M&S)

M&S are those items that are used to provide services or operate your funeral home. These include office and cleaning supplies, small items for minor repairs and maintenance, as well as consumable operating supplies such as cards, embalming fluids, gloves, gels, sprays, and cosmetics. With few exceptions, most funeral homes don't keep a physical inventory of these M&S so they are considered incidental. Incidental M&S can be expensed when purchased, even if you have some on hand at year-end. That means a large purchase of M&S near year-end is one way to accelerate expenses into the current year and reduce your tax bill. One more thing; due to their size and operating structure, some larger funeral homes may maintain an inventory of their operating supplies as part of their overall internal control system. For these larger businesses, operating M&S are considered non-incidental and therefore would not be expensed until they were actually consumed, similar to how merchandise inventory is not expensed until sold. If this is your situation, that large year-end purchase of M&S may not work to reduce your tax bill. Once again, check with your CPA before you make such a purchase.

Furniture, Fixtures and Equipment (FF&E)

In addition to the stuff you sell or consume in your funeral home, there's an awful lot of stuff that you purchase and use over and over again. Look around your establishment and you'll see tables, chairs, pedestals, computers, etc. Look in the garage and you'll see vans, hearses and other vehicles. In tax jargon, this is all called "personal property", but it's

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basically stuff that you'll use for more than a year and is not real estate, inventory or M&S. We'll call it furniture, fixtures and equipment (FF&E) and the tax code contains various options on how to expense FF&E when it's placed in service. Here's a summary of those various provisions:

- **De minimis rule:** Historically the tax code required businesses to depreciate FF&E (i.e. you had to expense them over a period of years). However, a relatively recent change in the regulations known as the de minimis rule now allows a business to elect to immediately expense any individual item of FF&E that costs less than \$2,500. For example, you spend \$10,000 to purchase 200 new chairs for your viewing room. Even though the total cost exceeds \$2,500, each chair cost less than \$2,500 so you can expense the entire \$10,000 purchase. To qualify, the invoice needs to clearly show the cost of each individual item purchased. You must also treat all qualifying purchases the same way; you can't elect to immediately expense some qualifying purchases and not others. Finally, a de minimis election statement must be included with your annual return. The de minimis rule is pretty easy to comply with and provides a great opportunity to reduce your tax bill.

- **Section 179 election:** Many business owners are already familiar with this election since it has been around for a long time. By making a 179 election, a business owner can expense the purchase of almost any FF&E that is used in a trade or business up to a total of \$1,020,000. Recent tax law changes also expanded qualifying property to include certain real estate type purchases which were previously disallowed such as roofs, HVAC property, fire protection and alarm, and security systems. A few important caveats: the allowable amount of Sec 179 will begin to decrease when your total qualifying property purchases exceed \$2,550,000; the write off can't create a loss for your business; and some states will not follow the federal Sec 179 rules so your state deduction could be far less. Finally, Sec 179 cannot be used for rental activities.

- **Bonus depreciation:** Bonus depreciation is similar to Sec 179 in that it allows for the immediate write off of FF&E. It can also be used for certain kinds of property that won't qualify as Sec 179 property, such as paving a parking lot. A couple key differences are that, unlike Sec 179, you can create a business loss using bonus depreciation and there is no cap on the allowable deduction. An unusual aspect of bonus depreciation is that the tax code forces you to use bonus depreciation. If you don't want to use bonus depreciation, you must elect out of using it (an "elect-out" statement needs to be included with your return) and the election applies to an entire class of assets; you can't elect out for some assets within a class and not others. Bonus depreciation is set to begin phasing out in 2023 and will be fully phased out in 2027. Beware; few states allow bonus depreciation so you won't get the same tax benefit on your state return.

- **Depreciation:** The final way to deduct the cost of FF&E is through depreciation. Under this method, you expense a portion of individual FF&E purchases over time based on

methods allowed under the tax code. The write-off period and methods depend on the property being depreciated and normally span 5-7 years.

- **A Word About Vehicles:** For the most part, the Sec 179, bonus depreciation and regular depreciation rules explained previously also apply to vehicles. However, certain limitations could apply to specific types of vehicles based on their weight and use. If a vehicle weighs less than 6,000 lbs and is not a special purpose vehicle (such as a removal or flower van), certain depreciation limits will apply. These rules become complicated and vary with each method described above so we'll leave it at that. Bottom line (as you probably guessed it) is to talk to your CPA before buying a vehicle that might not provide you the tax savings you were hoping.

As you can see, there are a lot of tax rules on how to write off stuff. (Heck, we never even got into the rules applicable to real estate; we'll save that for another article!) But an important rule to remember is that purchasing stuff should not be tax driven; it should always be a business decision. Never buy stuff you don't really need. Every purchase should be something that will increase your top line, help you become more cost efficient, or maintain your current profits. We've had funeral home clients ask us if they should buy a new hearse to save on taxes. Our answer is normally another question: Do you really need it? Sure, buying a hearse will reduce your taxes. But even if you're in the top tax bracket, unnecessarily buying a

hearse will mean you're spending \$1 in order to save 37¢; you're still losing 63¢. Also, it sometimes makes sense to limit deductions now while preserving others for the future when you'll be in a higher tax bracket. Rarely should tax planning be based on a single year.

Few people like to pay taxes, but the reality is that income tax is a cost of doing business, just like insurance and utilities. Similar to other business expenses, you can employ strategies to minimize your taxes and one way is to wisely manage what stuff you buy, when you buy it, and how to expense it on your tax return. So be smart and contact your CPA before you buy stuff. **FBA**

This article is meant to provide general information and should not be construed as legal or tax advice or opinion and is not a substitute advice of counsel, CPAs or other professionals.

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WHY MOST MARKETING FAILS TO ACHIEVE LIFTOFF

Why most marketing fails and how you can secure more business.

BY TYLER ANDERSON

Your wording is perfect, your design is enticing, and your message feels compelling. You're all but guaranteed a flood of prospective customers. Except nobody calls, few surveys are returned, and less than two of your "likes" convert.

Once again, you're faced with the dreary task of saying goodbye to your ROI.

It's just not working

What went wrong? Is something else to blame?

It's no secret that the market has changed. Funeral service hovers over what Andy Grove of Intel called a strategic inflection point, a period where businesses need to completely rethink some aspect of their strategy -- or face irrelevance.

You're facing more competition than ever before. Whether because of direct disposers, the decline of religious affiliation, or the rise of DIY funerals, fewer people believe in the value of what you do. Funerals are now thought of as commodities. How can you possibly change that?

Time is of the essence

In the past 8 seconds, you've read one short paragraph. This happens to be the exact time it takes for a qualifying bull ride, and it's also the length of your average customer's attention span.

Wave upon wave of information crashes over today's customers. It's distracting, sure, but it also short-circuits rational choice. For most of us, we're left with only the most primitive of responses: Does it help me, hurt me, or can I ignore it? Your messaging must be clear, concise, and focused if you hope to cut through the clutter.

For kicks, imagine this:

You're trying to close a sale with a bull rider. At the rodeo. The gate is about to open, and you shout that your funeral home has been owned for four generations and that you provide personalized services with licensed care specialists, using first-in-class facilities.

Chances are, the rider will tune you out. Why? For the simple reason that they're thinking about one thing, and one thing only. And it's not funeral service.

It's not you, it's them

Obviously, few, if any, of the customers you serve are bull riders, but they are similarly focused or distracted. The typical metropolitan consumer contends with at least 5,000 ads per day. To make a compelling appeal for their attention, they must see a benefit.

It's all about them.

You've already mastered the art of gauging how customers react. Face-to-face, you can clarify your message, breaking it down or reframing it so you're on the same page. This wealth of firsthand experience is a huge asset.

But marketing doesn't offer this same leeway. Intuition is powerful, but it's also fallible.

"If you try to interpret a competitive threat or market upheaval by simply squeezing it into an old pattern," complexity scientist Eric Bonabeau writes, "you're likely to miss what makes it different -- and take the wrong action. Intuition is a means not of assessing complexity but of ignoring it."

An experienced intuition is powerful. When you combine this with data-driven research and analysis, you learn much more about what you thought you knew.

Knowing what you don't know

Could you explain how a car battery stores electricity or how your smartphone works? Without Google, most of us suffer from what's known as the illusion of explanatory depth. We overestimate our understanding of almost everything.

Now, consider your market. It's true that you've spent years serving families in your community, but the diversity within your market might surprise you.

For example, it's easy to forget that our last four presidents, for as different as they are, have one thing in common: they are all baby boomers. Yet selling anything to them would require completely different tactics.

Try imagining what it would take to capture Trump's attention. What's the one thing you could say? If you spent hours carefully studying videos, interviews, and any other data you

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could collect about his interests, habits, and preferences, your message could be vastly more effective.

The point? Intuition is always better served when it has science behind it. By conducting a precise market share analysis, you'll see exact demographics along with your market's untapped potential. From here you can begin segmenting your market and directing messages to customers based on previous purchasing habits.

To segment your market, try starting with M.A.S.D.A:

- **Measurable:** What variables determine the characteristics and size of the market segment?
- **Accessible:** Which channels will reach members of this segment, and why will they be most effective?
- **Substantial:** Is the segment large enough to be worthwhile?
- **Differentiable:** Are the needs of one segment easy to distinguish from the needs of another?
- **Actionable:** Can your funeral home serve this segment's needs?

Armed with the right data and metrics, you can be confident that your marketing messages will resonate. Your next step will be to test how well they work.

Always be testing

Without an effective measurement, your business will fumble for results in the dark. Testing turns on the lights. Through validated learning, you get evidence you can see, giving you clear reasons to either persevere with a strategy or change course.

To start, analyze a marketing piece that had measurable results. What elements seemed to contribute to its success? Why?

Next, follow these basic steps:

- **Raise a question.** Question why a certain strategy works or how it might be improved. We have tested everything for our funeral home partners, from the removal of a single sentence to revising a message's branding. Even with proven marketing collateral, revising a minor detail makes a difference. And if it doesn't, your test will show you why. Either way, you'll have concrete evidence.
- **Define your variables.** What measurable difference might lead to a meaningful result? After establishing an independent variable that you can measure, create a control

Tyler Anderson was born and raised in the funeral profession. He grew up with a personal appreciation for the importance of ceremony and ritual. His grandfather started his first funeral home in 1944 and the Anderson family continues to operate firms in the state of Ohio today. Tyler began his preneed career as an advance planner, then regional sales manager with The Outlook Group, which his father, Charles, founded in 1985. Later, as CEO and President (2010-2016), Tyler helped Outlook Group become one of the nation's top preneed companies. His unwavering passion to help more families experience a meaningful service fueled his decision to unite with Precoa in 2017. Today, Tyler helps to share our vision nationwide through the connections he builds with funeral homes and professional peers. To connect with Tyler, he can be reached by phone at 773.263.5187 or by email tanderson@precoa.com.

piece and a challenger that you can begin testing. For example, we used to have direct mail responses sent back to our funeral home partners, where they were gathered and shipped out-of-state. The process seemed inefficient, so we tested it—and we found out that returns were unaffected. By isolating a single element, you can learn what's most effective.

- **Measure the results.** Making sure you have a robust data collection system is key. Knowing the importance of measurement, we consistently track every lead throughout the entire sales pipeline, especially through the many touchpoints it takes to schedule appointments. If you can similarly align your marketing plan sales strategy, you will be well-positioned for testing success. By having every lead, follow-up call, appointment, meeting, and sale gathered in one place, you can easily incorporate new data to see how your results stack up over time.

Waiting on the results

No matter which lead source you test, focus on the metrics that matter, i.e., set, hold, and close rates. When we rolled out digital marketing, for instance, we promised to go beyond likes and clicks. Why? Because marketing should always be about results, i.e., sales.

Unless you're already a marketing expert, you'll face a lot of trial and error as you get started. Getting results will take time, as little as a week for digital channels and long as three months for direct mail. But it will be worth it.

With enough time and testing, combined with careful nurturing, your preneed leads will convert.

Conclusion

Marketing success really comes down to four simple steps: 1) Understand; 2) Test; 3) Learn; 4) Repeat.

Through an in-depth analysis of your market, you'll be able to set up market segments and deliver more effective messages. Your marketing will begin to drive results.

When you combine this with rigorous testing, your messages will become even more focused and will continue to improve.

Simple isn't always easy. It will take time to build a proactive program, but soon you will see your preneed sales grow while your at-need sales thrive.

The best part? Competitors will still be saying goodbye to their ROI.

You'll be saying hello. **FBA**

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BY
SHANNON
CUMMINGS

Tech solutions have done wonders for the funeral profession. The perks of digitization have been tremendously beneficial in cleaning up our day-to-day processes. Ample time has been saved in an array of areas such as eliminating pesky paperwork, consolidating files and information, streamlining internal processes, and one of the greatest bonuses, the ability to connect with our client families rapidly and efficiently through email, social media and other outlets.

With interactive and responsive websites, there are thorough online arrangement forms and robust checklists available for our consumer to review. We now seamlessly connect families with florists and display merchandise that is available for online purchase all in the name of convenience, simplicity and accessibility.

We have done a fantastic job at creating such user-friendly, e-commerce online experiences for our consumers, it begs the question: do they really need us anymore? Are we revealing all the necessary accouterments to put on a perfect funeral that suddenly we, the funeral directors, and our traditional venues these funerals take place in, lack necessity or significance?

There are a handful of other factors altering the arena of the profession; I needn't even mention the cremation rate. Coupled with the recent outsourcing of services and client families' accessibility of funeral goods traditionally taken care of by the funeral professional, with the rise of the "nones," (non-religious affiliated population), traditional funerals seem to be something of a 20th century has-been to many consumers today. If these trends continue to rise steadily, as they are predicted to, the conventional family-owned and locally operated business model runs the risk of becoming obsolete.

In the midst of this transition, yet another threat looms over traditional funeral businesses. Funeral profession outsiders are pouncing on what they have deemed a latent market opportunity. Executives from companies like Disney and Nike are storming into the funeral profession looking to rattle the industry, and they do not seem to have the health of the profession in its traditional sense in mind. More and more of these start-up businesses seem to be working around funeral directors and looking to go directly to the consumer. This may not be an entirely new development, but it is certainly one that is gaining traction and putting the funeral profession as we know it on the fast track to commoditization and possibly extinction. Unless funeral professionals begin to fight back by providing valuable, time-well-spent funeral experiences, the profession will continue to slide further down this doomed path. While the issues presented are daunting and there's no "magic wand" solution, what follows are a few actionable tips that you can implement today to help you win back the profession.

1. Be seen and heard:

If you aren't already, become a recognizable face in your community. Sponsor events, show up to expos, and engage your townspeople. If it doesn't seem like you are campaigning for elected office, then you are missing the

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mark! Embrace your role as a healing minister within your community. Be there for the community when they need you most. Host bereavement classes, lunch n' learns, invite the people in! Face time with the public is paramount to surviving and thriving in today's competitive landscape. Taking these steps will ensure that you and your funeral home are recognized as the market leader in providing a safe space for people to move through their grief and learn to live within their loss.

2. Find the right talent:

Hire keenly! Look for talent outside of the funeral profession. If you know someone who happens to exude the culture of your business but doesn't have any funeral experience, take a chance, bring them on board and see if they are a good fit. Most task-oriented skills are teachable, other skillsets such as a warm and welcoming personality and high emotional intelligence, not so much. I challenge my clients to groom talent and invest the time in staff development. With many retail stores closing their doors, there are talented, people-oriented friendly faces looking for work.

3. Consider investing in an event center:

Why not do it all? This is a question I ask my clients all the time. Instead of sending families off to a country club or a restaurant, host the reception at your funeral home. Of course, this hinges on state regulations and the funds you have available to you, but perhaps instead of upgrading your fleet of cars, consider adding catering and reception spaces to your own facility. Imagine having everything under one roof. The family won't have to do anything on their own. You are the hero because you have conveniently handled everything they could have thought of and more!

With 2019 halfway behind us, keep these tips in mind as you strategize and plan for years ahead. The time is now to take back our sacred profession and uphold the ministry of funeral service with a focus on the future and the wisdom guiding us on our mission. Let's embrace the adage 'a rising tide raises all ships,' and fight against the factors leading to the otherwise imminent commoditization of our profession. **FBA**

Shannon Cummings is the Creative Thinking Writer and Storyteller for Life Celebration, Inc, a company that specializes in experience staging, training, and custom print design and production. Shannon can be reached at 888.887.3782 or by email at scummings@lifecelebration.com or visit www.lifecelebrationinc.com.

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IN THE AGE OF INFORMATION, MISINFORMATION JUST DOES NOT CUT IT

BY KEVIN MCKAY

For the record, I have met hundreds of crematory owners at this point. I have yet to feel like any of them were disingenuous or dishonest within the confines of their business. The desire to always have the answer can be a slippery slope in any business, and plenty of people can make the mistake of regurgitating bad information in an effort to produce a response.

I recently had an interesting conversation with a customer. She was not from the cremation profession; she was a dental laboratory owner. She knew we handled other professions but didn't know how involved we were with death care until she found our cremation recycling specific website, and the timing for her inquiry couldn't have been better. I am sharing our interaction because I think the cremation profession can benefit greatly from it.

To give you some context, she has owned and operated a dental lab for 40+ years. The primary function of a dental lab is to create the dental prosthetics for patients of the dentists they service. When you need a crown for instance, your dentist will take an impression of the area that needs the crown. They then send that impression off to the lab to

have the crown made. For decades, gold and palladium have been widely used in the alloys to make these prosthetics. For this reason, a dental lab owner and/or technician would be very knowledgeable about precious metals; specifically their melt temperatures and durability.

She started our conversation by telling me she recently had a family member pass away and they were cremated. Forget for a moment that she is a dental lab owner and realize she's simply the general public. She had intimate knowledge of the amount of gold in this person's mouth because she made all of the prosthetics. When she asked a crematory about the process of recovering these dental pieces, she was given anything but the correct information. It's one thing for a customer to assume they know something and it's vastly different when they definitely know something. In this case, she knew she was being misinformed.

When she asked what happens to the metal in their loved ones mouth, she was told, "it's too small to survive the cremation process". She knew this wasn't accurate, so she decided to call another funeral home in her area to ask, generally speaking, what happened to the metal. They told her "if there is any gold, it just melts away and is gone when the cremation is complete". Again, she knew this to be inaccurate.

After calling two more funeral homes in her area and getting the same sort of responses, she called me to ask what the deal was. Why were these funeral homes so confidently saying things that just weren't true?

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CONTINUED FROM PAGE 68

Precious metals don't easily disintegrate. For example, the boiling point for gold is nearly 5,000°F and palladium is just under 4,000°F. A temperature a retort will never even come close to. The only metals that a crematory may come in contact with that will potentially disintegrate in the retort are zinc and mercury with boiling points of 1660 and 674°F. There are no two ways about it, dental prosthetics survive the cremation process and are in the cremated remains after the cremation process is complete.

She called me because she realized we worked with crematories and knew from experience that we recycle precious metals from the dental profession. There was an obvious relationship.

I think I did a good job of tempering her frustration by letting her know that the vast majority of crematories we work with donate the money generated from recycling the metal. As I said earlier, I don't think anyone in the death care profession would intentionally lie to his or her families or prospective families. However, saying the wrong thing can come off the wrong way. I also brought her up to speed in regard to how new this concept really is for most crematories. The reception from crematories about recycling even from 5 years ago is far and away more open today. With that said, I still think there is a misunderstanding by some crematories as to how these metals react in the retort and also how valuable some of these metals are.

I asked her not to blast the crematories she spoke with on social media for a number of reasons, but mostly because in the court of public opinion, one bad apple does tend to spoil the bunch, and I know as a whole the crematory profession is doing the right thing.

To me, the obvious lesson to be learned is not to misinform the public by giving an incorrect response just to give a response, but to research the topic and respond correctly. As it relates to this specifically, I have always said it's better to get out in front of the question. A typical response is "It's not practical for our facility to recover dental pieces individually to turn over to the family. Therefore, we send in all the metal to a trade recycler who adheres to EPA regulations and properly recycles all metal that is left behind after cremation. If there are any proceeds from recycling the metal, we donate that money to charity". Highlight the charities you give to and how much you give. From indigent services to pediatric health concerns to veteran support, there are endless opportunities to contribute to. This is undoubtedly some of the best public relations you could ever have!

In the end, she and I had a great conversation that left her realizing how the process of allowing crematories to properly recycle the metal and donate the money to worthy causes was another meaningful act from their deceased loved one. **FBA**

Kevin McKay is the Cremation Division Manager for Mid-States Recycling and Refining. He can be reached at 847-298-0010 or by email at kmckay@midstatesrecycling.com, or visit their website at www.cremationrecycling.com.



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THE OBITUARY, YOUR MARKETING MACHINE

BY PETRA LINA ORLOFF

Let's take a break. Let's not talk about social media. Let's not even think about it. Let's shut down and go offline. Let's take a few minutes and think about storytelling.

Every moment of our lives is a story. All of our habits, our customs, our culture; it's all based on stories. Stories are the heart and soul of every human experience. The good and bad, the best of times and the worst: we have stories for everything. And we will continue to create and recreate, revise, and improvise stories until the end of our time. We cannot get away from storytelling because we live it.

Humans are entrenched in stories. We crave them. And because we need stories, storytellers, in whatever form, wield great power. As Plato indicates, "Those who tell the stories rule our society." This power is particularly advantageous for you. You spend your day listening to stories and in turn, providing your clientele with a story about your home and the services and products you offer, providing examples of how these things can be used and the positive outcome of your client's choices. Your stories reassure. They soothe. They are confident and at the same time, hopeful.

The other stories you tell are also advantageous. Not everyone purchases a casket. Not everyone wants memorial jewelry. Not everyone wants a funeral. But everyone gets an obituary. It's a service which is already built-in to your system, so utilize the obituary to its fullest. This doesn't mean only posting it up on your website and letting it linger into perpetuity. Instead, let the obituary work for you: use it as a tool to naturally accomplish those other tasks which

take both time and money. In every obituary, you have a marketing force, one that is more impactful and reaches farther than any marketing service you can purchase. You must, however, put that story to good use and then, let others share it to your benefit.

The number of people browsing obituaries has not decreased. However, these people are only actually reading and remembering the obituaries which give them a story, the ones which contextualize a life. Setting up your obituaries to get a thorough read is as simple as including a photo, beginning with an interesting quote, or adding a few simple details like the deceased's favorite book, film, or music: anything to distract from the litany of surviving relatives. Keep this in mind, people won't be interested in the surviving relatives if they aren't first interested in the person who died. You must capture your reader's attention. Think of it this way, if your home is producing the one thing which markets your home more than anything else and producing that one thing like every other home in the United States, then people will come to think of your home as every other home. To separate yourself from the pack, to gain an avid and active audience, you must differentiate yourself. Do it with your most publicized story: the obituary.

Just as in the film, "If you build it, he will come." Your readership, your clicks, your likes, whatever it is that you use to measure your marketing success, will increase, even if you continue to post in the same manner, but only if you use material that is more content-rich, like a nuanced obituary. Your metrics will increase because stories are compelling and people cannot help but pass them on, remember them, and continue sharing them. In this way, your audience also becomes your most influential marketing force.

Humans are drawn to stories, so draw people to you through the stories you create. Become the master storyteller who regales his audience and commands his community by authoring narratives people find compelling. You can do this by creating obituaries which are more than an elongated death notice, by taking those life stories and getting them to as many people as possible in a manner people find most convenient, which is not searching for them online and landing on a page which isn't even your website. When traditional obituaries are enhanced, and leveraged efficiently with technology, research indicates these new memorials can generate buzz which impacts thousands, beckoning potential clientele to your door, growing your brand awareness, increasing your word-of-mouth referrals, and driving your pre- and at-need sales up exponentially. **FBA**

Petra Lina Orloff is president and CEO of Beloved, which produces custom, personalized, handcrafted obituaries and eulogies. She has been a professional writer for over 20 years and also completed the PhD program in English at Wayne State University in Detroit, where she taught literature and cultural studies. Her academic area of specialty is storytelling. You may contact her at petra@beloved-press.com or at (248) 894-7076, or visit www.beloved-press.com.

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SEARCH ENGINE MARKETING FOR FUNERAL HOMES: WHY IT MATTERS AND HOW TO DO IT

BY WELTON HONG

Are you leveraging search engine marketing (SEM) to up the ante on how well your business performs in Google and other search engines?

Many companies believe they're engaging in SEM, but they're only using search engine optimization (SEO) tactics. Discover the difference, learn why SEM is critical to success, and make note of some tips for launching your own SEM campaigns.

What Is SEM?

Search engine marketing is the process of getting your business more exposure in search results through paid advertisements. This contrasts with SEO, which involves optimizing your site and online presence rank higher in organic search listings.

Organic search results are the "free" results. These are the sites Google (or any other search engine) deems to be most applicable to a person's query.

SEM is more concerned with paid search results—paid listings that appear atop search results and are identified as ads. SEM might also include text-based or image-based ads (or product listings) that appear somewhere on a search results page.

Note that search engines still have relevancy and quality requirements for SEM. You aren't guaranteed ad placement. You bid for it, and the amount you're willing to pay per click (plus the quality/relevancy of your ad and on-site content) determine whether your ad shows up on the page.

Why Is SEM Important for Funeral Homes?

SEM gets you in front of consumers interested in your services even when organic SEO doesn't. Plus, because SEM is based heavily on paid advertising, you can specifically target ads to searchers who are in a decision-making moment. For funeral homes, that means ensuring your company appears in search results for families in need or when someone is considering preplanning.

Consider these statistics to understand the value of SEM for funeral homes:

- Eighty-nine percent of customers start any buying decision by conducting research via search engines, and more than 35 percent of people looking for products start specifically with Google.

- Sixty-seven percent of any purchasing journey now occurs online, which means the majority of interaction is digital.

- Those searches don't last long; individuals decide which site to click on in less than a minute, so good page placement is often worth spending money on.

Tips for SEM that Works

But it's not enough to throw money at digital ads randomly. Succeeding with funeral home SEM requires tactical and analytical marketing chops. Research and knowledge of your target audience becomes a foundation for viable ad campaigns and groups when you follow these SEM tips:

1. Define your audience (or audiences).

One of the biggest benefits of SEM is the ability to target search ads to your audience or segments of your audience. But to do that properly, you must understand who your audience is.

Take time to define various sections of your consumer base, including demographics, how they might search, and what reason they would have to engage with your content or company.

For example, older adults might be looking to preplan their final arrangements to remove this burden from their families, younger adults might be helping their parents preplan, and families might be searching because they have immediate needs.

2. Conduct keyword research.

Discover what keywords and phrases people are using to find death care services now. Keyword research you completed six months ago might not be valid anymore, and your gut reaction on how people are searching could be wrong.

Use some of the free tools below to gather information such as how many searches use certain keywords, how

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competitive those keywords are, and suggestions for other keywords to target.

- Google Ads Keyword Planner is built into the Google Ads (formerly Google AdWords) dashboard, letting you research, analyze, and store keyword data in the same place you launch ads from. Keyword Planner also provides suggested ad bid amounts for specific keywords, helping you prioritize phrases for your ad campaigns.

- SEMRush is a robust free tool that lets you conduct site audits, view a list of suggested keywords, and understand what keywords your competitors are targeting.

- Keywordtool.io lets you view keyword information across multiple channels, including Bing, Google, Google Ads, and social platforms such as Instagram or Twitter, so you can plan multichannel ad campaigns.

3. Understand search intent.

Once you have a list of key phrases, divide it by search intent. Search intent is the reason someone types into the search bar to begin with. For example, someone might search because they're interested in making a purchase or talking to someone about services. Someone else might search simply to garner new information.

Dividing keywords into intent groups is important for two reasons:

- Some keywords don't have commercial intent strong enough to support ads, so Google doesn't even show them.

For example, a search for "what is cremation" doesn't typically return any advertisements, because that's an information-seeking query. You wouldn't want to bid on this key phrase for ad purposes.

In contrast, searches for "cost of cremation," "cremation providers," and "cremation urn" all bring up advertisements because these queries have more commercial intent.

- Certain keywords are more likely to be used by people in various audience subsections or different stages of the buying journey. Sifting keywords into these subsections lets you target ad campaigns (and the associated on-site content) to specific needs. The ad content that converts someone in need is different from ad content to entice someone who is just starting to consider preplanning.

4. Take a comprehensive approach to ad placement.

Finally, remember that your ad isn't the final sales tool. The purpose of search ads is to show up at the right time for the user and persuade them to click on your link. A comprehensive approach to search engine marketing for funeral homes ensures that you have high-quality landing pages and other on-site content to back your ads.

The formula tends to be data-backed, keyword-rich targeted advertising plus high-quality, relevant content with strong calls to action equals conversion. For funeral homes, conversions mean people signing up to find out more or calling to make an appointment for preplanning or immediate need services. **FBA**

Welton Hong is the founder and marketing director of Ring Ring Marketing (FuneralHomeProfits.com), which specializes in helping funeral homes convert leads from online directly to the phone line. Welton also is a speaker at funeral home conferences and the author of Making Your Phone Ring with Internet Marketing for Funeral Homes. Reach him by email at info@ringringmarketing.com or call toll-free at 888.383-2848.



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JUL 2019

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SEP 2019

NFDA EMBALMING AND RESTORATIVE ART SEMINAR
August 15, 2019
Nashville, TN
John A. Guppton College
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CANA'S CREMATORY OPERATIONS CERTIFICATION PROGRAM
September 6, 2019
Scottsdale, AZ
Paradise Memorial Gardens
www.cremationassociation.org

NJSFDA FUNERAL DIRECTORS CONVENTION & EXPO
September 17, 2019
Atlantic City, NJ
Harrah's Waterfront Conference Center

ANNUAL MEETING - SELECTED INDEPENDENT FUNERAL HOMES
September 23, 2019
Nashville, TN
JW Marriott Nashville
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OCT 2019

CANA'S CREMATORY OPERATIONS CERTIFICATION PROGRAM
October 9, 2019
Albany, NY
Location TBD
www.cremationassociation.org

CANA'S CREMATORY OPERATIONS CERTIFICATION PROGRAM
October 22, 2019
Atlanta, GA
Location TBD
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EDUCATING THE FAMILIES YOU SERVE ABOUT THE "WHY" OF THE FUNERAL
October 25, 2019
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Radisson Blue Aqua Hotel
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NFDA 2019 INTERNATIONAL CONVENTION AND EXPO
October 27-30, 2019
Chicago, IL
McCormick Place
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NOV 2019

CREMATORY OPERATIONS CERTIFICATION PROGRAM
November 13, 2019
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National Museum of Funeral History
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APR 2020

THE BEREAVEMENT CRUISE
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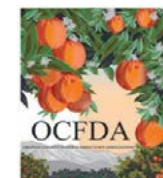
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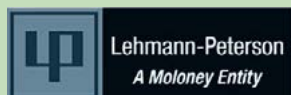


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