

FUNERAL BUSINESS ADVISOR MAGAZINE™

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COVER STORY | PAGE 66
Cremation Merchandising Conundrum

INSIDE:

- NFDA CONVENTION & EXPO PREVIEW
- FINANCING & LENDING OPTIONS FOR FUNERAL PROVIDERS TODAY

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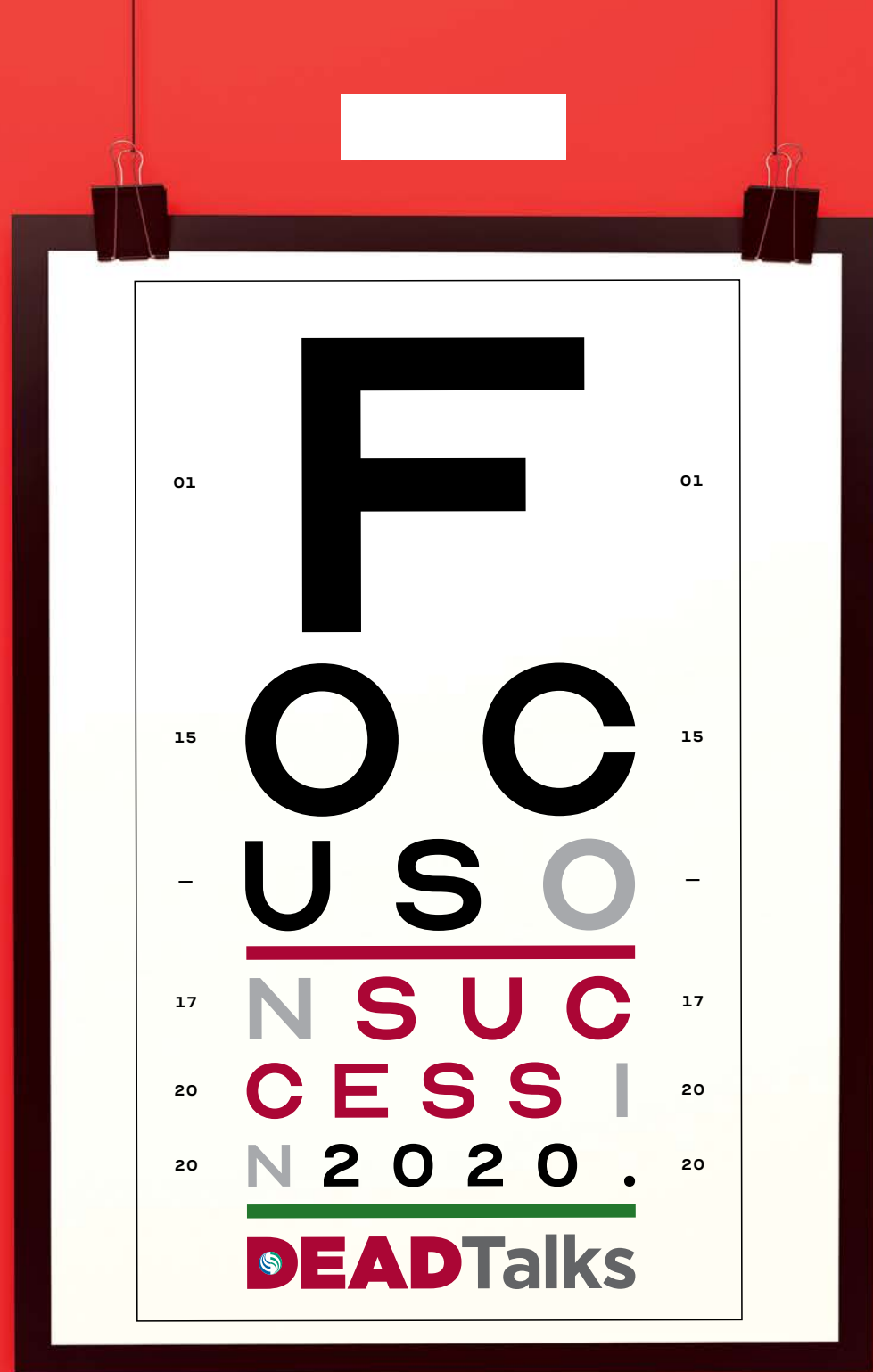
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FEATURES

SEPTEMBER/OCTOBER 2019
VOLUME XIII, NO.5 2019

66

COVER STORY | PAGE 66
Cremation Merchandising Conundrum

32

FUNERAL HOME SUCCESS STORY
Rivera Family Funeral Home
Santa Fe, NM

36

FEATURE EDITORIAL
Financing & Lending Options for
Funeral Providers Today

62

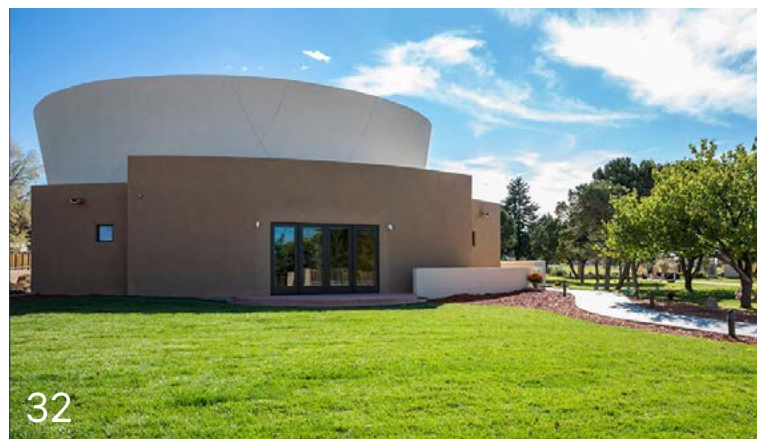
FUNERAL DIRECTOR SPOTLIGHT
Kristin Tips | Mission Park Funeral Chapels &
Cemeteries | San Antonio, TX

70

PROFESSIONAL SPOTLIGHT
Danielle Thacker
Thacker Caskets

76

NFDA CONVENTION & EXPO
Convention Preview
October 27-30 | Chicago, IL



32



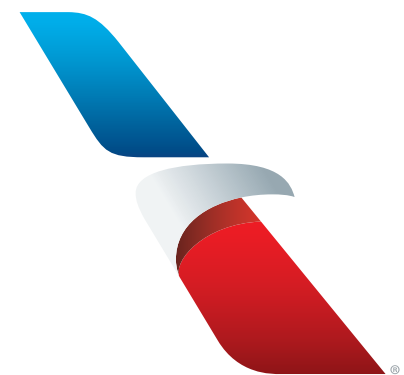
62

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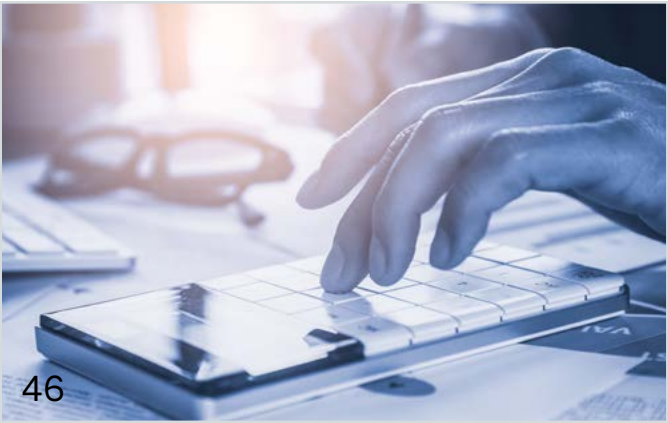
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CONTENTS

46	How to Choose Financing that Works for You BY NANCY PISTORIO
50	6 Targeting Options for Successful Funeral Home PPC Ad Campaigns BY WELTON HONG
54	Buying Stuff Can be Taxing - The Saga Continues BY RON H. COOPER & RAYMOND L. BALD
58	What IS Your Succession Plan? BY JASON GAZAILLE
60	How To Choose a Continuing Education Provider BY ANN HEINZ
98	Why the Fed Cutting Rates Won't Necessarily Help You Obtain Your New Business Loan or Line of Credit BY TODD D. MANNIX
102	Credit Card Fees - What Am I Paying For? BY JIM LUFF
104	Think & Grow Rich BY CHRIS BOOTS
108	Sabotage Yourself BY GEORGE PAUL III
112	How Digital Marketing & Social Media Increase Your Firm's Value BY HEATHER MIERZEJEWSKI
116	Aftercare BY LINDA FINDLAY
120	Knowing What to Say BY WILLIAM L. SACHS



46



50



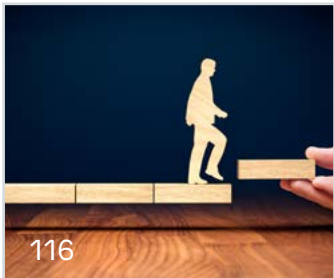
54



98



102



116



120

COMPANY SPOTLIGHT

64 MID-STATES RECYCLING & REFINING

Mid-States Recycling & Refining (MSRR) is an EPA permitted precious metal recycler with a 19,000 square foot facility located near Chicago in Des Plaines, IL.

COMPANY SPOTLIGHT

68 LOVEURNS

LoveUrns® specializes in hand-crafted, high quality cremation urns and memorial products.

EXTRAS

16 INDUSTRY ALERTS

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

30 BOOK REVIEW

Speaking Of The Dead | By: Chelsea Tolman

78 MUST SEE COMPANIES AT THE NFDA

See the various companies exhibiting this year at the NFDA in Chicago, IL

92 MUST SEE PRODUCTS AT THE NFDA

See the various products exhibiting this year at the NFDA in Chicago, IL

124 INDUSTRY EVENTS CALENDAR

Upcoming Events in the Funeral Industry.

126 AD INDEX

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

128 SPECIALTY VEHICLES

See New and Used Vehicles.

64

LoveUrns®

68

INDUSTRY ALERTS

16

INDUSTRY EVENTS CALENDAR

124

SPECIALTY VEHICLES

128

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SEPTEMBER/OCTOBER 2019



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Reverend William L. Sachs, PhD has authored numerous books about exploring faith and its place in our evolving world including *Fragmented Lives*, *In the Face of Difference*, *A Church Beyond Belief*, *The Transformation of Anglicanism*, *Restoring the Ties That Bind* and others. Additionally, Sachs directs the Center for Interfaith Reconciliation at St. Stephen's Episcopal Church, Richmond, Virginia, is a Visiting Professor at Virginia Theological Seminary, has served Yale Divinity School, has been a Chabraja Fellow at Seabury-Western Theological Seminary and serves as a Voluntary Advisor to TribuCast™ a remote attendance system for funerals and memorials. Previously vice-president of the Episcopal Church Foundation, he has served as a parish priest in Virginia, Connecticut, and Chicago. He lives in Richmond, Virginia with his wife and their shamelessly spoiled dog.



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INDUSTRY ALERTS



STARMARK® INTRODUCES INNOVATIVE SOLID WOOD CASKET LINE

New Product Line Offers New Caskets Suitable for Either Burial or Cremation

Richmond, IN — Starmark Cremation Products, a leading provider of innovative products, announced an expansion of its line of value-priced solid wood caskets. The expanded line features caskets that are suitable for either burial or cremation, with an adjustable wood bed that is cremation-friendly. These caskets address the needs of funeral homes and their families that seek value-priced wood caskets without sacrificing quality and eye appeal.

The line currently consists of nine caskets crafted from six designs:

- Cooper solid wood caskets available with a canyon brown, cherry mahogany or walnut stains
- Carson solid wood caskets available with cherry mahogany or walnut stains
- Legacy solid wood oak casket with classic oak stain
- Auburn solid wood oak casket with fawn brown stain
- Mission solid wood oak casket with classic oak stain
- Timber solid wood oak with walnut stain and a rustic finish

Already well-known as a leading cremation products company, Starmark has set its sights on becoming the leading cost-effective solid wood casket supplier as well. Designed by the R&D team at the Starmark headquarters in Indiana, these solid wood caskets are priced right and benefit from the Starmark team's decades of experience in consumer market research and manufacturing know-how.

"Given the success of our solid wood burial caskets we debuted earlier this year, we are excited to introduce these new, low cost solid wood caskets that feature more traditional casket designs that both burial and cremation families will appreciate and funeral homes will value," said Gerald Davis, President of Starmark. "These new caskets reflect Starmark's mission to make products that families want to select and

STARMARK®

cremation products

Auburn Oak



Carson Hardwood



funeral directors want to offer." Davis continued, "We've concentrated on cremation for so long, it's easy to miss opportunities that have presented themselves on the burial side of the market. These caskets fill the void left by other casket companies – making low cost, solid wood caskets. And since they are appropriate for either burial or cremation, they can help reduce inventory carrying costs at the funeral home."

While many other casket companies have moved production out of the United States, Starmark remains committed to manufacturing in the United States. The new caskets are made from a combination of furniture grade plywood and locally-sourced poplar and oak hardwoods. Each casket features environmentally friendly water-based stains and tailored interiors.

"By combining solid hardwood and furniture-grade plywood components, we are able to offer customers low priced, high value caskets made in America," added Davis. "These innovative caskets provide the same beauty as solid hardwood, but are stronger and more tolerant to temperature change and humidity."

These units are available through distributors, One Source Prime and directly from Starmark. To learn more about Starmark and the new line of low cost caskets, visit www.starmarkcp.com or contact Starmark at 888-366-7335.

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CASKETS

Florence, AL — Thacker Caskets recently completed a multimillion-dollar investment project at its casket manufacturing facility in Florence, Alabama. Over the last 3 years, Thacker built the newest casket shell stamping facility in the United States. To house its new stamping operation, Thacker added a 40,000 square foot building, making Thacker’s total manufacturing facility nearly 340,000 square feet. The new building, equipment and dies will offer Thacker customers new and innovative product improvements that no other manufacturer offers.

In 2015, Thacker purchased three stamping presses from Ford Motor Company. Each have the capability of generating 1,000 tons of force. The presses then were disassembled and transported down to their new home in Florence, Alabama. As the presses were being moved, Thacker built a 40,000 sq. ft. addition onto its existing manufacturing facility to house the new equipment.

In designing the dies that would physically form the various casket components, Thacker insisted on thinking outside the box (pardon the pun). Rather than replicating what every other manufacturer already had, Thacker incorporated several new features into the dies.

All Thacker 20-gauge, 20-gauge non-gasketed and 18-gauge caskets now feature a curved design on the bottom base rail and a more modern lid profile that accentuates the beauty of the metal itself. Thacker is also the only manufacturer to include a fully stapled interior attachment system directly within the stampings, to ensure a consistent interior fit and finish.

While the dies were being engineered Thacker also developed Tailored Designs™, the industry’s only interior attachment system that allows for funeral homes to change the interior fabric of the casket on an at-need basis. Tailored Designs™ was launched in 2017 and has given countless families the ability to choose an alternative interior from Thacker’s unique line of eight modern fabrics. Without the creation of the brand new dies, this project would not have been possible.

Since 1939, Thacker has worked to become the leading family owned funeral supplier in the industry. To learn more about Thacker and its quality line of burial and cremation products please call 800.637.8891 or visit their website at www.thackercaskets.com.

MESSANGER ACQUIRES EXPRESS FUNERAL FUNDING

Auburn, IN — Messenger, a leading provider in stationery, funeral service items and personalization solutions, is pleased to announce the acquisition of Express Funeral Funding.

“After careful consideration, we sought the opportunity to acquire one of the fastest growing companies in the funeral profession,” commented Kevin Keane, president of Messenger. “This will allow Messenger to broaden our existing product line and services to funeral homes and cemeteries, while providing innovative solutions for families during their most difficult time of need.”

As the largest privately held and FASTEST. EASIEST.® insurance assignment funding company in the nation, Express Funeral Funding has been providing funeral homes and cemeteries the ultimate funding experience since 2002.

“Our focus from the beginning was to be the best in the industry, not necessarily the biggest,” said Steve Calloway, president and co-founder of Express Funeral Funding. “We strongly believe this acquisition will provide our partnering funeral homes and cemeteries an even greater funding experience.”

Messenger

Both organizations remain dedicated to continually providing world-class solutions to funeral homes, cemeteries and their families.

“This is great for our customers. We are thrilled to have aligned with an organization which shares our same mission, to provide the funeral profession with unparalleled services,” explained Aaron Calloway, executive vice president and co-founder of Express Funeral Funding. “Our goal has always been to provide leading-edge solutions and total customer satisfaction to our funeral homes and cemeteries, and I am confident this acquisition will achieve this on a greater scale.” Express Funeral Funding utilized Midwest based investment bank Periculum Capital Company as advisor for the sale of the company.

All sales and customer service inquiries will continue to be handled by the respective companies. To reach Messenger, please call 1.800.827.5151 or email messenger@messengerllc.com. To reach Express Funeral Funding, please call 1.812.949.9011 or email contact@expff.com.




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IMSA SPEAKERS BUREAU PROVIDES RESOURCE FOR INDUSTRY EXPERTISE

Brooklyn, NY — The International Memorialization Supply Association (IMSA) is pleased to announce the launch of a Speakers Bureau – a valuable resource of expert speakers who are available to present at industry conferences and other events.

The IMSA Speakers Bureau is an online resource at that will be continually updated with additional speakers and a multitude of topics. Found on the IMSA website at www.imsa-online.org, topics currently include mausoleum maintenance and concerns, incident policies and procedures, mausoleum opportunities, deathcare and media, e-commerce and internet-based business opportunities, and online consumer behavior.

“We are excited to offer this resource of expertise to the funeral industry,” said Jordan Yearsley, president of the IMSA Board of Trustees. “We hope this will be an added value to IMSA members who wish to provide their expertise to the industry as well for organizations who are looking for industry experts to present at conferences and other meetings.”

IMSA also welcomes non-IMSA members who would like



to be included on the Speakers Bureau and encourages submitting profiles and presentation topics for inclusion on the IMSA Speakers Bureau using the forms that are located on the Speakers Bureau webpage.

The International Memorialization Supply Association (IMSA) is comprised of organizations and their representatives that provide goods and services for use in funeral-related commerce. IMSA members represent a range of specialization in areas such as strategic and financial consulting, products and services for funeral homes and cemeteries, mapping and logistics services, legal issues, and social media.

Visit imsa-online.org for further information on the International Memorialization Supply Association.

HALCYON DEATHCARE MANAGEMENT SOLUTIONS PARTNERS WITH FIRST AMERICAN

Comprehensive payment processing now available through the Halcyon platform.

Fort Worth, TX — Halcyon, one of the top names in the deathcare management profession, recently tapped First American as its payment processor of record.

As a result of the partnership, funeral home and crematory owners and operators who use the Halcyon business management platform can now also accept and process payments through it, securely and easily.

Halcyon provides funeral home management, crematory management and pet cremation/aquamation management. Each aspect of the solution includes full integration with First American’s payment processing technology, making the Halcyon platform a true full-scale business management tool. End-to-end business ops, from new case planning to final invoice reconciliation, can be managed, monitored and tracked through Halcyon. “We have operated in this space for more than 15 years, and were rightfully very careful in the due diligence phase of selecting a payments partner,” said Sara Gard, President, Halcyon. “What drew us to First American, and what has affirmed that we made the right



decision, is the unique approach they bring in working with software providers like ours.”

“Halcyon had already captured the attention of the industry with its Platinum product, a 2018 NFDA Members Choice Finalist, before adding payments,” said Chris Yurko, Director of Business Development, First American. “To take a solid product offering like that and then build on its value, it was mission-critical for the Halcyon team to align with a payments provider who can deliver on their promises. I am incredibly proud that First American proved that we are not only the right payments provider, but the right long-term technology partner to help Halcyon realize its growth goals.”

For more information, visit <http://www.first-american.net>, or please contact Chris Yurko, Director of Business Development, First American, chris.yurko@first-american.net. Want to learn more about Halcyon Platinum? Request a demo via demo@halcyondcms.com or visit www.halcyondcms.com.



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The Davis Whitehall Co.
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Colorado Springs, CO — The Davis Whitehall Co., the premier provider of personalized and customized urns to funeral homes in North America, has announced the availability of an updated HeartFelt Tributes® by Davis Whitehall® Volume 3 catalog. Funeral professionals can use this new catalog to more thoroughly inform families about cremation products and how they can be personalized and customized to capture the memories and celebrate the life that was lived.

The new 76-page, four-color catalog features the latest urns from Davis Whitehall. Among the new products featured in the catalog:

The Amish Series – A collection of eight urns handcrafted in the heart of Amish country by woodworkers using the knowledge passed down to create unique, one of kind memorials.

Ambrosia Maple – A solid maple urn featuring a unique graining pattern and a contemporary design.

LoveUrns™ – A series of urns and keepsakes in various colors, finishes, and themes, each handcrafted with love by LoveUrns™.

Clarkston and Renaissance – Each individually handcrafted and detailed in solid wood, these two new models join the Photo Urn collection.

Eco Series Additions – A new Bamboo scattering model has been added to this beautiful, eco-friendly collection.

The Majestic Series – These cultured marble urns are hand-crafted in America and feature a 4-inch diameter opening for ease of filling.

In addition, the catalog presents Davis Whitehall's new metal engraving capabilities. The company now offers the ability to personalize these urns and keepsakes with the use of a custom-designed engraver providing precise engraving on metal urns and keepsakes. Up to now, this level of detail could not be achieved by typical rotary engravers.

The catalog can be viewed digitally by entering the following URL: <https://tinyurl.com/Davis-Whitehall>. Printed copies of the catalog are available by contacting Davis Whitehall at 800-818-8414 or emailing deonne@davis-whitehall.com. For more information, visit www.davis-whitehall.com.

PASSAGES INTERNATIONAL AND CANA ANNOUNCE NEW GREEN FUNERAL CONFERENCE IN ALBUQUERQUE, NM



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Albuquerque, NM — After months of planning, Passages International and the Cremation Association of North America (CANA) have announced a brand-new Green Funeral Conference for industry professionals taking place on October 2nd through October 4th in Albuquerque, NM. This conference comes at a time when the demand for natural and non-traditional funeral options is at an all-time high, and continually rising.

The conference will cover most aspects of green, from natural burials to cleaner cremation. It will give funeral professionals an opportunity to learn more about the public's changing demands and how to answer them.

The conference will take place in Albuquerque, New Mexico, and participants will learn from experts on the subject in the form of speakers, product demonstrations, and panels. Participants will also have an opportunity to take a tour of the new Passages International facility to learn more about eco-friendly caskets and urns, and how to effectively market and merchandize them.

As a death care professional, you know it is essential to be prepared to meet family needs and provide expert guidance. Consumers want their funerals to reflect their lives, and increasingly that includes incorporating green. Though there are widely varying definitions of "green," the requests for greener funeral options will continue to increase, and we will explore the different ways to answer those requests at the conference.

Registration is now open and can be found on the official CANA website, as well as on the Passages International website, along with a wealth of more information about the event.

Passages International, Inc. has been leading the green sector of the funeral industry for 20 years, with the largest selection of innovative, environmentally-friendly urns, caskets, and memorial products. For more information on green funerals and their benefits, visit their website today by going to www.aGreenerFuneral.org. For more information on Passages products visit their website at www.PassagesInternational.com. For more information about CANA, visit www.CremationAssociation.org.

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NEW YORK STATE FUNERAL DIRECTORS ASSOCIATION TAPPED MEMBER ADVANTAGE PROGRAM PARTNER, TRIBUCAST™ TO OFFER REMOTE ACCESS TO THEIR MEETINGS

Wilton, CT — Calling All State Funeral Director Associations! At its recent annual meeting, the New York State Funeral Directors Association tapped Member Advantage Program Partner, TribuCast™ to offer association members an opportunity to attend the meeting remotely if they couldn't be there in person, while also showing them how effective remote attendance can be for funerals.

TribuCast offers a private, highly-personalized, portable, and pay-per-use system specifically designed to help loved ones attend funerals and memorials remotely when they can't be there in person. In all, seventy funeral directors attended the meeting remotely and were able to access all of the meeting handouts. Following the meeting, members could view the meeting and inspirational presentation by Joe Primo of Good-Grief.org after the fact if they missed it or wanted to watch it again. The feedback shared by the association and its members was very positive and TribuCast welcomes the opportunity to assist other state associations livestream their annual meetings.



If your state association is interested in making remote attendance possible for your members at your next meeting you can contact TribuCastbatinfo@tribucast.com or by calling (203) 762-TCST (8278).

PASSARE® AND CLAIMCHECK® ANNOUNCE INTEGRATION



Abilene, TX — Passare®, a leading funeral home management software company, and CLAIMCHECK®, a life insurance assignment company, are proud to announce a new direct integration, which offers expedited payments on life insurance assignments for funeral homes and families following a loss.

"This new integration with CLAIMCHECK allows funeral directors to submit a life insurance assignment, check status updates, upload documents, and access reporting without ever having to leave their case management software. This is truly a seamless experience for funeral directors," said Passare CEO, Jay Thomas.

"Passare already offers an integration with Funeral Directors Life preneed policies and recently added built-in credit card payment and electronic check payment options," said Thomas. "Now, funeral homes can also accept life insurance assignments through the Passare platform, making Passare the only system that accommodates all of the major types of payment that funeral homes accept."

Funeral home owners and managers will also benefit from accurate and up-to-date financial reporting on all payments within the system. "Processing payments within Passare improves the accuracy of reporting and saves time by eliminating duplicate data entry," Thomas added.

Michelle Morgan, Director of Business Services for CLAIMCHECK, is also thrilled with the new integration, which means that her clients can enjoy a more streamlined process. "With this new integration, our mutual clients will be able to save time and run more of their business through a single platform," said Morgan. "Our goal is to make it as simple as possible for our clients to do business. With this integration, they don't have to log into multiple systems to check for status updates and upload documents."

To learn more about Passare or CLAIMCHECK, visit their website at www.passare.com or www.claimchecknow.com. For more information, please contact marketing@dig-inc.net.

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Scottsdale, AZ — Johnson Consulting Group and Funeral Innovations announced a partnership to provide funeral homes and cemeteries expert digital marketing analysis, strategic insight, and digital marketing implementation. In today's fast-moving online world, a solid digital marketing plan is an essential component of a thriving business.

"An effective digital strategy requires more than just Facebook posts, and we're excited to share our digital marketing expertise with Johnson Consulting Group clients," said Zack Garbow, co-founder of Funeral Innovations. "Johnson Consulting Group is an ideal partner as their commitment to value and success align with our tools and services dedicated to building community relationships and growing businesses without growing busy funeral professional's workloads."

Through his partnership, funeral homes and cemeteries can access a complete digital marketing analysis, strategic recommendations, and digital marketing services to help increase the profitability and value of their firm by increasing the rate of their positive online reviews.

"This ties in perfectly with most conversations we are having here at JCG," says Jake Johnson, President and CEO of Johnson Consulting Group, "we are constantly trying to find ways to help our clients enhance and increase their online presence, and stay connected to the families they serve through JCG Performance Tracker™. This partnership aligns with that goal perfectly."

For more information on Funeral Innovations call 303-437-9006 or sign up for a demo at <https://funeralinnovations.com/demo>. For more information on Johnson Consulting Group, visit www.johnsonconsulting.com to learn more.

MID-STATES RECYCLING & REFINING TO OFFER TOUR OF FACILITY FOR ATTENDEES OF THE NFDA ANNUAL CONVENTION AND EXPOSITION IN CHICAGO — THURSDAY, OCTOBER 31, 2019 FROM 10 A.M. — 11 A.M.

Des Plaines, IL — Mid-States Recycling & Refining in partnership with the National Funeral Directors Association are happy to announce a tour of their recycling facility on the Thursday immediately following the NFDA International Convention & Expo in Chicago. Attendees can earn one more CE credit hour before heading home. The tour has been approved by the Academy of Professional Funeral Service Practice (APFSP).

In the spirit of their "Open Door" policy, Mid-States Recycling welcomes visitors everyday but is pleased to offer an official tour of their recycling facility exclusively for NFDA Convention attendees. The tour will include free coach pick-up from three downtown Chicago hotels, and return trip back to one of those hotels or to O'Hare International Airport if you are flying home after the tour.

Participants will see, first-hand, how their cremation metals are received, securely stored, carefully sorted, smelted and assayed for repurposing in an array of uses ranging from fine bullion investment products to industrial fabrication.



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About Mid-States Recycling & Refining: Mid-States Recycling & Refining strives to provide customers with the best service through a completely transparent recycling option. "Since 1982, we have offered an open-door policy to our customers who want to witness their metal being recycled. For those unable to make it in to our facility, we always provide a sample of your melt so you can fact-check our findings", says Kevin McKay, Manager – Cremation Division. "The metal recycling business requires so much trust and these options provide customers assurance and peace of mind".

Attendees can sign up for the tour by going to the following link: <https://cremationrecycling.com/nfdatour>

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Sioux Center, IA — Link CMP, the leader in professional human remains transportation technology, today introduced its new DD2000-XLC Double-Deck System. The newest in Link's long line of innovative transport products, the DD2000-XLC doubles the carrying capacity of the cargo vans it is designed to supplement.

A direct response to customer feedback, the DD2000-XLC is the industry's first double-deck system and the first capable of accommodating today's ubiquitous oversized cots. The system will allow loading of one standard and one oversized cot or cremation container on each of its two levels, or four standard cots, four cremation containers, two air trays or two caskets when fully loaded.

"Link's DD2000-XLC increases worker and vehicle efficiency, effectiveness and productivity by maximizing capacity while minimizing labor and mileage costs," said Lynn Blake, national account manager CMP products for Link Manufacturing. "As a practical matter, end-users across the nation asked us to address their ever-increasing need to transport oversized cots."

The DD2000-XLC Double-Deck System features an electric-powered upper deck that can be raised and lowered in seconds with just the flip of a switch, allowing one person to easily load, transport and unload – with the utmost respect and care – all unassisted. The upper deck has a 600-pound load capacity, and is engineered with a reinforced frame and simplified lifting geometry. The upper deck includes an integrated safety latch that locks it in place, preventing it from lowering if both its powered actuators fail.

Loading cots, cremation containers, air trays and caskets is made easier with the system's intelligently engineered features. A rugged fold-down ramp protects the rear of the vehicle and allows easy access to the decks. Interchangeable and adjustable bier pins enable a single worker to stow, secure and manage different containment formats on both decks. The decks are also fitted with recessed, cast-aluminum cot cups that help assure container stability and peace-of-mind during transport.

"Link created the industry's first engineered professional

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DD2000-XLC
Double-Deck System



"Link's DD2000-XLC increases worker and vehicle efficiency, effectiveness and productivity by maximizing capacity while minimizing labor and mileage costs."

- Lynn Blake
National Account Manager
Link CMP

transportation solution for human remains and over the last few years, we've been engaged in a voice-of-the-customer initiative that has established the parameters for our new system design," said Blake. "The DD2000-XLC Double-Deck System not only broadens our offering, it literally delivers what the industry has been asking for."

An engineered deck frame maintains structural integrity during all phases of loading, transport and unloading. The system's durable, but lightweight all-aluminum decks are fitted with ultra-high-molecular-weight polyethylene strips that protect their surfaces and minimize friction, allowing containers to easily glide for smooth and effortless container positioning.

The DD2000-XLC Double-Deck System is purpose-designed and helps users meet and maintain the highest standards of professionalism and integrity while carrying out their duties. The system is designed to fit today's most popular cargo van makes and models, including: Chevy Express, Dodge ProMaster, Ford Econoline, Ford Transit, Nissan NV and Mercedes-Benz Sprinter.

The DD2000-XLC weighs a mere 750 pounds and fits vehicles with a minimum wheelbase of 140 inches. The system is compatible with 12-volt electrical systems, and professional installation is required.

For details on purchasing and installation of the new DD2000-XLC Double-Deck System, please call (800) 248-3057 or visit <https://www.linkcmp.com>

To access high-resolution images of the DD2000-XLC Double-Deck System, please visit the following link at <https://www.linkcmp.com/dd2000-xlc/>

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SPEAKING OF THE DEAD

BY CHELSEA TOLMAN

Speaking Of The Dead is an innovative book that portrays the lives of morticians in an autobiographical fashion through short stories, all from the viewpoint of the author, Ms. Chelsea Tolman. Unlike some mortician authors, Chelsea doesn't try to impress her audience with gruesome stories, shocking language, or attacks on the funeral industry. On the other hand, she also doesn't go on a crusade attempting to portray the industry as being populated by angels. Rather, she simply tells her stories and recounts her thoughts while carefully maintaining the dignity of the deceased and their families.

Veterans of the industry will be able to identify easily with the events described in the book. Whether they be the stories of co-worker hijinks such as hiding under sheets in the embalming room waiting to sit up and startle someone or dealing with panic-stricken family members who are certain they just saw their dead mother move. Similarly, in the chapter "We will Always Remember," Chelsea accurately sums up the horror we all feel when we realize that something has gone less than perfectly with the arrangements and it's probably our own fault.

This isn't just another funeral director book. It's not a recounting of the author's spiritual journey, a detailed "day in the life," or sweeping accusations of greed and fraud. In fact, although the summary on the back cover uses the term "peek behind the curtain," it's much more than that. Chelsea aptly sets the scenes and describes them in such loving detail that you can easily picture yourself present for the events she recounts. You're there as a disembodied observer, allowed to make your own judgments about what you see and feel.

Chelsea keeps an evenhanded portrayal of her memories. Unlike some books that are thinly veiled criticisms of certain funerary practices, she embraces all types of body preparation, disposition, cultures, and rituals. She covers and respects the full range of our practice, from embalming and interment to shrouding and cremation on a pyre. This book provides a sense of relief to people who want to read about the funeral industry without the burden of having to wade through the author's own biases.

There is one area where Chelsea allows herself a bit of self-indulgence, which is describing her struggles as a woman in a traditionally male-dominated profession. One might expect this to be a preachy topic, but it is not. She simply presents her own experiences and allows the readers to interpret them as they will. Chelsea's book is enlightening in allowing us to experience them with her without cramming criticisms and guilt trips down our throats.

Speaking of the Dead was published on Amazon.com in November 2018. One surprising response to it has been the frequent suggestion by readers in funeral-related social media groups and Chelsea's website that it should be used as a textbook in mortuary schools and CE courses. For people just starting out in the funeral industry, it provides a realistic snapshot of many of the experiences and emotions they can expect to face. Chelsea goes beyond simply giving grisly descriptions of damaged corpses or the Zen-like "death is beautiful" mindset. She portrays with great accuracy what it is like to be in real everyday situations, such as looking a dead body in the face up close and then using your skills to restore their living beauty. Or the gut-sick feeling of carrying dead babies away from their mothers or standing over the bodies of teenagers who killed themselves and wondering what could have gone so wrong in their lives to lead to this. Conversely, she also allows you to feel the peace that comes with the end of prolonged suffering and the conflicting emotions of grief and relief that the surviving loved ones feel.

For people who have been in the industry a while and are feeling burned out and tired, it shows that you're not alone and reminds you why you do this job. She talks about the humbling feeling of getting to know a decedent through their families and learning how they affected all those people. This is contrasted with the stories of other people who are gone in a flash, left no survivors, and aren't missed at all. She reminds us that there's more to handling the dead and their families, than literally laying hands on the dead and manipulating their remains. She's also realistic about the crushing fatigue and emotional burden that this job can bring but reminds us that it is okay to feel that way.

Ultimately, Chelsea's book does a great job of demonstrating why someone would want to be a funeral director. Why you came to this realm of death doesn't matter, but why you stay is accurately captured in the chapters of this book. The true calling of the funeral director is to make a difference and touch lives in a way that only a funeral director can. This is why we are here, why we endure the late nights and long days, and why we choose to be the final caretaker on life's journey. *Speaking of the Dead* captures it all and delivers it in a way that will leave you thinking about the funeral industry in ways no other book does. **FBA**

Chelsea Tolman lives in Salt Lake City, Utah with her husband, stepson and dog and owns Tolman Trade Services, a mortuary support company.



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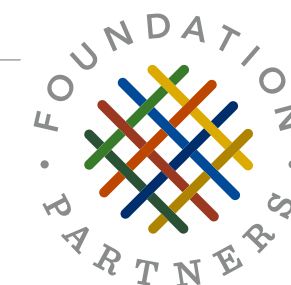
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For over 80 years, Rivera Family Funeral Home has been proudly serving the families of their community. With locations in Santa Fe, Espanola, Taos, and Los Alamos, New Mexico, the family-owned business provides a wide range of services that leave a lasting impression that families will never forget. The New Mexico funeral home firm is proud to offer some of the most unique and beautiful chapels in their area to the families they serve. The Rivera legacy also operates the Rio Grande Crematory located in Espanola and Santa Fe Memorial Gardens in Santa Fe.

“I am a second-generation funeral director. I grew up above a funeral home,” begins Tim Rivera, Owner of Rivera Family Funeral Home. “Like many, I never thought I would end up working in the business and planned on doing something else, but as time would tell – I couldn’t stay away and eventually took over for my father,” he continues.

Tim attended San Francisco State University, the University of New Mexico and graduated from San Francisco College of Mortuary Science.

The start of the Rivera legacy dates back to 1958 in Pueblo, Colorado where Tim’s parents, Amos & Adina Rivera, opened a funeral home.



“My parents started the business in 1958 and after years of successful operation we sold that location in 1990. They also had a second funeral home in Taos, New Mexico that I purchased from them in 2000. From there, I have either bought out or started three other funeral homes,” explains Tim.

SANTA FE

The Santa Fe location consists of the Memorial Gardens Cemetery and the newly constructed Chapel of Light. Since 1954 it has been a non-denominational cemetery open to everyone in the community. The Chapel of Light is a unique sacred space and venue for life celebrations, gatherings, memorial and funeral services that embodies both the unique architectural and spiritual cultural diversity of Santa Fe. For the first time in Santa Fe, families will be able to do everything in one place including services, ceremonies, receptions, burial, inurnment or the scattering of ashes in the cremation gardens.

“The Santa Fe chapel is only five years old, but in that short time it has won architectural awards and been the topic of discussion in magazines. Known as the Chapel of Light, it is truly a sight to see. The chapel gets its name from the way it incorporates light into the design. It has winter and summer solstice windows so that during each solstice the light strikes in the center of the room,” Tim describes proudly.

TAOS

The large Taos chapel has been described as having a warm and relaxed authentic northern New Mexico ambiance with an expansive and beautiful lobby filled with stunning artwork. The chapel is perfect for any type of religious service and perfect for non-denominational services, ceremonies and gatherings. Although the chapel can seat over 250 guests, it can also be divided into a smaller space for more intimate gatherings. The lobby is a convenient place to gather with family and friends after services with light refreshments if desired.

ESPANOLA

The Espanola facility is located on the banks of the Rio Grande River. The two light filled chapels include antique stained-glass windows dating back to the 1920’s that were previously in Our Lady of Guadalupe Catholic Church in Pojoaque. Both chapels create a quiet and elegant setting for all denominations and beliefs. The Rivera family is proud to be serving Espanola families since 1948 in this same location formerly known as Block-Salazar Mortuary.

LOS ALAMOS

The Los Alamos is the newest of the four locations and was designed to provide convenience for funeral and cremation planning for the residents in the area. This location handles all aspects of funeral planning and cremations services. The office is warm and welcoming, with a small chapel and gathering area.

“We are glad to finally have a location in Los Alamos and to be able to provide our personalized services to the families of that area,” expresses Tim.





The Rivera team serves families at their unique facilities day in and day out, but when they are not planning services and carrying out their duties as a funeral home, the team spends most of their time giving back to the community.

"The list of what we are not involved in would be shorter," jokes Tim. "It's such a long list, I don't even know where to begin. We are member of virtually every club in our area, but the one that I am the most proud of is a grief support group I helped start 18 years ago along with a local grief therapist - the center has been very impactful and has become widely recognized in the community," Tim states humbly.

The community grief center is not located in the Rivera facilities, but they are the sponsors and are very involved in keeping it running smoothly. The center is open to the general public and has warranted nothing but positive reviews.

One of the main reasons that the Rivera legacy has been so successful is the family's forward-thinking mindset. The New Mexico firm has never let the industry standard of what a funeral should be confine them to a mold - something their families' value deeply. The funeral industry is so much more than going through the motions and providing the same service time and time again. At Rivera, they embrace the unique and aim to provide service beyond what was even thought to be attainable.

"Our funeral homes are very much designed for the families of the future in terms of being cremation friendly and embracing alternative families. We have offered green burial options and natural products for years in our cemeteries, our facilities are non-traditional, our staff has been trained to create events rather than a cookie cutter service. Pushing outside of the box is just who we are, and it's given us a great reputation. I consider myself a very progressive and open-minded funeral director, and I think that has been a major factor in our success," Tim relates.

With unique facilities, unmatched customer service, and

outside-the-box planning, it's no surprise that the Rivera Family Funeral Home has left families raving about their experiences.

"At a time in their lives where families may not be expecting exceptional care or a wow factor, we go above and beyond. When it comes to planning a funeral or a memorial service, there is a stigma that the process gets put on auto pilot, but for us it's all about making it engaging. This all stems from training our funeral directors to be excellent listeners and to take the information they absorb to create a one of a kind experiences for our families. Each service with us is unique, and that is something we are really proud of," shares Tim. "Discovering new solutions for very complex customers is my favorite part about working in this industry. Our cemetery is very unique, and our facilities are unlike anything else, so matching our services to meet those brand standards is something I really enjoy," he continues.

As a funeral professional, if you are looking for inspiration or to push the boundaries of the way you currently conduct business, Tim points to the importance of forming relationships with other progressive funeral directors.

"Find the most unique and progressive funeral directors and spend time with them and learn how you can be better and how you can better your funeral home. Share your ideas and absorb some of theirs. Create new ideas together. Share knowledge. We are stronger and can better serve our families when we work together," advises Tim.

In an area where all the funeral homes have been purchased by acquisition groups, Tim is proud that the Rivera name has remained family owned.

"The fact that we have been able to not only survive this fast-changing climate, but that we have been eager to move forward is so rewarding to me. We are always looking forward to the future and looking for ways to push ourselves to better serve our community. I am blessed to have a team of people that feels the same way I do about change - embracing it makes us stronger," he concludes. **FBA**

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FINANCING & LENDING OPTIONS

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There has been a positive shift in financing and lending options for the funeral industry over the past several years, primarily because of good loan histories and incredibly low default rates among borrowers. This is due to the fact that funeral home owners are among the most diligent in repaying their debts and operating their business with financial safety and soundness.

In the Small Business Administration financing circle, there has been more clarity regarding funeral home regulations, giving lenders a better understanding of how funeral homes operate. Armed with this knowledge, lenders can navigate a suitable loan structure to advance the long-term growth of the funeral business.

"Finding a lender that specializes in financing funeral homes is critical. A lending partner should understand the value of business with or without the real estate. The goodwill is frequently worth more than the value of the real estate that houses it. A lending partner should be willing to lend against this value," urges John Tonjes, Senior Vice President of Ready Capital.

"A lender that specializes in the funeral home industry understands typical operations and the costs related to those operations. When preparing a loan structure, the

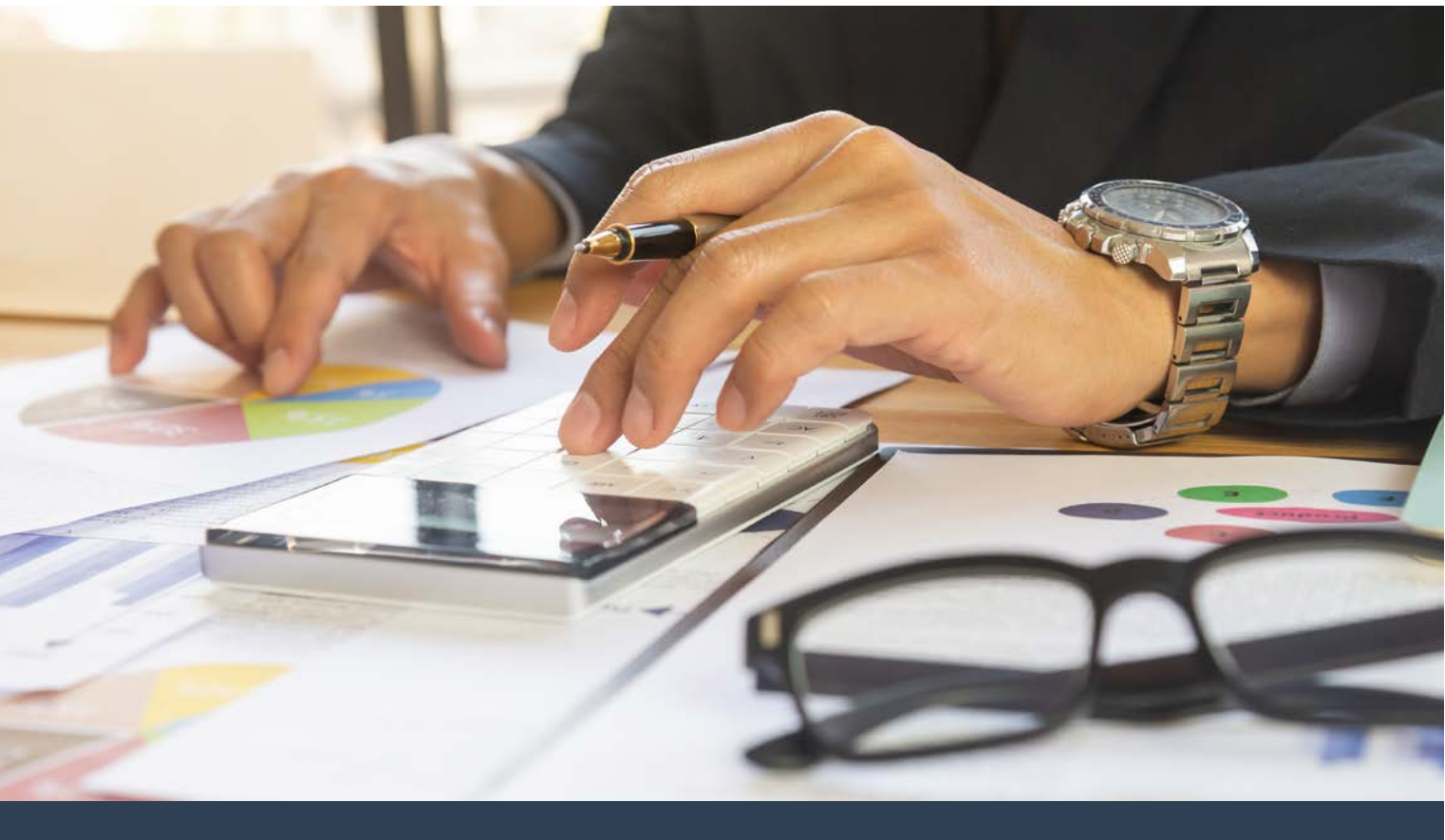
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lender must include a payment structure with a payment that allows a cushion for the ebbs and flows of revenue. The loan structure should also include enough working capital to cover the transitions from one owner to the next,” John elaborates.

The most important aspects of funeral home financing are finding competitive terms, low fees, timely service, and lenders you trust.

“The best lenders will be very quick to tell you ‘no’ and they will not drag out approval times. They should be able to tell you exactly where the transaction is at and how long it will take to process,” states Matt Manske, National Funeral Home Lending Manager with BSF.

As trends in funeral business shift, the need for unique financing shifts. Ultimately, it’s about what option best meets your needs as a borrower and finding the right lender to compliment you and your firm.

“We believe that new trends and products are most important when aiming to provide the best products and services to our customers. Of course, there will be elements of traditional financing in how we serve the funeral industry, but how we create, build, and implement technology around these product and services

will determine their impact and success,” explains Tim Bridgers, General Manager with Live Oak Bank.

In today’s environment, funeral home owners are recognizing the need to provide more than just a formal service for a client’s loved one. Having an event area where the family can mingle and visit after the funeral expands the boundaries of service and income generation for the business. In recent years, many funeral home owners needed financing to upgrade the inside of their funeral home with the addition of video and social media for the service. With owners focused on creating a self-contained, all-inclusive facility that supports the client experience at every level – lenders have been able to cater to this need as they have a better understanding of how funeral homes operate than ever before.

“For lenders, the fundamental principles remain the same—to ensure that qualified borrowers have access to the credit they need to expand and advance their business. For funeral home owners, this may mean implementing new marketing strategies and pursuing new revenue streams, such as the addition of an onsite event center. Lenders like The Bancorp offer smart financing solutions to support this industry trend,” says Teresa Carlson, VP and SBA Business Development Officer at The Bancorp.

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CONTINUED FROM PAGE 38

When it comes to finding a lender you trust, look for lenders with experience in the industry, but also pay attention to how closely they listen to you and your plans for your business. You want to find the best financing solution for your business, so take the time to ask the right questions and don't rush the process.

"Lending regulations frequently shift. Where sellers previously carried promissory notes of 25% or more, now we are able to structure transactions where the seller holds 5% or less, enabling sellers to get more cash at closing. With the sellers having to carry less, we are seeing more long-time funeral directors being able to retire sooner and pass their firms to the next generation," comments Kristen Livecchi, AVP and Marketing with United Midwest Savings Bank.

As firms are passed on to the next generation and funeral service trends continue to rapidly evolve, the importance of your lender or financial institution understanding the inner workings of the funeral business becomes more than just a perk – it becomes a requirement. Learn more about financing and lending options from top industry professionals who want to share tips and advice with you in this feature editorial. **FBA**



BSF offers funeral home loans for acquisitions, buyouts and expansions.

"Because of our industry experience, we can review a potential transaction quickly to determine if it's a bankable deal. Our loan processing times are some of the fastest in the industry. Our closing process is streamlined so the borrower doesn't get handed off to other people before or after the transaction. Our rates are very competitive within the industry. Our closing costs are some of the lowest in the industry," says Matt Manske, National Funeral Home Lending Manager with BSF.

After earning a Master's Degree in Accounting in 1995 from Kansas State University, Matt spent two years auditing for Baird, Kurtz and Dobson, a regional public accounting firm. In 1997, he accepted an outside sales position with Eli Lilly and Co. Matt quickly advanced to a senior sales level and spent the next seven years learning how to work with professional customers. Matt was recruited by a regional firm in 2004 to perform business acquisitions in the funeral industry.

One year later, Matt founded BSF to help educate funeral directors about buying, selling and financing funeral homes. Over the years, Matt has helped many funeral directors navigate their way through the transaction and financing process. His direct experience working in funeral homes and with funeral directors gives him an in-depth understanding of the day-to-day operation of a funeral home.

Matt understands the passion funeral directors have for providing exceptional service to every family. He also understands the importance of structuring transactions with minimal transaction fees. High transaction fees can put an undue burden on a transaction and stand in the way of the buyer or seller achieving their transaction goals.

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The Bancorp serves the unique needs of non-bank financial service companies, ranging from entrepreneurial start-ups to Fortune 500 companies. They provide the guidance, innovative thinking, regulatory expertise and operational support their clients need to unlock new opportunities—whether expanding their business, increasing profitability, bringing existing financial products to new audiences, or creating entirely new financial products and services. The client-driven business strategy means that they put the companies we work with—and their goals—first.

“Across our business lines, The Bancorp serves some of the world’s most successful companies, helping them turn business vision into reality,” relates Teresa Carlson, VP and SBA Business Development Officer at The Bancorp.

There has been a positive shift in financing for the funeral industry over the past several years, primarily due to a positive loan history and incredibly low default rates among borrowers. “My experience has been that funeral home owners are among the most diligent in repaying their debts and operating their business with financial safety and soundness,” recalls Teresa. “In the SBA financing circle, there has been more clarity regarding funeral home regulations, giving lenders a better understanding of how funeral homes operate. Armed with this knowledge, we can navigate a suitable loan structure to advance the long-term growth of the funeral business,” Teresa adds.

In Teresa’s opinion, the Small Business Administration (SBA) 7(a) loan product is by far the best lending tool available for funeral home financing.

“It provides the greatest flexibility to owners, giving them one loan that will cover all their needs with the longest term available. You cannot compare the SBA loan to a conventional loan product because it’s like comparing apples to oranges. A funeral home owner can use an SBA 7(a) loan for multiple purposes: to refinance existing debt, purchase a building to convert into an event center or build a new crematory, and receive working capital to expand marketing efforts. All of these projects can be financed for a fully amortized 25-year term loan,” emphasizes Teresa.

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United Midwest Savings Bank specializes in SBA and USDA business loans for funeral homes and directors to use for:

Acquisitions – an ideal way to help you purchase an existing business

Refinance – many funeral homes could benefit from more advantageous loan terms

Expand – loans may be used to expand current business or add/upgrade equipment

Commercial Real Estate – purchase new or additional space with repayment terms up to 25 years

“United Midwest Savings Bank’s SBA business loans are an excellent choice for financing terms that might not otherwise be available to you in the marketplace. Many traditional banks only want to consider loans to businesses that can provide tangible collateral to secure their loans. Unfortunately, traditional banks do not take into consideration the underlying value of your cash flow and expect you to have commercial real estate or other assets to pledge as collateral. An SBA loan from United Midwest can be a great solution for funeral directors who are looking to finance an acquisition, refinance their current business or expand their business in which there isn’t much, or any, tangible collateral,” explains Kristen Livecchi, AVP and Marketing with United Midwest Savings Bank.

“There are few lenders who understand the details and costs associated with the death care industry as well as we do. United Midwest’s SBA and USDA business loans are available nationwide and, more importantly, we provide business owners with the expertise and drive to get their loans closed quickly and efficiently,” Kristen continues.

United Midwest Savings Bank’s experience in the funeral industry is one of their biggest assets.

“By focusing on SBA Lending and concentrating on funeral homes as one of our key industries we’re not just an efficient lender, but also a knowledgeable resource. We’re more than willing to spend the time to discuss your financing options and help you find the best financing solution for your business. With United Midwest you get the personal attention you expect from a community bank with the expertise and reach of a national lender,” adds Kristen.

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Ready Capital specializes in financing funeral homes. They provide financing for funeral home business acquisitions, real estate acquisitions, debt consolidations, construction, renovations and expansions. Ready Capital can provide up to 100% financing and offers competitive fixed and adjustable rates. Loan terms can be up to 25 years.

“Our team is very well versed in the funeral home industry and the economics involved in underwriting. Our goal is to provide a customized loan structure that maximizes sustainability and most importantly, cash flow,” states John Tonjes, Senior Vice President of Ready Capital. “We understand that the value of a funeral home is much more than the real estate that houses the business. The true value lies in the operators and the communities that they serve. We have an experienced team that have been lending to the funeral home industry for over 20 years. We understand your business, we have a streamlined process and you will deal with a decision maker from start to finish,” John continues.

As the baby boomers begin to retire and sell their firms, the number of firms on the market will greatly increase.

“As a general rule of supply and demand, the increase in available firms on the market could potentially lead to a decline in the value of funeral home businesses. Right now, as the economy continues to grow, lenders are more aggressive in their underwriting and lending practices. Historically this type of economic activity has resulted in a corrective recession. Sometime minor and sometimes more serious. When this happens, lenders become much more conservative and obtaining financing becomes more difficult,” advises John.

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Live Oak Bank's funeral home and cemetery lending team offers diverse loan products and custom loan packages serving customers with requests for \$350,000 or greater. These loan products include conventional financing, SBA 7(a), SBA 504 and USDA loan options. Live Oak can now offer conventional loans in addition to government-backed loans to fund larger funeral home and cemetery projects.

“Over the years, as we have helped hundreds of businesses, we've seen the need for additional financing options. One of the primary reasons for this need is that many funeral and cemetery businesses have access to equity that makes for a successful conventional loan option. The need for additional financing options is also a result of increased succession within the industry. Because business owners are acquiring multiple businesses, they need significant capital beyond government-guaranteed loan caps. As part of Live Oak's commitment to the industry, we are expanding our options to meet these needs and have exciting new loan solutions,” explains Tim Bridgers, General Manager with Live Oak Bank.

Live Oak Bank is unique in that they are comprised of a full team of lenders, underwriters, closers and customer support who specialize in the funeral industry 100% of the time.

“Add our non-commissioned based structure, and our robust customer support team, and you have a bank that considers themselves a true partner with every customer. With our decisions being based on sound personal credit and business cash flow, we ensure that we put our customers in a healthy business environment to repay the loan. In addition, we are committed to the funeral profession with a preferred partnership with NFDA, major state associations, and participate on the Selected educational trust board and mortuary colleges across the US,” Tim describes.

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HOW TO CHOOSE FINANCING THAT WORKS FOR YOU

BY NANCY PISTORIO

Equipment used in the funeral, cemetery and cremation business has always been unique and esoteric. Embalming tables and cremation processors, for example, have no known applications outside the industry and as a result are mysterious to most people.

But the inventory of equipment required to operate your facility smoothly and continually can be extensive—and costly. Lifts, vault handlers and tents, for example, are significant capital investments that may require financing.

For many professionals, the first thought when considering financing is to approach a local lender. But assets designed specifically for this industry are not well understood by general lenders, sometimes leading to problems. In fact, lenders may require blanket liens on all of the equipment the business owns.

But not all lenders are generalists. Some specialize in niche markets, including the funeral, cemetery and cremation industry. Firms that specialize in this way usually devote considerable time and effort to understanding the industries they serve. Individuals at these companies often join trade associations, subscribe to pertinent publications, and attend educational sessions pertaining to these industries, realizing that the more they know about your business, the better they can tailor a lease or loan to meet your specific needs.

Many lenders offer both leases and loans. According to the Equipment Leasing & Finance Association (ELFA), however, eight of 10 American companies lease the equipment they need. The top three reasons they do so, says ELFA, are to manage growth, to take advantage of new technology, and/or to improve asset management.

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Smaller businesses and start-ups often lease to preserve cash flow, since lease payments tend to be lower than those associated with a loan. Larger businesses, on the other hand, may lease for maximum tax advantages or to manage budget restrictions.

If you lease and have good credit, a lender may waive your down payment or offer rates lower than you'd find elsewhere. If your business is new or your credit is less than sterling, a finance company specializing in your industry might offer structured terms that still provide for a swift approval.

Lenders that know your business can build other advantages and conveniences into your financing as well. Depending on the financing vehicle chosen, for example, your payments may be fully expensed, rather than capitalized and depreciated. This means you may be able to deduct full monthly payments as operating expenses during the period you make the payments.

End-of-term purchase options are another example. When included in a lease, these options can allow you to buy the equipment you leased for a reasonable price, or upgrade to newer technology. Generally speaking, finance companies that specialize in certain industries use their knowledge to assume more risk on your behalf. This means they may be able to provide financing when others won't. They may also reach a financing decision faster than most other lending sources.

To choose a lender that can tailor financing to best meet your needs, consider asking each one you consider the following questions:

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1) How well do you understand my business? Finance companies that know little about the equipment you require or your risks of doing business may not offer products, features or options that maximize your flexibility or address certain needs.

2) Do you lend to others in my profession? Lenders specializing in specific industries usually have multiple customers in your field, some of whom you might know. Speaking with colleagues about their financing experiences may generate referrals to these lenders.

3) What is your response time? Lender size, regulatory requirements and customer service orientation all can influence the time a lender takes to give you an answer. Today, many lenders can make a decision in days—or hours.

4) How do you determine which financial product or plan is best for my company? Lender experience and expertise are instrumental in selecting an appropriate product and customizing it to meet your needs. A lender who cannot explain to your satisfaction why a particular solution is right for you may be influenced by other factors.

5) Does it matter where I obtain the equipment? This depends on the lender. Finance programs available through manufacturers or their dealers often finance only equipment made by that manufacturer. Other lenders will finance any new equipment you choose.

6) How would you describe your rates? By asking an open-ended question about rates, you're inviting the lender's representative to make a case for how the lender charges and why. You're also communicating that you expect more than a simple, pat response.

7) Along with the rates your company charges, what fees, if any, will I incur? Reputable lenders clearly disclose any and all fees up front, in writing.

8) If I finance with you, will I experience any surprises? Reputable lenders disclose all terms, charges and fees in writing that is part of the documents you are asked to sign. If you have questions that are not answered in those documents, ask your lender representative before signing.

9) Once I obtain financing from your company, will future transactions be easier and faster? Some finance companies offer Master Agreements that can be established to make future acquisitions simpler. Because a contract and relationship are already in place, new financing may be able to occur as soon as you select the equipment.

Reputable lenders exist to serve you and want your business. Those that specialize in your industry may be able to build custom solutions that meet needs unique to your company. When considering a lender, ask questions and listen carefully to the answers. And when making a decision, be sure to get all terms and conditions in writing. The right lender should earn your trust and confidence, as well as your business. The right lender is one you'll want to turn to again when the need arises. FBA

Nancy Pistorio is president of Madison Capital, an independent financing company founded in 1997 in Owings Mill, Maryland. Ms. Pistorio is active in the Equipment Leasing and Finance Foundation, a Washington, D.C.-based organization that provides education about equipment financing and perspectives on emerging trends relevant to providers of financing and their customers. To connect Nancy please email npistorio@madisoncapital.com.

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6 TARGETING OPTIONS FOR SUCCESSFUL FUNERAL HOME PPC AD CAMPAIGNS

BY WELTON HONG

Pay-per-click (PPC) advertising is an effective, budget-friendly online marketing tool that can drive more traffic to your site and result in increased conversions and revenue. But peppering the web with randomly run ad campaigns will only waste money and earn nothing but frustration in your funeral home marketing endeavors.

Global data generation volumes are up to 2.5 quintillion bytes of data daily. (That's a 25 with 30 zeros, if you're not sure of the scale.) Consumers simply can't digest all the information available to them, even on a specific topic.

It's up to funeral homes to leverage smart ad targeting to cut through the noise and present potential solutions to consumers wherever they happen to be on the web.

Following, you'll find six targeting tactics that help put your PPC ads in front of the right audiences. These targeting options are available in Google's PPC ad manager, and many are also available in third-party ad managers or ad platforms for other search engines:

1. Targeting Search or Keywords

Targeting ads by search or keywords is popular, especially when you want advertisements to appear directly on the search engine results pages.

Target PPC ads according to search by bidding on keywords for your ads. When you win the ad placement, Google (or another search engine) will display your links and ad copy along with organic search results.

Search targeting is beneficial because your ads show up to people who are actively looking for funeral home or death care services, increasing the odds that they'll click on your link and convert to clientele (or at least sign up for more information) once they get to your site.

2. Targeting Your Own Content

The research and analysis that goes into strong search targeting might be something you don't have the time or expertise to execute. While search targeting is highly

effective, and it pays to learn these things or hire an expert to handle them, you also could invest in Dynamic Search Ads (DSAs). Doing so allows the ad network to analyze your on-site content, determine which keywords might be relevant, and launch appropriate PPC ads.

Other than convenience, the benefits of DSA include:

- The ability to specify pages on your site to be considered in the ad analytics, so you can quickly build targeted DSA campaigns around certain landing pages or catalog listings

- An increased likelihood of discovering new ad bidding opportunities that you may not be leveraging based on your own keyword research

3. Targeting Your Intended Audience via Context

Contextual targeting lets you target intended subsections of your audience if you understand their demographics, interests, or where they hang out online. Keyword targeting is one form of contextual targeting. Here are two methods to consider for your funeral home PPC ad campaigns.

- **Target topics.** Google lets you choose from a variety of topics and have your ads appear on sites in the Google Display Network that provide content about those categories. For example, you might target preplanning ads to topics such as "Finance>Retirement & Pension" or "People & Society>Seniors & Retirement." These are actual Google Ad target topics, and individuals interested in this information may also be interested in preplanning services.

- **Target online locations.** When advertising via the Google Display Network, you can provide a list of sites where you want your ads to appear. The sites must be part of Google's ad network, but this option lets you increase the number of ads that appear on highly relevant sites or places where you've had high click-through or conversion rates before. You might consider targeting local news and culture sites or industry-specific sites.

4. Targeting the Intent of Consumers

Google, Bing, and other ad networks collect data about how individuals behave online that let them make data-



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- » SBA/USDA loans are great options for a funeral home acquisition, partner buy-out, debt consolidation, renovations or refinancing.
- » As SBA/USDA lending specialists, we understand the intricacies associated with this type of lending and can navigate through the process with no hassles or surprises.
- » United Midwest has quietly grown into one of the top 20 SBA lenders in the country, and our USDA lending team is in the top 10 largest dollar volume lenders in the USDA Business & Industry program. We continue to grow by focusing on one customer at a time.



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backed assumptions about the intent of consumers. The ad networks use these assumptions to sift individuals into in-market audiences, which are considered to be actively searching for goods or services relevant to a specific market. You can choose to target these audiences with your PPC ads.

For example, Google provides over a dozen in-market audiences. While death care is not one of them, funeral homes might be able to leverage tangential audiences, such as financial services or gifts & occasions, to widen their ad reach.

5. Targeting Audiences that Mimic Yours

Behavioral data also lets ad networks draw comparisons between how your existing audience interacts online and the way others behave online. Those comparisons identify people that are doing the same things as your audience, which is an indicator that they might be interested in the same goods and services. Targeting similar audiences with your funeral home PPC ads is a great way to leverage what you know to bring in new clientele.

6. Retargeting Your Existing Audience

Finally, remember that PPC advertising isn't all about seeking out new consumers. You likely already have a long list of people who have seen your links and ads and clicked on them previously. They might have signed up for a

newsletter, called for a quote, or even purchased services at some point in the past with your funeral home. Retargeting continues to put your PPC advertisements in front of these consumers, so they remember your company when a new need for services arises.

If this all sounds complicated and time-consuming, there is some good news:

While strong ad targeting depends on your ability to understand your audience, conduct keyword research, and analyze ad performance to make constant improvements, the ad networks provide easy-to-use tools to make some of this happen. Google's suite of tools is especially robust and does much of the math and analysis for you (if you know how to interpret the various graphs and charts).

On the other hand, you can always hire a professional funeral home marketing company to worry about the ad details while you work to provide excellent customer service. **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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BUYING STUFF CAN BE TAXING – THE SAGA CONTINUES

BY RON H. COOPER &
RAYMOND L. BALD

In the last issue of the *Funeral Business Advisor*, we talked about stuff. Specifically, we acknowledged that as the owner of a funeral home, you're constantly buying stuff for various reasons and among your considerations in choosing what stuff to buy are the tax implications. Will buying this stuff lower my taxes? The answer was (surprise!) "It depends". In our previous article, we dealt with the small stuff; i.e. inventory, supplies, furniture, equipment and vehicles. In this issue, we're going to focus on the big stuff: real estate.

Buying real estate will be one of the largest investments you'll make as a business owner. Even with bank financing, you'll likely need to make a substantial down payment to acquire a desired property. You would think that, having drained your bank account to make that big investment, there has to be some large tax write-off that goes with it, right? "WRONG!" Despite the big investment required to buy real estate, the annual write-off you get from real estate under the tax code is small in comparison. It all has to do with depreciation. Let me explain.

Generally under the tax code, property that you use over a number of years is not expensed immediately when it is purchased. Rather, you deduct the property's cost over its depreciable life. The property's depreciable life is determined under the tax code, and the annual deduction is called depreciation expense. For example, if you purchase a hearse (which has a depreciable life of 5 years) for \$60,000, the annual deductible depreciation expense is \$12,000 ($\$60,000 \div 5$ years). As explained in our previous article, there are provisions in the tax code that allow you to immediately expense personal

property rather than having to depreciate it over several years, but those exceptions rarely apply to real estate. As you've probably guessed by now, your depreciation deduction depends heavily on the depreciable life of the asset and therein lies the problem. Under the tax code, the depreciable life of a funeral home building is 39 years! Furthermore, if you make substantial capital improvements to your property, those improvements also need to be depreciated over 39 years. Considering you probably have a 15 or 20 year mortgage, you can see that your building will be paid off long before you will have completely written it off for your taxes. So what can you do to accelerate the deductible cost of your property? Here are some options.

Consider a Cost Segregation Study

One of the key strategies in maximizing and accelerating the depreciation deduction for your property is in the allocation of its cost. The cost of a property must first be allocated between land and building. Allocation here is important because land cannot be depreciated, so you will receive no tax benefit from the land cost until later when the property is sold. So it's important to be aggressively reasonable when allocating a portion of your purchase price to land.

Once you've carved out the cost of the land, what remains is the building which, as previously mentioned, must be depreciated over 39 years. However, the tax regulations allow you to break out your property into various components which can be depreciated over shorter lives, thereby increasing and accelerating your depreciation deduction. To do this, you need to have a cost segregation study (CSS) performed on your property. The CSS is performed by engineers who will examine your property and provide you with a report which breaks out the cost of your property into several "asset classes" of varying depreciable lives. The result is that rather than having to depreciate the cost of your entire building over 39 years, portions of it will be depreciated over 5, 7 or 15 years thereby increasing and accelerating your depreciation deductions in the earlier years of ownership. By way of example, a client of mine purchased a property for \$2.5M. By having a CSS performed on the property, my client was able to claim additional depreciation expense of approximately \$330,000 over the first five years the property was owned thereby significantly reducing his tax liability during that time.

Although performing a CSS on your property sounds like a great idea, there are a few considerations to keep in mind. First, a properly done CSS will set you back \$5,000 to \$7,000 depending on the property. As such, it doesn't make economic sense to do a CSS if the cost allocated to your building is less than \$800,000. Second, a CSS only allows you to depreciate portions of your building faster. Once your building has reached the end of its depreciable life, the total depreciation you will have taken on that property will be no different regardless of how it was written off. If you paid \$750,000 for your building, that's all you'll get to depreciate. The CSS just allows you to write off that \$750,000 at a faster rate, and because a deduction today is worth more than a deduction five years from now, the CSS could be worth doing. Third, work closely with your tax advisor to ensure the accelerated depreciation will provide you the intended tax benefits. There are various other provisions within our complicated tax code that can

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- Dave McComb, Owner & Funeral Director

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lessen the tax benefits coming out of a CSS, so best to know those before you spend the money on a CSS.

Repairs vs Capital Improvements

So you are now the proud owner of a beautiful funeral home. For obvious reasons, funeral home owners are well known for meticulously maintaining their stuff, especially their properties. But that gets expensive. Whether all those costs are tax deductible depends on what you're doing to the property and as you would expect, the IRS doesn't make that easy. There are hundreds of pages of regulations which deal with this (known as "the repair regs"), but we'll stick to the basics.

First, a repair is deductible immediately while a capital improvement needs to be depreciated. That makes a repair more tax advantageous than a capital improvement. So what's the difference between a repair and a capital improvement? It really depends on nature of the "improvement" and here's how it works.

The tax regulations require you to look at your building as a structure with a collection of "systems." Examples of these systems are HVAC, electrical, plumbing, elevator, etc. If you restore or improve a substantial portion of the building structure or any of these systems, that will be a capital improvement which will need to be depreciated. If it's not a substantial improvement, then it's a repair that can be expensed immediately. I know what you're asking; what does "substantial" mean? The IRS provides no clear definition of what substantial means, but the rule of thumb appears to be 30% of the repaired property. For example, your funeral home has thirty windows. You replace four windows. Since four windows comprise less than 30% of all your windows, you would treat the window replacement as a repair. But suppose you replace 20 windows. You've now replaced 66% of your windows, so the replacement cost would be a capital improvement which would need to be depreciated over 39 years.

What do we learn from this? For one thing, proper planning and timing of your building repairs can significantly affect your ability to expense the repair, so plan ahead. Spread projects out over time so you fall below the 30% repair threshold. Secondly, talk to your tax advisor when contemplating large repair or improvement projects. They can work with you to maximize possible write-offs associated with such projects. Finally, ensure your contractor will provide you detailed billing statements for your repair project so as to maximize possible write-offs.

Partial Asset Dispositions

So you've concluded that your project is indeed a capital improvement and you are now stuck depreciating it over the next 39 years. However, all hope may not be lost. There is another opportunity to possibly get a substantial write-off associated with a large improvement project. However, it applies only to a refurbishment or improvement of a currently existing property; it does not apply to a building addition or expansion. In tax jargon it's called a "partial asset disposition" and it's a relatively new option under the tax code. Here's how it works.

Suppose you decide to renovate the inside of your funeral home to expand viewing rooms, add bathrooms, etc. You are not expanding your facility, you are simply renovating the current structure. Obviously, such a large project is a capital improvement that must be depreciated. However, what about the structures and systems that you have removed from the building? When you purchased the building, you paid for all those former walls, flooring, electrical systems and other portions of the building. Granted you were depreciating them along with the rest of your building, but they no longer exist. Seems unfair that you would be forced to continue depreciating something that no longer exists, doesn't it? Furthermore, you should be able to write off the remaining undepreciated portion of the building that has been replaced by the renovation. That's exactly what you can do through a partial asset disposition (PAD).

A PAD allows you to write off the undepreciated portion of property that has been replaced through a renovation or refurbishment. The amount of the write off will depend on the age and cost of your property. It is unlikely that the write-off will equal the cost of the renovation, but it could be substantial nonetheless and is certainly worth investigating. Finally, demolition costs can be expensed immediately, so be sure your contractor bills you separately for demolition.

Section 179 Election

In our previous article on the tax treatment of stuff (see July/August edition of Funeral Business Advisor) we talked about the Section 179 election. This provision of the tax code allows you to immediately expense the entire cost of property that would otherwise need to be depreciated. It normally doesn't apply to real estate. However, the recent tax law changes expanded Sec 179 to allow the immediate write-off of certain real estate improvements such as roofs, HVAC property, security systems, etc. It's important to remember that Sec 179 cannot be used for rental activities. So if you own your building in a separate entity and rent it to your funeral home business, you may not be able to claim an immediate write-off using Sec 179. It's worth discussing this with your tax advisor.

Of all the stuff you will ever buy, it's likely that real estate will be your biggest investment. How profitable it may be depends on many factors including the tax benefits or ramifications of owning real estate. As with all investment decisions, knowledge is power so be smart and always speak with your tax advisor before you invest in real estate. **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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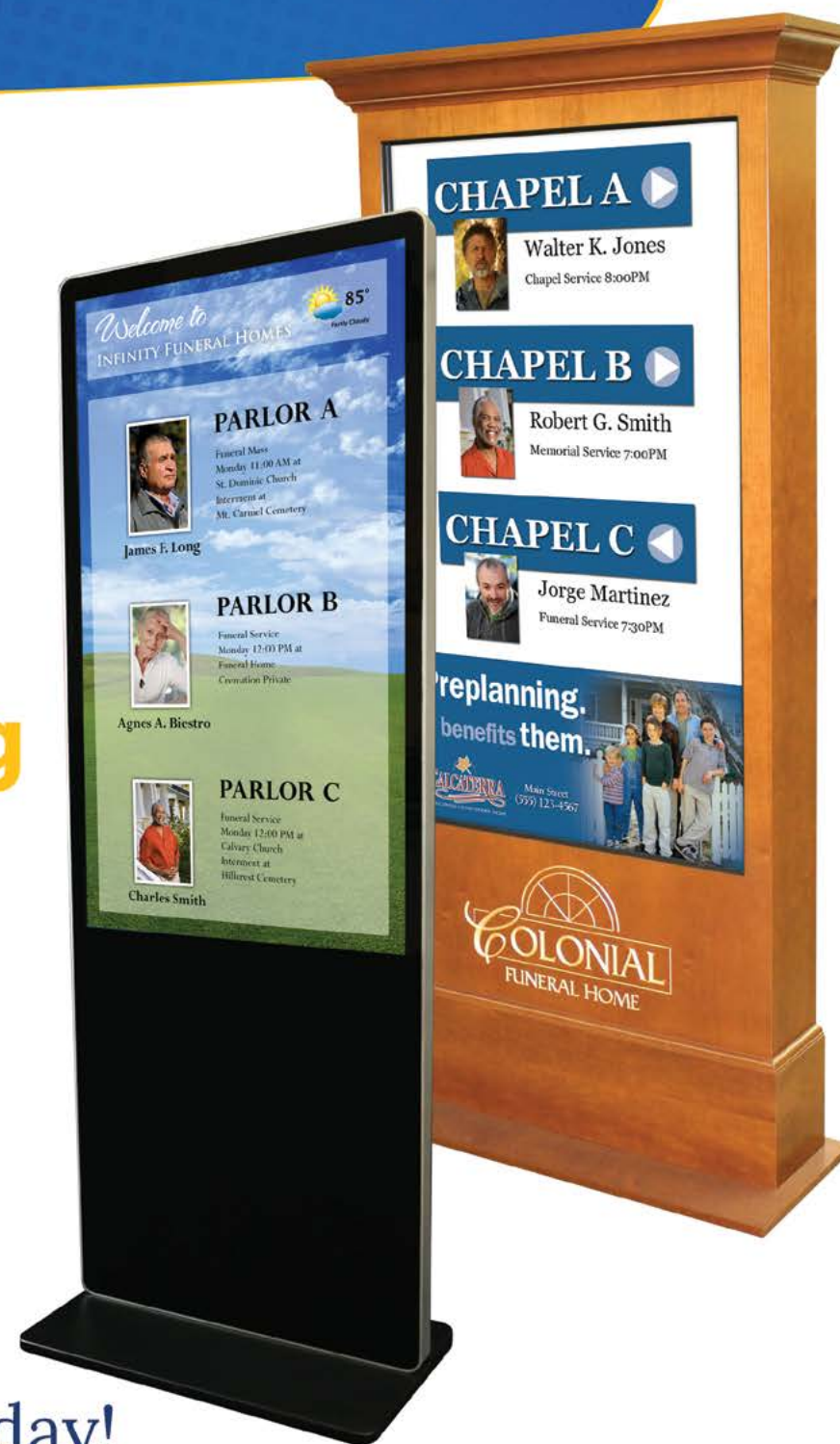
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WHAT IS YOUR SUCCESSION PLAN?

BY JASON GAZAILLE

If you think you might buy, sell, or pass your funeral business on to the next generation within the next 7 years, it's time to start planning now!

Without a plan, you could face several challenges, including a lower sale price, a difficult transition to new ownership, staff turnover, and even the loss of your family's legacy in the community.

In my time as a funeral home financing expert, I've assisted clients with the sale and acquisition of funeral home businesses, as well as refinances, additions/renovations, and buyouts (partner and generational). I can tell you from experience that sellers who develop and follow a good succession plan are able to pave the way for a smooth transition and, in a good number of cases, increase the value of their businesses. These funeral professionals are then able to go into retirement with confidence, knowing that they have successfully "passed the torch" to the new owner.

So, if you are nearing retirement or looking to sell your funeral home business in the near future, you may be wondering, "How do I start my succession plan?"

1. The first thing to consider is timing. It is never too early to develop a succession plan. There are steps that a funeral home owner can take, at any point, to prepare for the future. As a good rule-of-thumb, I recommend that the business owner begin seriously planning for succession at least 7 years from the owner's targeted retirement date. This will allow plenty of time to execute steps to plan the succession, as well as maximize the value of the business.

2. Second, consider your options for choosing a buyer. A successful funeral home owner has built a high level of trust within their community. Great reputations and track records are not established overnight; it takes years of first-class service and a strong sense of investment in the community. As an owner considering "passing the torch," it is important to identify a buyer who is equipped to continue the tradition of the funeral home. Potential buyers may include family members working in the business, long-term employees, other funeral directors or funeral home owners in the area, or a reputable regional consolidator.

3. Next, start growing the value of the business. Funeral homes are valued based on the cash flow that the business generates. As a business owner looking to sell, it is important to begin maximizing the efficiency and performance of the funeral home as an organization. To do this, consider expanding your preneed program, streamlining processes with upgraded funeral home technology, and looking into solid training for your staff on both the at-need and preneed side. As you probably know, families are changing and their needs are evolving, and as such, the funeral home staff needs to be able to adapt and adjust in order to provide families with the type of service they are looking for. As you can imagine, a solid track record of increasing call volume and a solid book of preneed business only serves to enhance the value of the funeral home.

4. Finally, create a plan that honors the legacy you have built over a lifetime. We have all seen instances where a funeral home that had been beautifully managed for 50, 60, or 100 years is sold to an individual or organization that mishandles the trust and legacy that has been built over generations. However, with good planning, you can find a buyer you trust to carry on your family's legacy and provide the community ample time to grow accustomed to the transition.

Every single funeral home sale presents a unique situation, so the things that worked for one funeral home owner may not work for you. That is why planning is so crucial. My final piece of advice? Don't do this alone. Work with an expert you trust who will help guide you through the process of succession planning because with a funeral home, there's more at stake than just a typical sale. The entire community is watching and wondering if they can trust a new owner/operator to care for their loved ones just as you did for so long. Don't let them down! **FBA**

Jason Gazaille serves as Vice President of Finance for Funeral Directors Life Insurance Company. Since joining the company in 2015, Jason has expanded his department services to include not only funeral home lending, but also a consulting services division – Directors Business Solutions – which offers accounting, payroll, and valuation services. Jason was instrumental in launching Directors Business Solutions, which helps funeral home owners streamline their financial processes and gain greater insight into their business through accurate and timely reporting. Jason is a graduate of McMurry University with a BBA in Marketing. To connect with Jason, call 800-692-9515.



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HOW TO CHOOSE A CONTINUING EDUCATION PROVIDER

BY ANN HEINZ

There are many options for funeral continuing education (CE) providers and each state has different CE requirements. When choosing a continuing education company, it is important to take many factors into consideration. Every professional's worst nightmare is missing their completion deadline, completing too many or too few credit hours, or taking the wrong courses altogether. Here are some important things to look for when completing your CE and choosing a continuing education company to avoid making mistakes:

Required Hours

One of the first steps to beginning your continuing education is understanding how many hours you need to take to fulfill your CE requirements. One way you can do this is by speaking with a representative at your state board or searching on the state board's website. Alternatively, most CE providers give this information and often times this is an indicator of a knowledgeable and up-to-date CE provider. Some education providers may offer bundles or packages to fulfill your CE requirements and save you money. While these bundles and packages make for convenient ordering, be sure to check that they fulfill all of your credit hour requirements and any state-specific requirements like ethics.

Course Content

Completing your continuing education hours isn't just about checking off a box. The purpose of CE is to keep you up to date with industry standards and serve as a refresher for skills you can use to help your daily job functions. A good continuing education company will have a variety of courses you can take to enrich and grow your career.

Some states require hours in specific subjects like ethics, law, or OSHA. Before purchasing your continuing education courses, make sure the provider has approved, state-specific content for your state. This might include looking for a state provider number on their website or catalog.

Delivery Method

Not all courses are created the same way. There are different types of courses including text-based, interactive,

audio, classroom-equivalent, and webinar. Some states have course-type specific requirements. Even without requirements, you may have a preference of which medium you like.

When choosing a CE provider, check to see if your state requires a specific type of course delivery. The type, of course, should be easily identifiable on their website. If you have any questions about what is required, you should contact their support services.

Reporting & Support

At any time, you may need to call support services with questions about courses or requirements. When a CE provider's support services team is in-house, it generally means they will be more available. In-house training for a support services team lends itself to expert knowledge about the company and its products. A support services team should also be friendly, kind, and ready to help.

After you are finished with your courses, you will want to confirm how your CE credits will be reported to the state. Some CE providers will actually report your completions for you to ensure your courses are reported accurately and on time. Having your provider report your courses for you will take one less thing off your plate and is a service they provide as your trusted source. Othertimes you may need to report the credits to your state board when you send in your renewal paperwork. It will be important to check your CE provider's listed requirements or your state board's website.

Choosing a CE provider can seem like a daunting task, but with this checklist of items, you can be sure to find the right fit for your career. The main takeaway is to find a provider that will work with you and has your career path in mind. **FBA**

Ann Heinz is an attorney and product line manager for FuneralCE, a service of WebCE, Inc. She manages FuneralCE's state-approved continuing education course catalog for funeral professionals nationwide. To connect with Ann, email her at ann.heinz@webce.com or give her a call at 972.616.1079.

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KRISTIN TIPS



FUNERAL DIRECTOR SPOTLIGHT



Funeral Business Advisor sat down with Kristin Tips, funeral director and owner of Mission Park Funeral Chapels & Cemeteries in San Antonio, Texas to learn more about her career, experience in the funeral industry, and what makes Mission Park so unique.

What drew you to the industry? Did you always want to be a funeral director?

The possibility of becoming a funeral director truly inspired me when my father passed away. The opportunity to personally impact people's lives during a difficult time was my motive to pursue a career in funeral service. Historically, funeral directing has been a family business passed through generations. However, I've learned that many directors appreciate the value of their jobs from childhood experiences. They witness firsthand the benefit of an effective and caring funeral director when they experience a loss of a loved one themselves.

What is your favorite part about working in this industry?

The people that I work with. It's as simple as that. Our extended family at Mission Park is made up of wonderful people who bring an incredible amount of professionalism and dedication to the work of assisting and serving families when they need it most. Working with them and learning from them has been a real pleasure and honor for me.



KRISTIN AT HER DESK AT MISSION PARK



KRISTIN & HER HUSBAND DICK DURING CONSTRUCTION



What makes your firm unique and stand out from others?

Many things are unique about us! We are vertically integrated with multiple funeral homes, crematories, Cemeteries, vault shop and granite memorial company, hotel and a preneed insurance company. All to better serve families in their time of need with one call.

Even our boutique hotel is something that makes us unique. It helps our families immensely when they have out of town friends and family attending a service at Mission Park. Since we own the hotel, we make sure to always have rooms reserved for the Mission Park families we serve as a spare bedroom. The Fairmount Hotel is in beautiful downtown San Antonio and it is in the Guinness Book of World Records for being the largest structure ever moved on wheels. Hotels and funeral homes have so much in common from service to being open 24/7/365. Everything that we do and every acquisition we consider helps us fulfill our core mission - which is all about serving our community.

How are you involved in the community?

My husband, Robert D. "Dick" Tips and I are both very involved in our community because we feel so connected to our city, to our neighbors and to the families who are touched by Mission Park. I'm honored to be appointed by Texas Gov. Greg Abbott as Commissioner and confirmed by the Texas State Senate in spring of 2019 for a six-year term to oversee statewide activities of the Texas Funeral Service Commission.

This is a real honor and the position gives me an opportunity to help shape the future of funeral service in Texas. I also

serve as Trustee for the Texas Biomedical Research to help find cures for infectious diseases. I serve as Trustee for the World Affairs Council of San Antonio. I am on the board of directors for the Ecumenical Center for Mental Health, which offers free mental health care and grief counseling for our community. The center also does a great deal of work with our veterans to make sure they get the help they need upon returning from their tour of duty. This is particularly important in San Antonio where we have so many members of the armed forces living in our community.

Outside of that, we are very involved with numerous children's charities of San Antonio, the local Police, Sheriff and Fire Departments, the Future Farmers of America and actively supporting scholarship efforts for the youth of our community.

With everything you are involved in what are you most proud of in your career? What has brought you the most pride?

The opportunity to build an organization and serve our community. I'd say what I'm doing right now as commissioner of the Texas Funeral Service Commission and a Funeral Director. Funeral Service touches the life of everyone. That's really the greatest opportunity for service that I've ever had in my life.

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

Beyond being a multi-generational family owned funeral company founded in 1907, Mission Park is poised and has a vision for the future of the company that includes the construction of all new "Life Centers" to serve the needs of the San Antonio Community. These "Life Centers" take the concept of funeral homes to all new heights. They integrate multiple funeral chapels, expansive visitation suites with private restrooms and kitchens, including fully outfitted reception facilities.

They also have a complete selection room with more than 25 full size caskets on display, comfortable arrangement offices with large windows and natural lighting and a team of funeral directors and family service counselors all under one roof. We are creating the same atmosphere and support you would get in a luxury hotel experience when it comes to concierge service. We are reinventing the concept of what a funeral home should be. So, for that reason we are not even calling them funeral homes, we are calling them Life Centers - because we "celebrate life".

How would you define excellent customer service?

I believe excellent customer service means going above and beyond, treating our families with compassion and care. It entails having a thorough knowledge of the services we provide in order to assist our families in making the best decision for them. I have worked with many families over the years who appreciate and find true value with the advice and guidance they that we provide and by answering their questions efficiently and following up with all requests.

Do you have any advice for other funeral directors, especially those who are just now entering the funeral profession?

Yes, never lose sight of why we choose this occupation. Remind yourself of this often. Never give up, even if times get tough and always do what is right. Someone once told me, "We are sitting in the shade today because someone else planted a tree a long time ago." **FBA**



Who is Mid-States Recycling & Refining and what service do you provide?

Mid-States Recycling & Refining (MSRR) is an EPA-permitted precious metal recycler with a 19,000-square-foot facility located near Chicago in Des Plaines, IL. Stemming from the Simmons Refining Company - which at the time was the largest privately owned U.S.-based precious metal refinery - we've been a family-owned business in operation since 1982. In addition to crematories, we provide recycling and refining services to several industries ranging from pawn and jewelry to dental and technology. MSRR is one of the largest precious metal recyclers in the nation. We provide several refiners with the volume of gold, silver, platinum and palladium that they need to fabricate countless industrial and investment bullion products used the world over.

How did Mid-States Recycling get involved in the funeral profession?

We only work with businesses and brokers, not the general public. Because of our size and reputation, we were processing the metal for many of the popular companies offering recycling services to crematories. We saw first-hand how this area was growing and decided to look into working directly with the crematories.

What we found was a great deal of confusion and a lack of transparency associated with post-cremation metal recycling, so in 2016 we decided to market our services directly to crematories.

What makes Mid-States Recycling unique?

Our mission has always been to earn and maintain loyal relationships by making our clients comfortable and sharing our knowledge. Since our inception, we have always offered an open door policy to current and prospective clients so they can see first-hand every step involved in proper recycling; particularly that of high-value metals.

We realize it's not always practical to come in to the plant, so we offer our clients a sample from every melt we do. This allows them to fact check our assay reporting. When we

started servicing crematories directly in 2016, we were not aware of any recycler providing these options.

What are the benefits to funeral homes/crematories using your service?

We recover the most value for crematories metal. We don't offer rewards programs because we feel they muddle what should be a very straightforward transaction. As a result, we offer our clients the ability to use the return however they like. We have found a lot of our clients opt to contribute to their favorite charity and we proudly take on the duty of making sure those charities get the largest donation possible. In addition, when funeral homes choose to donate to the NFDA's Funeral Service Foundation or ICCFA's Educational Foundation, we reduce our rate so more money goes to these profession-specific causes.

How does Mid-States Recycling provide solutions to crematories?

There are two areas in which MSRR provides the most support to our clients. The first is helping with EPA compliance through proper recycling practices. Because we are an EPA-permitted recycler, we help our crematory clients avoid environmental liability.

The second area is helping our clients to recover the most small pieces of metal from the cremated remains. This is an arduous task if an operator is doing it solely by hand and eye, or by using a magnet. A separating processor is recommended for every crematory. This type of processor screen filters the small pieces of metal (screws and staples included) that would otherwise end up in the urn, thus producing much finer cremated remains. Making this recommendation to our clients has helped them tremendously.

How would a funeral home contact Mid-States Recycling for more information?

Our website has numerous articles that have been published, past blogs, several testimonials, and a 6-minute video showing the whole recycling process. You can also order a free drum for metal collection there. Visit www.cremationrecycling.com or call 847-298-0010 with any questions or to schedule a visit. **FBA**

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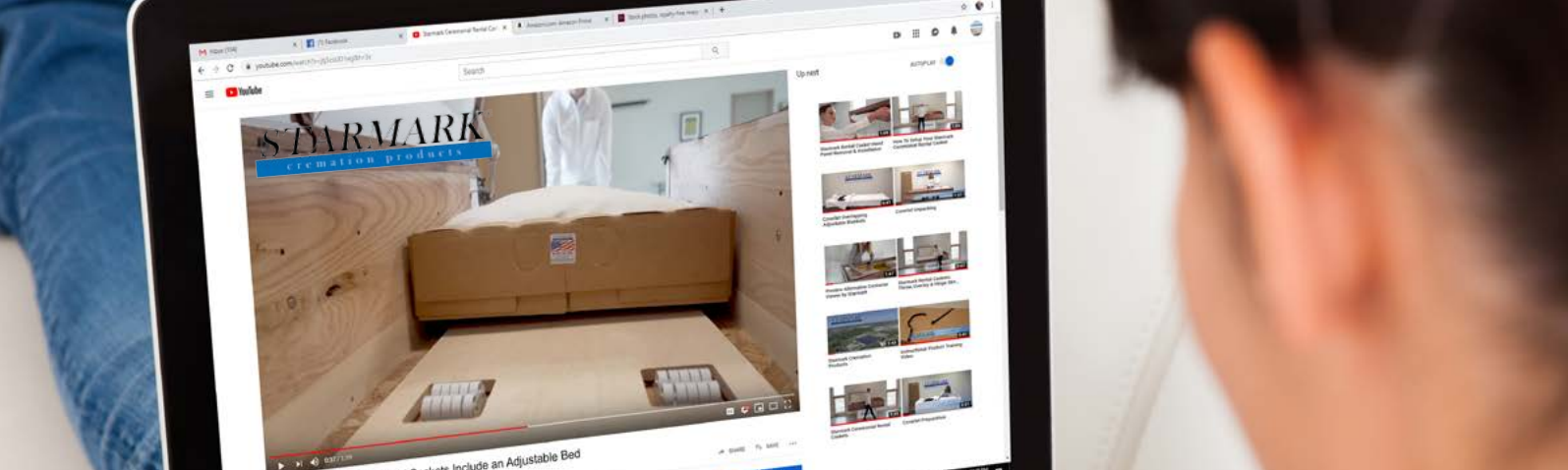
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THE CREMATION MERCHANDISING CONUNDRUM

"Only by studying how perceptions are formed in the mind and focusing your marketing programs on those perceptions can you overcome your basically incorrect marketing instincts."
 — Al Ries and Jack Trout, *The 22 Immutable Laws of Marketing*.

Guided by nationwide consumer research over many years, Starmark Cremation Product's design team continuously focuses on improving cremation product and revenue results for funeral directors. If funeral directors cannot thrive in the USA with the rate of cremation over 75%, then Starmark and many other suppliers may not survive either. So we at Starmark have a keen interest in mutual success.

There is a common and pervasive misperception in the funeral industry that is routinely perpetuated by large casket manufacturers, distributors and sales people. We are told that funeral directors, with the aid of just the right training and key words, can move a family up from a cremation service priced at the lowest level to a cremation service priced very much like a burial service. Evidence shows this perception is not universally true.

We cannot say it strongly enough... this perception is not true! Families cannot be sold up from a lowest level cremation service to a cremation priced similarly to a burial service simply by means of correct training or key words. After completing over 24 nationwide cremation consumer surveys over the past 15 years, the results prove that most cremation families do not think a container for the body is required for cremation. Many cremation families believe the body is simply cremated without considering issues related to body handling such as storage, transportation, safely loading the retort, durable leak-resistant containers, and positive identification. Most also have no definite plans for an ash urn or its final disposition. Even though we are told by large casket manufacturers/distributors that consumers should be shown a cremation selection room and/or photo display that include only crematable caskets, evidence illustrates that cremation choosing families are almost always repelled by this practice. As a rule, families believe a casket is generally only required for a burial and not at all for a cremation.

What is the new reality now? In the year 2019, there will be approximately 1,500,000 bodies cremated in the USA. Of

these cremations, our research indicates that approximately 80% will be direct (low revenue) cremations. Thankfully, our research also indicates that approximately 40% (about 480,000) of these direct cremation families will host a memorial service offered by funeral directors or arranged on their own. Approximately 6.6% of all cremations (about 100,000) will include the use of a metal or wood ceremonial rental casket. The research also shows that the percentage of services including ceremonial rental caskets is much higher when they are modestly priced especially when merchandised with more than one selection available. Finally, our research also shows that about 200,000 cremations include some type of modestly upgraded viewing container such as a cloth-covered casket, slumber bed, shroud or an alternative product such as a Coverlet, Transporter, or Harmony. Very few solid hardwood caskets are used for cremation. When comparing revenues generated by any of the above "witnessed" cremations, in almost all cases the approximate 100,000 ceremonial rental caskets used produce significantly higher net revenue and profit per use. Ceremonial rental caskets are also shown to better satisfy full service family viewing expectations over any of the other options and can restore net revenue to near that of a burial service.

Research demonstrates the changes a funeral home can make to its two cremation offering categories in order to dramatically improve its funeral home cremation revenue. The first and largest category (80% of all USA cremations, or 1.2 million in 2019) include all products in the 'Basic' Cremation category, which may include some kind of upgraded service level and prices for any basic cremations. These upgrades include private next of kin/family time with the deceased that also provide for viewing, witnessing and positive identification improving the opportunity to market any number of memorial service offerings. The second category (20% or 300,000 cremations in 2019) include all modestly priced ceremonial rental caskets allowing for any level of viewing up to a full service with the body present.

Research proves that with cremation the perception of good, better and best is viewed by families much differently than with burial caskets. Therefore, for any Basic Cremation offering as previously mentioned, consider offering families any basic viewing/identification/witnessing container as the "good" selection, a ceremonial rental casket as the "better" selection, and a hardwood casket as the 'best' selection.

While this information will seem quite radical to many, Starmark assures the industry that these facts are based on national sales data confirmed with numerous nationwide cremation consumer surveys and combined with nearly three decades of trial and error on product developments. Some solutions worked and continue to work very well even while many others flopped. The best evidence of new products working is when sales match up closely to the earlier market research. The biggest winners include low cost cremation boxes, Transporters, Coverlets and the new Preview (a reusable alternative cremation container viewer for positive identification) and lower priced ceremonial rental caskets. Losers include numerous casket-like products priced too highly above any of the products recommended above for the Basic Cremation category. These mushy middle "almost a real casket" products include most cloth covered, hardboard and paper foiled veneer cremation caskets. The losers do little to nothing to improve basic cremation revenue at the bottom end and produce lower net product profit margins with full services. Another common complaint by funeral directors is that families are selecting these often lower priced mushy middle products for burial.

We illustrate the revenue potential between the use of a Basic viewing or witnessing service container as opposed to a ceremonial rental casket as follows. Assume the funeral home invests \$1,500 for a ceremonial rental casket and uses it 20 times. If a funeral home purchases a cloth covered cremation casket for \$400 and sells it to families at \$800, its net product profit margin would be \$400. However, if the same funeral home offers the use of a ceremonial rental casket for services for the same \$800 (a price consumer research finds reasonable) and the replacement insert costs \$150 then its net product profit margin is now at least \$650. But it gets better. Research proves that families will choose the ceremonial rental casket over the cloth covered casket (and less often buy down when not given the choice of a ceremonial rental casket in the first place). And best of all, the ceremonial rental casket will be much more acceptable for full services open to the public so opening the door for the family to choose more. Both families and funeral directors win with a ceremonial rental casket. And finally, as a bonus, there is always a good profit with the final sale of the ceremonial rental casket.

But what does modestly pricing your ceremonial rental caskets mean? It means not mistakenly pricing any ceremonial rental casket too high.

To improve full service cremation revenue it is more about generating higher volumes of full service revenues than it is about ceremonial rental casket revenues. Our surveys

clearly indicate lower prices for the temporary use of a ceremonial rental casket to families will generate higher volumes of full services and associated revenues. Perhaps this is a difficult pill to swallow for casket-minded folks to wrap their heads around but think of the last time you may have rented a car. What did it cost to use a car for a few days? It was not likely anything close to the \$1,000 or more that many funeral homes charge for the use of a ceremonial rental casket. Some funeral directors indicate they charge a high price for the ceremonial rental casket because it is occasionally transferred to a local church where the possibility of damage is increased. Better to simply charge less for the ceremonial rental casket and use it more frequently and then also charge extra to relocate the casket to a church or other location. Starmark's nationwide cremation consumer surveys clearly indicate that the lower the price used for ceremonial rental casket, the higher the frequency of families selecting full services. We can keep in mind that full service fees generate much higher profit margins than an over-priced and therefore infrequently selected ceremonial rental casket.

In addition to offering a selection of good, better and best cremation containers/caskets, funeral homes will do even better to satisfy families and boost revenue by offering a good, better and best selection of basic cremation packages and a good, better and best selection of full service packages. Three offerings for each is proven to work: three basic viewing/witnessing/identification containers for the basic or "good" cremation offering (such as the Preview, Coverlet and Transporter), and three full service packages for the better and best offerings (one value priced 'good' poplar hardwood ceremonial rental casket, one 'better' oak hardwood ceremonial rental casket, and one 'best' any cremation friendly wood casket). If on the other hand a funeral home only offers one selection of ceremonial rental caskets then it ought to offer two cremation friendly hardwood caskets higher than the ceremonial rental casket and likewise if it offers a selection of two or more ceremonial rental caskets then it ought to also offer one cremation friendly hardwood priced above them. Also keep in mind that most burial hardwood caskets also marketed to work for cremation ought to include a wooden bed platform so as to cremate safely. The great news is that many families when offered any selection of three products or services will most often select the middle or "better" choices (the middle choice usually the more comfortable choice than the top or bottom).

We love funeral service and want to do all we can to help funeral directors thrive. Starmark Cremation Products will continue to invest in research and development in order to design and make great cremation products with the mission to help funeral directors succeed and better serve cremation choosing families. **FBA**

Arie Elder, Starmark Cremation Products

Arie K. Elder / Arie is a Sales and Marketing Manager for Starmark Cremation Products and can be reached by phone at (888) 366-7335 extension 217 or by email at arie.elder@starmarkcp.com.



COMPANY SPOTLIGHT

LoveUrns
 mail@LoveUrns.com
 Fax: 888-912-7860
 Ph: 888-910-7860



Who is LoveUrns® and what product and services do they provide?

LoveUrns® specializes in hand-crafted high quality cremation urns and memorial products. A leader in the industry, LoveUrns® is proud to offer an unparalleled selection of cremation urns and cremation jewelry. Our products are beautiful, made with lot of love and care. LoveUrns® are distributed through major distributors in the funeral industry world-wide who demand the highest quality. Our commitment is timely delivery of quality merchandise.

How did LoveUrns® get involved in the funeral industry?

We were working with top designers and retail chains in the accent furniture and home decor business as a manufacturer. That's when we chanced upon this business back in 2007.

What makes LoveUrns® unique?

Our USP is that we have High Quality Cremation Urns & Memorial products at affordable prices.

We offer an unparalleled selection of cremation urns and cremation jewelry. Our choices are beautiful, made with care, popular with today's families, and, whenever possible, often options for personalization.

Last but not the least, we have a friendly, caring customer service team that is available 24x7 for the customers.

What are the benefits to funeral homes working with LoveUrns® and using their products?

Funeral Directors find it is easier to sell LoveUrns® because we have good quality urns in a vast range of themes, colors and sizes. They love selling our products because of higher profit margins they get on selling LoveUrns®.

Funeral Directors further increase their revenue by cross selling LoveUrns® products. When a family chooses an urn, it becomes easier to cross sell matching/related products to them and LoveUrns® carries a lot of matching-complementing products from Heart Keepsakes to Tealight Urns to Cremation Jewelry.

It offers Funeral Directors an easy opportunity to cross-sell and increase revenue while offering families a wider range of choices at the same time.

How does LoveUrns® provide a solution for funeral homes?

Our team has a shared commitment to being as helpful as possible. To us, being helpful means: an easy to use website, urns that we would recommend to our family members and friends, lots of images and information about every product, quick tips and guides.

We have attractive and effective marketing materials which Funeral Homes love!

We have a theme based line of products. We have everything from birds & butterflies to flowers & leaves to ocean & water to hearts, tear-drops, classics and patriotic themes in various colors, textures and finishes which gives a complete range to funeral homes to offer to their families.

How would a funeral home contact LoveUrns® for more information?

Funeral Homes can contact us by email: mail@LoveUrns.com, fax: 888-912-7860, or phone: 888-910-7860.

Or, alternatively, they can their local distributor for supplies of LoveUrns®. Most of all the Funeral Supply distributors and suppliers carry our products.

We sell LoveUrns® only through the existing distribution channels. We do greatly encourage queries from funeral homes and crematoriums, and happily provide catalogs with complete sales support, but all our sales go through distributors only. **FBA**



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FUNERAL PROFESSIONAL SPOTLIGHT

DANIELLE THACKER

VP of Sales & Marketing
Thacker Caskets

THACKER
CASKETS



PHOTO BY: BELINDA PRATHER

How did Thacker Caskets get started? Where does the story begin?

Thacker Caskets got started in 1939 under the original name Old Dominion Casket Company. My grandfather, Carl C. Thacker, was the one who started the business and it was located in Washington DC. He was a casket distributor in the area when he first met my grandmother. She lived in a small town near Scranton, Pennsylvania and worked at a casket manufacturer, Casket Shells, Inc. He purchased his products from this manufacturer, and this is how they got to know each other, eventually got married, and that's where it all began.

What makes Thacker Caskets unique?

What makes us unique is that we are family-owned and operated, just like the funeral homes we serve, but we have all the bells and whistles that large companies offer. We offer many great solutions including our digital presentation web-based software called iArrange™; our interchangeable casket interior program called Tailored Designs™; a loyalty program called Thacker Rewards which allows a funeral home to build up points through purchases and redeem the points for free items; we have also fully embraced cremation patenting the Remembrance Line cremation metal rental casket.

We are the perfect blend of a local, hometown feel where you will talk to a Thacker in working with us, yet we offer many services that keep us on par with the large companies. We bring our funeral homes the best of both worlds.

How do you set personal goals for yourself?

The most important aspect of setting personal goals for myself is to look back at where I have been, then go onto analyzing

A photograph of four professionals (two men and two women) standing outdoors in front of a large tree. They are all dressed in business attire. The man on the far left is wearing a blue shirt and a dark suit jacket. The woman next to him is wearing a white dress. The man next to her is wearing a dark suit. The woman on the far right is wearing a white blazer and dark pants. They are all smiling and standing on a grassy area.

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where I want to be. From there, set smaller, intermediary goals that will get me to my overall objective. The same goes for the company – when we sit down as a team to discuss what is next, we always start by looking back and analyzing the how we got to where we are, what worked and didn't work and how we can get there quicker by referring back to our previous experiences.

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

I think there is tremendous opportunity that lies ahead. The funeral industry is rapidly changing and evolving faster than it ever has in the past. The reason why this is happening is because funeral homes are being forced to change as consumer demands change. This change presents us with wonderful opportunity. In the past, people have kept loyal to their business partners just for the sake of loyalty. However, with all the recent change, people are now making decisions that are good for their business. That is good for us and the industry as a whole. We are seeing more innovation than ever before, and I am overly excited at being a part of the future of the funeral industry.

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

I am most proud when I look back at something that has happened in my life, either personally or professionally, and can rest easy that I made the right decision from an honest

and ethical standpoint. Then what makes me even more proud, is when you see other people around you making good, ethical decisions too. Whether it is a driver, a manufacturing person, a sales person or a customer service person within our organization making the same type of ethical and honest decisions – you know you are leading by example and your message is getting through.

From a personal standpoint, I have three young girls that I am doing my best to raise them in the same manner. They will need to find the balance between being bold and brazen, but also honest and truthful to survive the times ahead of us. Watching their personalities start to show their brave and courageous sides, but also their caring and nurturing sides is really rewarding.

What is the biggest factor in your success?

Trust is a big factor in the success of where we are at today. We have to understand, recognize and never lose sight of the trust our customers place within me and our company in general. To be successful, I have to appreciate the trust they have. They trust us on everything from a new merchandising program to making sure we get their casket delivered on time. Bottom line is that if they didn't trust us, they wouldn't be our customers. Building this trust forms those long-lasting relationships that are easy to maintain and become fun! We truly care about our customers, and we have made many great friends along the way.

When and why did you decide to start your blog, FuneralGal?

I think it was 2015 when I first started by blog. I decided to start it because when I was talking to a funeral director, he mentioned to me that he had only ever walked into seven other funeral homes that weren't his own. He told me that it was hard for him to discover better ways of doing things because he was just unaware of what others were doing and that he relied on reading articles, heading to a convention, or getting information from his sales reps.

This really got me thinking about how I go to over 1,000 different funeral homes in just one year. At the end of the day, I started to think about a medium in which I could take all the best ideas I had seen and compile them into one place and then easily broadcast them in a way that was easily accessible – and that's what started the blog.

The goal of FuneralGal is to create a free resource for funeral directors to better their own businesses. Luckily for me, I also really enjoy the process of maintaining the blog. It was something that I started all on my own and I have certainly made so many new connections because of it. The blog has helped me develop a secondary network of people I maybe would not have met if not for the blog.

What are some of your favorite ways to spend your free time?

I have three young girls who are 6, 2, and 6 months, so I am usually chasing them around – which is a lot of fun. Beyond that, I really love water sports including wakesurfing, wakeboarding and waterskiing. In the last couple of years, we have gotten into crabbing using trot lines on the Chesapeake Bay – like a true Marylander. My husband and I are both pretty high energy and love to be outdoors and staying active. **FBA**

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2019 NFDA INTERNATIONAL CONVENTION & EXPO:

Relive the Past, Explore the Present, Focus on Your Future

OCTOBER 27-30 | CHICAGO, IL



The National Funeral Directors Association (NFDA) International Convention & Expo, taking place October 27-30 in Chicago, IL, will offer funeral professionals an opportunity to get their future in focus, while reliving the past and exploring the present, through unequalled opportunities for learning, networking and discovering new products and services.

Seth Godin, bestselling author, teacher, entrepreneur and founder of altmba.com, will give the opening keynote address on Monday, October 28. Anyone with a smartphone knows how much the world has changed and how fast it continues to change. Attention is precious, yet the noise around us continues to increase. Godin will take attendees on a fast-moving tour of how the new economy offers each of us a priceless opportunity to tell stories that resonate and to ultimately earn the trust of those we seek to serve.

Closing out the convention on Wednesday, October 30 is keynote speaker Ethan Morse, a filmmaker, U.S. Army veteran and Tomb Guard Sentinel, who will give attendees a behind-the-scenes look at the making of the documentary series Honor Guard. Narrated by Academy Award-nominated actor Sam Elliot, the series showcases the inspiring dedication that members of the 3rd U.S. Infantry Regiment ("The Old Guard") unceasingly exhibit to pay their respects to those who gave all. Filmed throughout our nation's scenic capital region, this documentary highlights the mission, training, history and impact of the soldiers in The Old Guard, the oldest and most prestigious active-duty infantry unit in the U.S. Army.

Following Wednesday's General Session, attendees can enjoy a special pre-screening of Honor Guard, which is slated to be released in November.

Unrivaled Education Sessions Tackle Critical Issues

No matter what profession an individual works in, education doesn't

stop once school is over, and funeral service is no exception. Ongoing education and professional development can help funeral professionals better understand the evolving needs of families and deliver exceptional funerals and memorial services.

Forty engaging workshops will address technical skills; business management; the value of ceremony; marketing and community outreach; grief and bereavement; and more. Sessions include:

Preconvention Seminars (additional fee):

- NFDA Arranger Training Seminar
- NFDA Cremation Certification Program
- NFDA Certified Preplanning Consultant Seminar
- Certified Celebrant Training (hosted by NFDA and presented by InSight Institute)
- Embalming and Reconstructive Techniques for Trauma, Including Organ and Tissue Cases presented by Vernie Fountain

Reconstructive Techniques for Severe Trauma
presented by Jason Mishler

What Consumers Expect From You Right Now
presented by Georganne Bender and Richard Kizer

Traveling the World: Funerals, Past and Present
presented by Caitlin Doughty

Planning Your Exit Strategy
presented by Tim Hermann, Jake Johnson and Alan Creedy

Defusing Conflict in the Arrangement Room: Strategies from Family Therapists
presented by Jason Troyer

It's Not "Just a Cremation!"
presented by Adam Sanden

Innovation Flourishes in the Expo Hall

The NFDA Convention features the world's largest funeral service trade show, offering the newest and most exciting products, services and innovations from around the world. Many exhibitors plan to introduce inventive products and services during the convention. The Expo Hall will be open October 28 and 29 from noon to 5 p.m.; and October 30 from 9 a.m. to noon.

Experience intimate, 20-minute speaker-led sessions in a relaxed atmosphere in the NFDA Tailgate Exchange area. NFDA Tailgate Exchange sessions will take place during Expo Hall hours.

In the new Salute to Service Pavilion, attendees can meet with representatives dedicated to serving and honoring the nation's veterans and fallen heroes, including representatives from each branch of the U.S. military, who will share a variety of information about the funeral benefits to which service members are entitled (and how families can access them), burials at sea and more.

Attendees won't want to miss special NFDA booths in the Expo Hall where they can learn about the association's advocacy efforts in Washington, D.C.; the Pursuit of Excellence Award Program; Endorsed Providers that can save members time and money; and how they can stay informed with NFDA Publications.

NFDA is giving attendees a chance to win phenomenal prizes during the Great Big Giveaway on October 30. On Wednesday morning during Expo Hall hours, NFDA's valued sponsors will hand out tickets for a chance to win a variety of fabulous prizes, including the grand prize of a 2020 NFDA Convention Experience in New Orleans. Winners will be announced during the Wednesday General Session (attendees must be present to win).

Creating Memories in Chicago

A lot of networking happens during workshops and in the Expo Hall, but NFDA's distinctive social events will give attendees an opportunity to develop new relationships and renew old ones. Special events, planned exclusively for NFDA Convention attendees, will showcase Chicago as one of America's (and the world's) favorite cities.

Attendees won't want to miss their chance to say thank you to Chicago by participating in NFDA's annual service project with Habitat for Humanity. On Saturday, October 26, attendees will help make the dream of home ownership a reality for a Chicago family by volunteering at a Habitat for Humanity build site. There is no fee to participate but attendees must sign up in advance. Those who cannot participate at the build site can support volunteers' efforts by signing on as a donor or sponsor.

Since its 2001 inception, the Funeral Service Foundation's golf outing has raised more than \$1 million to advance its mission to support funeral service in building meaningful relationships with the families and communities it serves. On Sunday, October 27, experience all the perks of the Foundation's annual Golf Classic in a social, casual and exciting atmosphere at Topgolf in Naperville, Ill. New this year, attendees who don't golf but still want to support the Foundation can attend as a spectator and experience the networking and excitement of the day without the pressure of swinging a club. Visit www.FuneralServiceFoundation.org/golf to register and learn about sponsorship opportunities.

Attendees can channel their inner Jake or Elwood during the Blues Brothers-inspired Welcome Party on Sunday, October 27. Taking place in the Aon Ballroom at legendary Navy Pier, guests will enjoy Chicago's most requested tribute band, The Blooze Brothers; Chicago-inspired snacks; and a cash bar (included with registration).

Celebrate the shining stars of funeral service during the All-Star Recognition Ceremony on Monday, October 28. NFDA will recognize firms that earned the 2019 NFDA Pursuit of Excellence Award – including Best of the Best recipients and Hall of Excellence inductees – or NFDA's Green Funeral Practice Certificate. NFDA will also honor this year's NFDA Certified Crematory Operators, NFDA Certified Cremation Services Providers, NFDA Certified Preplanning Consultants, the Funeral Service Foundation's award/scholarship recipients, and APFSP's Certified Funeral Service Practitioners (included with registration). Attendees who have received one or more of these honors are invited to attend and be recognized with their peers.

Public-safety officials serve and protect their communities and put their lives on the line every day. When the time comes, their lives deserve to be remembered with the utmost honor and respect through a meaningful funeral service. Attendees should make time to attend the Service of Remembrance on Tuesday, October 29 as NFDA explores the customs associated with celebrating the lives of public servants, and honors the memory of funeral service family members who died this year (included with registration).

Attendees of the Funeral Directors Under 40 Party on Tuesday, October 29 will have to keep their eye on the ball. Whether they're ping pong pros or just interested in a casual volley, they can channel their inner Forrest Gump and serve up some fun with their fellow funeral directors! Tickets for the event include ping-pong tournament (with prizes!), pizza, hors d'oeuvres and three drink tickets.

As the NFDA Convention comes to a close, attendees will gather for An Evening Under the Sea on Wednesday, October 30 at the renowned Shedd Aquarium. Guests can explore Shedd Aquarium like never before during this unforgettable evening. Soak up Abbott Oceanarium's breathtaking recreation of a Pacific Northwest coastline and enjoy the Underwater Beauty Exhibit during cocktail hour. The evening continues with exclusive access to the Caribbean Reef and aquarium galleries, complete with dinner stations featuring a taste of Chicago, live music and a hosted bar (tickets required).

Sweet Home Chicago

When it's time to relax after the Convention activities are done for the day, Chicago can't be beat.

Chicago is more walkable than most global cities, and visitors of all ages enjoy the proximity of attractions like Navy Pier, Millennium Park, the Art Institute of Chicago and other treasures. The city's explosive performance art scene delivers audience-thrilling theatre, music and dance in historic venues. And, of course, an endless assortment of restaurants, high-end shopping and nightlife are all at visitors' fingertips, ready to match every taste, budget and mood.

More information about all that Chicago has to offer can be found by visiting www.choosechicago.com.

Register Today! There is so much waiting for attendees to discover at the 2019 NFDA International Convention & Expo. The latest information, including information on how to register and make hotel reservations through the NFDA housing bureau, is available at www.nfda.org/chicago2019.

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MUST SEE COMPANIES AT THE 2019 NFDA INTERNATIONAL CONVENTION & EXPO

GOING TO THE NFDA INTERNATIONAL CONVENTION & EXPO?

Keep an eye on the following companies. This section highlights companies and their products and services that will be exhibited at the NFDA International Convention & Expo on October 27-30, 2019 at McCormick Place in Chicago, Illinois. Company information has been supplied by the manufacturers serving the funeral industry.



A Simple Thank You

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Digital registry is growing in popularity with funeral homes and the families it helps. A Simple Thank You has been a leader in this technology and we have added many new features due to requests from funeral directors. New features include; a Floral App to easily add flower pictures to your memorial book, mobile sign in for your guests, and 13" iPad Pro support! This technology is a huge boost in your preneed program capturing all the information needed to reach out to families looking for preneed options. Ask us how to receive FREE start up equipment.

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We write the words which celebrate life: custom, personalized, handcrafted obituaries and eulogies for our loved ones and animal companions. No templates. No recycling. Every piece we write is as wonderful, unique, and special as the life we are honoring. We partner with funeral homes and enhance their services by providing a cherished, Beloved story which will be forever remembered. Our process is easy, smooth, and seamless, and our writers are thoroughly trained in client relations in order to work meaningfully, effectively, and efficiently, with funeral home clientele. We are professional writers, writing your most Beloved stories.

248-894-7076 | www.beloved-press.com | petra@beloved-press.com



Duncan Stuart Todd, Ltd.

BOOTH #617

Duncan Stuart Todd, Ltd. has been creating design solutions for OSHA compliant preparation rooms for more than twenty-seven years. Our flagship service is Premier Source, an innovative combination of architectural design services and equipment that provides the funeral home owner with a master plan for construction and products, all from a single source.

We offer you our years of experience as preparation room specialists. Our design services are comprehensive. Our products are modern. Our commitment is constant. Come by booth 617 and receive a \$1,000 discount on our design services. We look forward to the opportunity of working with you.

720-583-1886 | www.duncanstuarttodd.com | info@duncanstuarttodd.com



Bio-Response Solutions

BOOTH #980

Aquamation is a gentle, eco-friendly alternative to flame cremation and burial. The process uses alkaline hydrolysis to gently return a body back to mother nature. Our family-owned and -operated company helps businesses add Aquamation to the list of options they offer their families. We offer systems for both our pet and human loved ones. Where it is available, over 80% of families choose water over fire. We believe that people deserve to have this option available, and we have over 20 years of Aquamation experience to share. Come see our machines live and in person at booth #980.

317-386-3500 | www.bioresponsesolutions.com | info@bioresponsesolutions.com

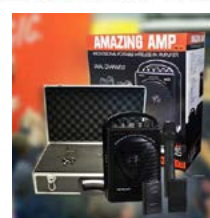


Eagle's Wings Air (EWA)

BOOTH #1034

EWA is the nation's leading provider of air transportation management to North American funeral homes and shipping services. Transportation specialists not affiliated with any single airline, but offer one-call access to the entire airline industry. EWA has a client-focused business strategy where airline professionals provide exceptional customer service, and since our founding in 2008 have proudly managed the air transportation of more than 145,000 loved ones returning home for ceremony. Learn more at www.EWAcares.com.

866-550-1392 | www.EWAcares.com | customer.service@EWAcares.com



Empower Sound

BOOTH #1035

TRY IT RISK FREE FOR A MONTH! The Amazing Amp is a 5-pound all-in-one PA system that can do everything a Funeral Director needs. Stop carrying around a bulky back-braking system with trip Hazard wires running everywhere! Amazing Amp is PORTABLE. Everything comes in the carrying case. Amazing Amp is POWERFUL. You can speak to 400 people indoors or 150-200 people outdoors with one small speaker! Amazing Amp is PROFESSIONAL! Crystal-clear sound with everything you need to be heard.

800-504-4800 | www.empowersound.com/nfda.html | brian@empowersound.com



C&J Financial, LLC
The Leader in Insurance Assignment Funding™

C&J Financial, LLC

BOOTH #1254

Accepting insurance assignments provides a valuable payment option for you and the families you serve. However, accepting assignments can be costly and time consuming to you and your staff. If you're tired of the hassle and cash flow delay in processing insurance claims, C&J Financial can help!

As the # 1 provider of assignment funding in North America C&J exists to help families provide a dignified funeral for their loved ones. Find out why thousands of funeral homes choose C&J and why many associations, accounting firms and industry leaders recommend C&J to their clients and members.

800-785-0003 | www.CJF.com | Relief@CJF.com

Everdays.
A free app to help you
serve your families



Everdays

BOOTH #930

You've arranged the details, now use a free app to better serve your families. In just two minutes of your time, create a full year of support and connection for your families and everyone they know. (Don't worry we do all the heavy lifting.)

Help your families

- Broadcast service details & updates • Send & receive private condolences
- Share photos & memories • Honor their loved one with a memorial video

Help your home

- Increase positive customer experience • Generate more 5-star Google reviews
- Receive reminders to check in

248-480-2444 | Everdays.com | customersuccess@everdays.com



FrontRunner Professional

BOOTH #946

Stop by the FrontRunner booth to see the latest in funeral home technology and marketing. Experience the award-winning website solution and fully integrated arrangement software, plus see how FrontRunner's proven marketing strategies are growing funeral businesses like yours. You'll walk away with a free \$250 cash card, enter into a draw to win a Caribbean cruise for two, and enjoy complimentary coffee and snacks inside the FrontRunner Café. That's not it! Join us every hour on the hour at the FrontRunner Stage to get inspired by new ideas that will push your firm further. It's all happening inside the FrontRunner Booth #946.

866-748-3625 | www.frontrunnerpro.com | sales@frontrunner360.com



Halycon Death Care Management Solutions

BOOTH #1523

Halycon Death Care Management Solutions has been providing management solutions for funeral homes and crematories for over 16 years. With powerful functionality that's easy to use, Halcyon offers the best software tools for managing one, two, or any number of locations- saving you both time and money. Customize your system to match how you do business. Access your data from anywhere on any device with cloud-based software. No need to buy any expensive hardware or software to install or maintain. Discover how we can help optimize your funeral home or crematory management today!

770-877-1158 | www.halcyondcms.com | sales@halcyondcms.com



Inman Shipping Worldwide

BOOTH #360

Independently owned by Dave McComb - Inman Shipping Worldwide is America's oldest, largest and most reliable international shipping service.

Since 1978, Inman has become the expert in nationwide and international shipping. Inman has vetted service providers throughout the United States around the world.

We guarantee our domestic price and the quality of service that we provide. Being the oldest continuous shipping service in the United States, we are often copied, but are never equaled. Funeral directors have called on us with complete confidence for many decades. We are everywhere you need us to be.

800-321-0566 | www.shipinman.com | customer.service@shipinman.com



Inman Travel

BOOTH #360

The Travel Plan by Inman is a travel protection product of Inman Shipping Worldwide, the experts in the transportation of human remains since 1978. With the number of cremations rising, the Travel Plan by Inman provides a generous commission to counselors for every sale.

If a participant dies 100 miles or more from their legal residence, the Travel Plan covers the cost to bring them home for ceremony.

888-889-8508 | www.shipinman.com | travelplan@shipinman.com



Investors Heritage Life Insurance Company

BOOTH #550

Since the 1980s, we've served funeral homes and their clients the right way, by honoring commitments, actively solving problems, and by being friendly and accessible. Add to that our competitive commissions and quick payments and then think ahead to a bright future as part of the Investors Heritage family.

800-422-2011 | investorsheritage.com | ihlic@ihlic.com



Kanga-Woo

BOOTH #1731

Made in the beautiful Pacific N.W. Kanga-Woo First Call Pouch is an exclusive, top quality, tailored made pouch which is truly unlike any other. Finding the need for a more efficient design, separate from the traditional pouch the Kanga-Woo pouch has many new convenient features with modern colors and fabric designs. Look us up online @ www.kanga-woo.com. This will provide you with information along with how to order our quality product.

800-645-8966 | www.kanga-woo.com | info@kanga-woo.com



Lamcraft, Inc.

BOOTH #1524

Since 1974, Lamcraft, Inc. has been a primary resource for lamination supplies and services, chiefly for the funeral home industry. We specialize in high quality memorial cards featuring an extensive selection of designs and verses to provide keepsakes for the families, as well as clear laminating pouches, micro-perforated bookmarks, presentation cards and desktop laminators. Lamcraft designs, prints and laminates various custom items, including Tribute bookmarks, luggage tags, spiral-bound journals, and large-format graphics. Fabrication of unique die-cut shapes is a specialty. Located in the Midwest and sourcing materials made in the U.S.A., Lamcraft strives to provide excellent personal service to our valued customers.

800-821-1333 | www.lamcraft.com



LGS Refining

BOOTH# 427

As an industry leader in crematory metal refining, LGS can provide a complete disposal solution for all of your post-cremation metallic scrap. Our refining program is available at NO COST to all crematory professionals and all disposition services are certified. We are the highest rated and most reviewed refiner in the nation. Let us show you the difference.

We are proud to be the only veteran owned and operated full-service refiner serving the cremation industry.

800-988-0109 | www.lgsrefining.com | info@lgsrefining.com



Link CMP

BOOTH #1433

Link manufactures professional mortuary deck systems. Our extensive line of decks provides safe, durable, economical transport solutions for mortuaries, funeral homes, crematoriums, and cemeteries. Each Link deck is engineered, tested and built with safety in mind. Our decks allow for standard and oversized cots, cremation containers, air trays and caskets. Robust features like a high impact deck, adjustable bier pins, recessed cot cups, and a rugged fold down ramp help create the most reliable deck system in the industry. These key features will not only raise your expectations but improves your professional integrity.

800-248-3057 | www.linkcmp.com | info@linkmfg.com



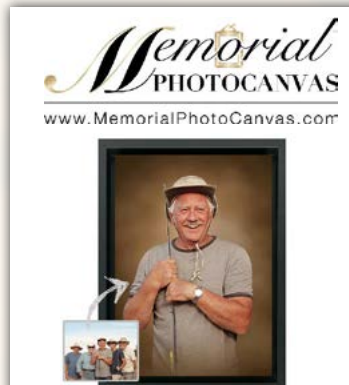
Madelyn Co

BOOTH#1334

Since 1994 Madelyn Co continues to be the market leader in keepsake jewelry sales. We are known to provide exceptional products and customer service. We will be show casing NEW pendants in a variety of metals both precious and semi-precious along with display options. Visit us weekly on Instagram (@madelynpendants) for discounts and specials. We will also be offering a 25% discount (excluding 14K gold) on our Keepsakes during the NFDA Convention Oct. 28th-Oct. 30th, booth #133.

Please stop by for a "complementary" chair massage.

800-788-0807 | 608-758-0807
Fax: 608-752-3683 | www.madelynpendants.com | orders@madelynco.com



MemorialPhotoCanvas.com

BOOTH #1183

Boost your revenue with MemorialPhotoCanvas.com! We deliver professionally edited portraits on premium framed canvases and JPEG. Our flat-rate price includes priority shipping to funeral homes in the US, Canada, Mexico, Australia, and UK.

Our digital artists create beautiful portraits within 24-hours of an order. We take great pride in building museum quality canvases and custom framing with premium quality Italian wood. Our unique printing process ensures that we deliver exceptional quality standards consistently and on-time by manufacturing at facilities closest to you. We are available 24/7/365 to ensure we meet both the professional quality and on-time expectations that you expect.

US & Canada: 888-240-1170 | International: +1 818 357-5890
www.MemorialPhotoCanvas.com | support@memorialphotocanvas.com



Memoriams, by Ancestry

BOOTH#715

Memoriams, by Ancestry provides funeral professionals with an exclusive network to place obituaries in over 3,000 newspapers. Our mission is to optimize the relationship between funeral homes, newspapers, and families with an effective service to make the obituary entry process faster and easier. Users are able to view the price and preview of the obituary in real-time and can submit notices to multiple newspapers, in a single order. Every obituary includes a complimentary We Remember page - Ancestry's newest product enables family and friends to collect and share memories of their loved one.

Mention this ad to receive a special gift!

720-863-3811 | www.memoriams.com | sheintz@ancestry.com



LoveUrns®

BOOTH#1266

LoveUrns® specializes in hand-crafted high quality cremation urns and memorial products. A leader in the industry, LoveUrns® is proud to offer an unparalleled selection of cremation urns and cremation jewelry. Our products are beautiful, made with lot of love and care.

LoveUrns® are distributed through major distributors in the funeral industry world-wide who demand the highest quality. Our commitment is timely delivery of quality merchandise.

Please visit us at booth #1266 to see our complete range with many new product introductions.

888-910-7860 | www.LoveUrns.com | mail@LoveUrns.com



Memory Glass

BOOTH #1159

Memory Glass, the original glass keepsake company, has been the leader in this market for 17 years with products in over 2000 locations world-wide. This one of a kind memorial is customized by your client families.

By using a small amount of cremated remains, they are hand-blown by our glass artists, into a beautiful piece of art suspending the cremated remains within the solid globe, heart, touchstone or pendant.

Memory Glass is not an alternative to urn selection, instead it will ADD value to your current services and generate incremental value.

805-682-6469 | www.memoryglass.com | info@memoryglass.com



Mid-States Recycling

BOOTH #446

Mid-States Recycling has always offered total transparency when it comes to post-cremation metal recycling. Through our "open door policy" you're always invited to visit our 19,000-square-foot facility to watch the smelting of your high value metals. But at this year's NFDA Expo, on Thursday 10/31, we're excited to invite you to take the tour! Come see our EPA-permitted facility and the steps involved to properly handle your metal. From security and handling to smelting and assaying, it's all under one roof. You can also earn CE credits! Visit www.cremationrecycling.com/nfdatour for more info, or stop by booth #446.

847-298-0010 | www.cremationrecycling.com | kmckay@midstatesrecycling.com

mobimedical



Mobi Medical

BOOTH #1971

MOBI Medical is committed to manufacturing and distributing a complete line of world-class durable mortuary equipment. We offer a wide range of products, including our own Mortuary Cots, Embalming Tables, Stainless Steel Embalming Stations, Church Trucks, Body Storage Racks & Trays, Scissor Lifts, Coolers, and more! We now also offer customized steel fabrication and product development for your specific needs. Being locally owned, we strive to always provide great personal service, and proudly back all of our products along with the support of our many satisfied customers worldwide.

803-758-1001 | www.mobimedical.com | tom@mobimedical.com

MORTUARY LIFT™ COMPANY
A Lifting Experience



THE ULTIMATE 1000 LIFT™

Mortuary Lift Company™

BOOTH #1668

We have been manufacturing lifting products specifically designed for the funeral industry for over 30 years to protect the backs and quality of life of funeral professionals. With the Ultimate 1000 Lift™ and The Stepper®, funeral professionals can eliminate injury, do more with less staff and experience job satisfaction. The ceiling mounted Ultimate 1000 Lift™ allows for solo transfer of bodies and caskets up to 1000 lbs. and also assists in dressing and embalming. Your imagination is your limitation with the Ultimate 1000 Lift™. The Stepper®, an electric dolly, automatically climbs and descends stairs with a load up to 375lbs eliminating the need to manually lift and lower. Navigating tight cluttered homes or narrow hallways is a breeze.

319-364-4910 | www.mortuarylift.com | info@mortuarylift.com

NMS

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SHIPPING & CREMATION

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National Mortuary Shipping & Cremation

BOOTH #423

National Mortuary Shipping & Cremation (NMS) assists hometown directors with out-of-town deaths. NMS has been the funeral industries trusted source as a full service provider for over 35 years.

We are proud to offer: Domestic and international shipping, cremation, removal services, embalming, livery, airline transfers, flight booking, graveside services, and disinterments as well as assistance with shipping requirements, death certificates, and airline requirements.

Our knowledgeable staff is available 24 hours a day, 7 days a week to provide you service you can count on. Be sure to stop by to learn more about an exciting new offering!

800-321-0185 | www.natlmortuaryshipping.com | info@natlmortuaryshipping.com



National Guardian Life Insurance Company

BOOTH #416

Established in 1910, National Guardian Life Insurance Company (NGL) is one of America's most successful, independent mutual life insurance companies. NGL specializes in providing unique solutions for funeral pre-funding, as well as trusts for asset transfer and protection. NGL focuses on guiding people on their financial journey and offering products that best meet their needs.

Located in Madison, Wisconsin, NGL is rated A- (Excellent) by A.M. Best Company and is licensed to do business in 49 states and the District of Columbia. NGL's rating demonstrates its financial strength and commitment to over 1.2 million policyholders, agents and partners.

800-548-2962 | www.nglic.com | ngl@nglic.com



Osiris Software

BOOTH #1351

Osiris is powerful, yet simple to use, funeral care software created by funeral directors and cemetery professionals for funeral professionals. It streamlines your website, payments, scheduling, accounting and documents all in one easy to navigate place. With Osiris you will receive highly rated, unlimited support! We understand every establishment is unique, and our Customer Success Managers are pros at customizing Osiris to fit your business needs.

877-267-4747 | OsirisSoftware.com | info@OsirisSoftware.com



Ready Capital Specialty Finance

BOOTH #1408

Ready Capital is a national, direct lender that specializes in providing financing options for the death care industry. Ready Capital has a team of loan-specialists that have as many as 20 years of experience financing funeral homes. Ready Capital provides funding for acquisitions, buyouts, debt consolidation, renovations and construction. The loan structures that they provide accommodate not only the value of the fixed assets, but also the goodwill value of a funeral home. They understand that the value of a funeral home is in the people who operate them and the communities that they serve.

888-987-2001 | www.ReadyCapital.com | john.tonjes@readycapital.com



Ring Ring Marketing

BOOTH #1734

For funeral homes suffering from serious maladies such as "too few at-need calls," "low online reputation," "weak website conversion" and "mediocre search engine ranking," Ring Ring Marketing is presenting its first-ever RRM Walk-In Clinic in Booth 1734 at the 2019 NFDA Annual Convention in Chicago. Marketing experts will be on hand to diagnose disorders in funeral homes' marketing efforts and prescribe solutions. Unlike other doctor visits, you don't need an insurance card or a copay: Your "marketing checkup" is 100% free. Simply swing by Booth 1734 to get your funeral home on the path to revenue wellness!

888-383-2848 | www.FuneralHomeProfits.com | info@RingRingMarketing.com

ROSEWOOD
CLASSIC COACH



Rosewood Classic Coach

BOOTH #2012

Rosewood Classic Coach creates custom retro-look hearses and sedans that never go out of style. Rosewood Coaches and Formal Sedans are timeless by design. These coaches attract a sea of cameras wherever they are used. Do people photograph your current hearse?

Rosewood coaches are built to order by a talented team of craftsmen and artists led by Richard Neal, a fourth-generation funeral director, and new business partner Michael E. Miller. Miller brings with him the passion of an automotive enthusiast with a business acumen built on over four decades of owning a diverse portfolio of successful companies.

501-477-2229 | www.rosewoodclassiccocoach.com | info@rosewoodclassiccocoach.com

SuperNova
International



SuperNova International

BOOTH #1766

SuperNova has led the wholesale granite monument industry for 20 years with high-quality granite memorial products and innovative memorialization solutions. In addition, SuperNova offers in-house color laser etching, cutting-edge cremation products, and sandblasting. In 2009, we added AP Lazer machines to our product line allowing memorial retailers, funeral homes, and cemeteries to grow and diversify their industries.

800-585-8617 | www.supernovaintl.com | admin@supernovaintl.com

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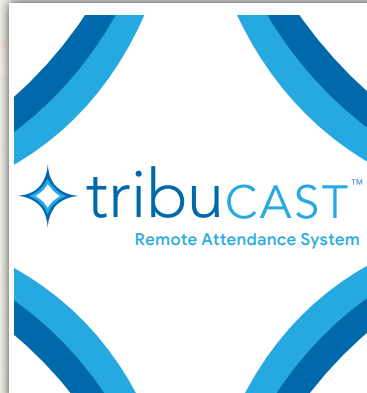
Terrybear® Urns & Memorials

BOOTH #1670

Visit us to see our amazing QuickProofs™ Technology and watch a visual proof of an urn configure before your eyes! QuickProofs saves you time and allows for immediate proof approval and order placement from families. Open your account today and receive cool giveaways at booth #1670.

COMPASSIONATE. COMMITTED. INSPIRED.

888-588-8767 | www.terrybear.com | info@terrybear.com



TribuCast™

BOOTH #871

TribuCast™ is a remote attendance system that enables family and loved ones to participate in funeral and memorial services when they can't be there in person. TribuCast™ offers more than traditional live streaming because a service is accessed through a private website accompanied by highly personalized interactive content that puts the life that was lost into context. TribuCast™ is an easy-to-use, portable, pay-per-use system that lets funeral directors help reduce a family's heartache and stress when planning a funeral by including everyone, regardless of their location or life circumstances. Watch a demonstration and enter to win a free TribuCast iPad system.

800-782-0104 | www.TribuCast.com | info@TribuCast.com

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Just 8 lbs!



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Websites that are both beautiful and functional.

Not only are our websites functional and beautifully designed, they have many innovative features, such as integrations with funeral software, revenue-generating Tribute Store for flower orders, Tribute Pay, social Tribute Walls, and much more! Plus, when we come up with new features, we add them to your Frazer-powered website at no additional cost to your funeral home.

CONTACT US TO REQUEST A FREE
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MUST SEE PRODUCTS & SERVICES AT THE 2019 NFDA INTERNATIONAL CONVENTION & EXPO

GOING TO THE NFDA INTERNATIONAL CONVENTION & EXPO?

The following "Must See Products and Services" section highlights companies and their products and services that will be exhibiting at the NFDA International Convention & Expo on October 27-30, 2019 at McCormick Place in Chicago, Illinois. Information has been supplied by the manufacturers serving the funeral industry.

Sarcophagus 24K Gold Bronze Cremation Urn



This stately urn is truly one of a kind. Unrivaled in quality and craftsmanship, the 24K Gold Sarcophagus has been a top choice for the rich and famous. The Gold-Plated Sarcophagus is made of solid cast bronze and then plated with 24K Gold by skilled artisans in the USA. This urn is undoubtedly in a class of its own and is perhaps the most distinguished cremation option available.

Visit Us! Booth #168

Church & Chapel Metal Arts, Inc.
800-992-1234
Info@church-chapel.com
www.church-chapel.com

Preview™ Alternative Container Viewer



Starmark Cremation Products has taken the lid off cremation services with their new Preview™ solid wood alternative container viewer. Available in multiple finishes, the Starmark Preview is positioned as an affordable container for private viewings. This innovative product is not intended to replace ceremonial rental caskets, but to offer a minimal service option to those families trending towards direct cremation.

Visit Us! Booth #531

Starmark Cremation Products
888-366-7335
www.starmarkcp.com
sales@starmarkcp.com

Bamboo Cremation Container



Bamboo Cremation Containers from Passages International allow you to offer families something more dignified and respectful than cardboard for their loved one in your entry-level or economy cremation packages. Beautifully hand-woven and certified Fair Trade, families will know that they are leaving a lighter footprint with this final decision, while your funeral home will see increased profits and an elevated customer experience.

Visit Us! Booth #576 & #581

Passages International, Inc.
www.passagesinternational.com
505-830-2500
info@passagesinternational.com

American Crematory's AC-1 Cremator Charger



American Crematory's cremator charger is designed with health and safety in mind to allow for single-person, unassisted operation, while minimizing the risk of physical and repetitive strain injuries. One-of-a-kind, cost efficient docking station provides unique compatibility with your crematorium ensuring optimum, efficient, and safe charging. The auto charging system's rapid charge speed offers improved dignity for the deceased over manual charging.

Visit Us! Booth #602

American Crematory
562-926-2876
britnie@americancrematory.com
www.americancrematory.com

Pitbull Dog Memorial Urn



One of the unique features of this beautifully crafted sculptural design, is to offer customers an option of attaching their dog's existing name tag to truly customize the urn and thus commemorate their beloved companion forever.

With the ample capacity of 90 cubic inches, the Pitbull bust can serve as an urn itself.

Visit Us! Booth #678

Timberland Urns
651-688-0875
customerservice@timberlandurns.com
www.timberlandurns.com

Management Software Suite

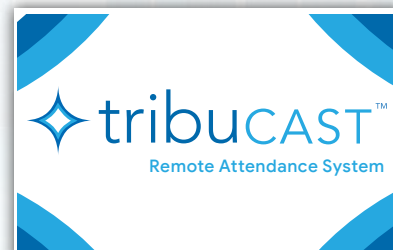


Hyper-focused on single point entry, SRS Computing products are seamless for one-site to multi-location funeral, cemetery and crematory corporations. Turn to the industry leader in sophisticated management software solutions to manage all cases. Take care of families 24/7 with SRS Websites. Process payments and insurance assignments with E-Pay. Track calls with Bar Code. Put your business in your pocket with mobile.9. With 20 years of experience supporting over 5000 locations, SRS has maintained a progressive reputation built from cutting-edge technology.

Visit Us! Booth #870

SRS Computing
800-797-4861
ksimons@srscomputing.com
www.srscomputing.com

Remote Attendance Solution

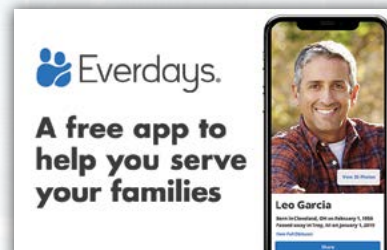


The TribuCast™ remote attendance system offers more than traditional live streaming because a funeral service is accessed through a private website accompanied by highly personalized interactive content that puts the life that was lost into context. For more information contact a TribuCast Advisor at (800)782-0104 or visit TribuCast.com. Watch a demonstration and enter to win a free TribuCast iPad system.

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www.TribuCast.com

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In just 2 minutes, create a dedicated Everdays Page for your families to easily share via text after a passing.

Help your families:

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- Send & receive private condolences
- Share photos & memories
- Honor their loved one with a memorial video

Help your home:

- Increase positive customer experience
- Generate 5-star Google reviews
- Receive reminders to check in

Visit Us! Booth #930

Everdays
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customersuccess@everdays.com

Aquamation Systems



Offer your families a gentle alternative to flame cremation. Aquamation (Alkaline Hydrolysis) uses 95% water and 5% alkali to reduce the body to final mineral remains. Families are grateful to receive 20-30% more ashes. Pictured left is our pet system, pictured right is our human system.

Come see both our machines live and in person at booth #980.

Visit Us! Booth #980

Bio-Response Solutions
317-386-3500
info@bioresponsesolutions.com
www.bioresponsesolutions.com

Amazing Amp



TRY IT RISK FREE FOR A MONTH! The Amazing Amp is a 5-pound all-in-one PA system that can do everything a Funeral Director needs. Stop carrying around a bulky back-braking system with trip Hazard wires running everywhere! Amazing Amp is **PORTABLE**. Everything comes in the carrying case. Amazing Amp is **POWERFUL**. You can speak to 400 people indoors or 150-200 people outdoors with one small speaker! Amazing Amp is **PROFESSIONAL**! Crystal-clear sound with everything you need to be heard.

Visit Us! Booth #1035

Empower Sound
800-123-4567
brian@empowersound.com
www.empowersound.com/nfda.html

Digital Registry



Digital registry is growing in popularity with funeral homes and the families it helps. A Simple Thank You has been a leader in this technology and we have added many new features due to requests from funeral directors. New features include; a Floral App to easily add flower pictures to your memorial book, mobile sign in for your guests, and 13" iPad Pro support! This technology is a huge boost in your preneed program capturing all the information needed to reach out to families looking for preneed options. Ask us how to receive **FREE** start up equipment.

Visit Us! Booth #1058

A Simple Thank You
800-483-0671
info@asimplethankyou.com
www.asimplethankyou.com

Stars & Stripes Orb



Our "Stars & Stripes" design was created with the mission to honor, respect and forever memorialize everyone who loves our country – everyday Americans and service personnel alike. This memorial keepsake is for all who have sacrificed to make our country a better place, whether in an official capacity or as an everyday citizen. It is for all Americans that have a great love our country and is dedicated to the spirit of freedom. Come see for yourself!

Visit Us! Booth #1159

Memory Glass
805-682-6469
info@memoryglass.com
www.memoryglass.com

Remembrance Registry System



Bass-Mollett will be debuting their new digital registry system at NFDA! It's 100% cloud-based, performs on any platform (computer, tablet, phone) and lets guests sign in from their mobile devices--no more standing in line! It's fully-integrated into Director's Print Suite. In addition to capturing leads, the built in digital registry dashboard reviews guests, generates condolence labels, exports to a CRM and much more. Stop by our booth for a demo and a free snowflake ornament.

Visit Us! Booth #1312

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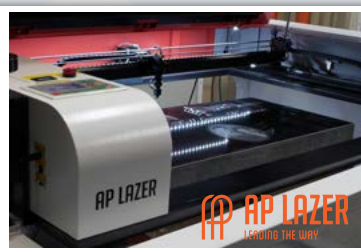


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WHY THE FED CUTTING RATES WON'T NECESSARILY HELP YOU OBTAIN YOUR NEW BUSINESS LOAN OR LINE OF CREDIT

BY TODD D. MANNIX

By the time this article is published, it is anticipated the Federal Reserve (the Fed) will have decided to reduce the federal funds rate at least one time. In the past when rates were reduced, it meant an opportunity for businesses because a lower interest rate meant more opportunity for borrowing. That may not be the case today, especially for small businesses who depend on access to bank money for growth or remodeling to increase profits. This is because it is increasingly difficult to get approval to access these funds.

The Federal Funds Rate

The federal funds rate is the interest rate that depository institutions, or banks, use to lend money to one another. The funds come from excess balances the bank owns that are held at the Federal Reserve and are used to meet Reserve requirements (Investopedia.com). Since the fed funds rate is the rate at which banks can lend to each other, a single decision by the Fed to move rates up or down does not necessarily translate into a change in publicly available loan rates such as business loans or mortgage rates. A continuing trend of rate changes, however, will create more possibility for such changes to impact the money's availability in the economy.

The Federal Rate as an Economic Lever

Prior to the financial crisis in 2008, the Federal Reserve utilized the fed funds rate as a way to stimulate a sluggish economy or to slow down an overheating economy. The Fed looks at many economic indicators to identify movements in our economy and tweaks the fed funds rate to allow banks access to funds at a cheaper rate or conversely at a more expensive rate, depending upon what is needed at the time. For example, if The Federal Reserve perceived the economy as growing too fast, they may increase rates to make "the cost of money" more expensive to banks who in turn lend money to consumers. If it costs more for the banks to access funds, they will generally extend higher rates to their consumers (businesses and individuals), thus slowing expansion and investment. Conversely, if the

Federal Reserve perceives the economy as slowing down too much, they will decrease the fed funds rate in an effort to stimulate the economy. In this instance, the banks are able to access money cheaper allowing them in turn to extend money to consumers at a lower rate. Money essentially becomes "cheaper" and allows businesses and individuals to invest or expand because the interest cost they end up paying will be less. Think about mortgage rates. When rates are low, more people can afford to purchase a home because their monthly payments for the same house would be less.

When the financial crisis hit in 2008, the impacts were so devastating and far reaching, the fed funds rate dropped to essentially zero and stayed there until December of 2015. The Federal Reserve had to use other means to stimulate the economy during these times because the traditional lever of lowering the fed funds rate was not possible. It was already at zero.

Since that time, The Federal Reserve has been working to slowly raise rates in order to get their lever back. The economy (now more than ever a global economy with many importing and exporting and raw good codependencies across boundaries) has been the largest hindrance to getting the fed funds rate back to a comfortable position. Other countries have not fared as well in their recoveries since the crisis and with the dependencies, economies are tied together more than ever. Once our economy is in a stronger position, the Federal Reserve can once again use Fed Fund rates in an attempt effectively to manage the pace of the economy. It is far from an exact science.

Since the onset of the financial crisis, the recovery has been slow and sluggish especially in the first five to seven years. While growth has been better since then, there has been a lot of pressure on The Federal Reserve to reduce rates because the global economy is experiencing slowing that will impact the US economy as well. With the pressure to reduce rates in the environment of a slowing world economy, one would

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think that rate cuts would mean more opportunity for people and businesses with greater access to “cheaper” money.

Today’s Banking Environment

Even if The Federal Reserve drops rates twice this year, it may not translate into more people having access to money. Even though the banks are able to access cheaper funds, this is not necessarily immediately passed along to the consumer. For example, we began to see this (and rightfully so) after the financial crisis when it became very difficult for people to get mortgages. Banks were burned so badly by the extent of bad loans, that they went from very relaxed regulations for loan approval to very stringent loan approval. So even though rates were very low after the financial crisis, people could not access money to stimulate the economy as they would have in traditional markets because of stringent guidelines for loan approval. Even when The Fed pumped money into the economy in the years following the financial crisis, banks were not lending it as freely as they had before. Some of it was lawmakers trying to make sure large bank greed did not have the opportunity to topple our economy again, and some of it was banks needing to monitor their profits and reputations.

Prior to the collapse, seemingly all people needed to get a mortgage was a pulse. Lenders were offering no money down, interest only loans with very little income verification protocols. This means that someone could buy a home with no skin in the game and never pay down the principal so long as they could keep up with the interest on the amount borrowed. As someone who manages finances conservatively, I would never recommend such a loan for the average individual.

During these times, however, the US housing market continued to increase upwards of 20% per year in some areas. The lenders were essentially pitching the fact that the consumer would have equity through appreciation, and for a time that worked. But for anyone who knows how markets work, they know this is not a sustainable pattern. Once the market plummeted, the equity many of these people had in their homes, not only disappeared, but went negative and people owed more on their homes than the home was worth. This is why traditional loans require a 20% minimum down payment. A 20% down payment not only assures equity remains in the home during a downturn, but also hedges against loans that turn negative and are defaulted on during such a downturn.

Since the crisis it has become increasingly difficult to obtain a mortgage because of more stringent underwriter requirements. Banks originated based on relationships and a customers’ entire business. It was good for a business owner to know their local banker as the banker understood the person’s place in the community and could vouch for them. Documents were collected in a verification process, but the Banker could ultimately play the relationship card and move the process along if a piece of documentation was not readily available or easily explained. Since the crisis, regulations have, in essence taken the “relationship” or loan officer assessment out of the equation thus making it more difficult for Americans to access money. A borrower

must meet a long and specific checklist of requirements and there is very little (if any) wiggle room.

Other Pressures Facing Banks Reducing Access

This trend of making it more difficult to access money from banks is not only true for individuals, but for businesses (small and large) due to several other factors. Regulations and bank policies surrounding anti-fraud, anti-money laundering, and anti-terrorism have continually increased since 9/11. As more information becomes available as to how terrorist networks had and have been using markets to increase financial positions to fund terrorist activities, legislators and banks have increased measures to identify and prevent such activity.

Another major change that all the bank chairs highlighted in a congressional hearing in April of this year is cyber security. Each bank chair/president in the hearing stated clearly that cyber security was the largest threat to not only their individual bank, but our entire banking system.

While billions of dollars are being spent by the banks to prevent all of these threats form a systematic, procedural, and technology standpoint, some simple checks and balances are being put in place at the consumer level that may not necessarily make funds less available if you are doing things above board, but will increase the level of scrutiny and documentation required in order to access money. Banks are required to know who their customers are in a more thorough and intimate way than just a federal tax id number. For example, banks have to check their customers against The Office of Foreign Assets Control (OFAC) database controlled by The Department of the Treasury. In addition, banks often require ownership information including; names, addresses, percentage of ownership, two years worth of tax returns, documents used to create a business entity such as the articles of organization or corporation, and potentially more.

In summary, the days of assuming that rising and falling rates relate to less or more access to funds in our businesses and economy are not as directly translatable as they were in the past. There is a lot more to the story and business owners should be prepared to jump over many hurdles in order to benefit from more favorable rates in an effort to increase their business opportunities while rates are low. **FBA**

Todd is the Chief Compliance Officer, VP Sales and Marketing of Cooperative Funeral Fund. His career spans over 26 years in financial roles, including over 11 years working in financial service companies such as Fidelity Investments in Boston and Dallas, American National Bank & Trust Company in Chicago, and Cooperative Funeral Fund located in Madison, Connecticut. Todd has a BS in business from Boston College and an MBA in strategic business from Boston University. Todd has a unique background in both finance and operations which allows him to offer “insight beyond the numbers.” Prior to joining CFF, Todd worked at NBC Universal in Los Angeles and was responsible for managing the financial and operational transition of worldwide distribution from a tape-based to digital fulfillment model. To connect with Todd, email him at Todd.Mannix@CFFInc.com or call him at 800-336-1102.



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CREDIT CARD FEES – WHAT AM I PAYING FOR?

BY JIM LUFF

Many funeral home operators falsely believe that all credit card fees deducted from their credit card transactions go to their credit card processor. The truth is, your processor only gets to keep a very tiny portion of each transaction. This article is intended to provide a clear understanding of how the fees work, what they do for you, and how you can avoid additional fees that you don't need pay. It's hard to negotiate fees that you don't understand.

A transaction begins the moment a family swipes, taps, keys or inserts their credit card to pay you. Fees are based on the amount of the transaction. The fees are determined by important factors such as your merchant services provider, your bank, your customer's bank, and the card brand that issued your customer's credit card, such as MasterCard, Visa or Amex.

Some processors charge a fixed price per transaction without charging any additional fees. Others charge a little more than what the credit card brand would charge directly. Some processors have a tiered pricing system that depends on the type of card presented and other variables not within your control. These include rewards cards, government cards, corporate cards, non-rewards cards etc.

Different Types of Fee Pricing

Fees are based on one of three different pricing models. A flat rate is the simplest to understand but, likely the most expensive of the three. The processor charges your business either a flat fee per transaction such as Square charges 2.75% of each transaction processed using a Point-of-Sale system. Square also adds a flat fee of .15 for each manually keyed transaction. If you have low volume sales and looking for convenience as opposed to savings, this price model is probably okay for you.

Interchange Plus pricing is used for most funeral homes and cemeteries. Card brands such as Visa and MasterCard charge a fee for each transaction. This is called an Interchange Rate. The Interchange Rate is set by the card brands and is the same for all credit card processors. You might consider a wholesale cost of accepting a credit card. A processor using Interchange Plus pricing will mark this amount up a little bit and charge you the increased amount. As an example, you might see a fee of 2.75% + \$0.10. The 10 cents is the marked up price, and the 2.75% is the Interchange Rate that goes to the card brand. The processor only gets to keep the dime. The Tiered Pricing model is a more diverse array of cost structures. The interchange rates fluctuate based upon the type of card presented, whether it's a credit or debit card, and whether or not it is a rewards card. Someone has to pay for those rewards and that someone is you. A rewards card costs more to process and will be factored into the Interchange Rate. A small business may not find tiered pricing useful because it can get complicated.

Negotiating Your Fees

The amount of money charged for each transaction isn't set in stone. If your processor only offers a flat rate pricing model, you are stuck and there is no negotiation process. For merchants using the interchange-plus or tiered pricing model, negotiating your card fees is possible. Negotiating involves talking to your processor and asking to get either the credit card processing percentage reduced, or getting a lower markup on the "plus" plan. If your sales volume is high, but your charges are small, ask about a lower per-transaction fee. Remember, if your processor is already at rock bottom and earning a dime per transaction, there isn't a lot of wiggle room. We have seen rates as high as \$0.25 per transaction when doing comparison quotes for merchants. Those fees could be that could be reduced down to \$0.06. One last thing to know about processing fees is that fees vary based on how you accept payments. Your payment gateway is either a Point-of-Sale system or terminal in your funeral home, a mobile phone reader, or perhaps an online portal. Fees vary based on the risk of fraud posed by each type of gateway, with online transactions being the riskiest and therefore the priciest. **FBA**

Jim Luff is a Marketing Manager with Chosen Payments, a national credit card processor serving the funeral care industry. He is an active member of the California Funeral Directors Association serving on the Legislative, Public Relations and Expo committees with firsthand industry knowledge and 25 years of experience working with Central California funeral homes. Jim can be reached by phone at 805-427-9180 or by email jim.luff@chosenpayments.com.





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THINK & GROW RICH

BY CHRIS BOOTS



When I started in the casket business 20 years ago one of my many inspirations came from the book “Think and Grow Rich” by Napoleon Hill. Before his death in 1970 Napoleon Hill sold more than 70 million copies of his book and the book continues to sell well. Mr. Hill developed 17 principles of which he referred to as the “Science of Personal Achievement.” If you have not already read this book I would encourage you to pick up a copy and dive in as quickly as possible. There are also original recordings of this book on many services such as You Tube or Audible for listening on the go.

Funerals are steeped in traditions driven by factors like culture, religion, ethnicity and a host of others. The “business” of funerals is guided and sometimes harnessed through those factors. I love talking to professionals in and related to the funeral profession who like to talk about “the good old days.” They like to talk about how things used to be before cremation, the internet and social media. They talk about a time when the local funeral director ran a successful and profitable business. “Success” is a desirable goal yet can be extremely dangerous at the same time. There’s a great quote by Andy Grove, “Success breeds complacency. Complacency breeds failure. Only the paranoid survive.” Napoleon Hill often speaks of a “burning desire” in many of his writings. This makes me think that “complacency” and a “burning desire” are polar opposites. In other words, having a “burning desire” means taking control of your mind whereas complacency “breeds failure” by resting on past success.

The traditions of funerals are not only in the “service” but also in the “office” of the funeral home. Many funeral homes run their businesses the same way today as they did 10, 20 and 30 years ago. Yes, it may have worked that way then (and quite successfully) but have you checked the “net profit” line on your financial statement lately? Nearly everyone agrees

cremation has been a game changer. I’ve read several articles over the last 20 years that indicate funeral professionals have somewhat put their heads in the sand trying to ignore the fire that was consuming their bottom lines. By now we all know the cremation rate is growing and isn’t likely to level off any time soon.

Complacency in the “business” of funerals isn’t an option today. Funeral professionals must look at how they conduct business in new ways especially from a business perspective. With the focus on cremation and how to try and add services or sell merchandise and trinkets, there’s little thought given to other areas of the business when running a funeral home. The purpose of this article isn’t to tell you how to handle cremation in your funeral home as there are plenty of experts, summits and seminars out there marketing for that purpose. The purpose of this article is to get you to “think” differently than you’ve been trained by past experiences, internships and mortuary schools, and especially by your casket representatives about the business side of the funeral home. The number of funeral homes that close each year is alarming yet the number of deaths per year in the United States is at an all-time high of about 2.8 million according to CANA.

My opinion is that you as the owner or manager of the funeral home need to be in charge! Not long ago I met with a firm who was frustrated with merchandise the family was selecting. They told me their casket supplier placed 3 full size cremation caskets in the showroom. Immediately after hearing this news my mind went to the idea of “this might be good for the casket supplier but definitely bad for the revenues of the funeral home.” The funeral director went on to say that families are now selecting those cremation caskets for burial instead of purchasing traditional caskets. I told him it might be a good idea to get those off his showroom floor before the

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sun goes down tonight. The funeral director told me he thinks maybe offering ceremonial rental caskets would be a better option for them. I applauded him for thinking differently and encouraged him to make the switch as soon as possible. After meeting with the CFO of the firm we confirmed that adding ceremonial rental caskets to their showroom will likely add an additional \$25,000 to \$30,000 (conservatively) in revenue with most of that being direct profit to the bottom line. The beautiful thing about this is that they don't need to serve one more family to gain this kind of revenue. I am simply amazed there are funeral homes who don't use ceremonial rental caskets. I would go so far as to suggest offering a minimum of 3 different ceremonial rental caskets so that you are able to merchandise a "good, better, best" selection for your families to choose from.

"Contract Cool-Aid"

I suppose there was a time when supply contracts with a casket suppliers was something to entertain. It is simply not true that a funeral home owner must sign a supply contract to get the best deal on caskets! Imagine for a minute that you signed a contract with a local store to buy groceries exclusively from them (why someone would do this I'll never know). On top of tying your hands to this particular store, they also tell you how many grocery items you must buy in a year. Furthermore, if you don't satisfy your quota commitment you pay a penalty. It just so happens the grocery store is also free to raise its prices every year while you are locked into your contract. Does this sound like a good deal? Let's do a

little analysis. You've signed your 3 year contract with your casket supplier and you are ready to save money. The first year you are buying a casket for \$2,500 and then you are hit with a 4% annual price increase for each of the next 3 years. All of a sudden you are paying \$2,812 for the same casket which is a 12.5% increase. How many funeral homes have had the luxury of raising service prices 12.5% over a 3 year time span? Factoring further that the cremation rate will most likely increase, and you will not need to buy as many caskets. But remember you committed to buy a specific number from your supplier. I spoke with a funeral director from New Jersey last week who told me he was invoiced \$5,000.00 from his casket supplier because he didn't meet his quota. Then of course there's the "discount" game included in your contract. I've heard from several funeral directors who say it takes an act of Congress to determine exactly what the discount is depending on the casket chosen and a host of other factors. Take charge of your purchasing power. There are many options out there to purchase caskets. If your supplier can't give you the best price without tying your hands to a contract, then I'd suggest you find another supplier who will.

Continuing with our theme of "thinking" differently, the traditional model of buying one casket at a time and having it delivered to your door is likely the most expensive way to buy a casket. Consider the possibility of buying caskets in quantity. This will take some thought, but the savings are well worth the effort. As an example, the industry has a common list price of around \$3,000.00 for a solid wood button oak casket. Using the old-fashioned way of buying caskets you will pay about \$1,800.00 if you can get a 40% discount. You can on the other hand buy in bulk and pay less than \$1,000.00 for the very same casket. If you buy just 15 of this most popular model per year you will save \$12,000.00. You'll want to rethink how you merchandise caskets because you will now have an inventory in your garage you want to sell. Is it really necessary to have a showroom with 32 casket display cuts any longer? When purchasing in bulk managing inventory is key. The caskets you keep in your garage are also the caskets you display in your showroom or catalog.

Same goes for preneed and cremation. There is value in thinking differently there too yet this must be saved for another future article.

I think we can all agree the funeral profession has certainly taken a circuitous journey to arrive at the place we currently dwell. I encourage you to "think" differently about the "business" side of funerals. And most definitely seek new opportunities in making financial decisions that keep YOUR best interests in mind. **FBA**

Christopher J. Boots is the founder and president of CJ Boots Casket Company in Anderson, Indiana and is a shareholder of Vandor Corporation in Richmond, Indiana. He currently serves as president of the Casket and Funeral Supply Association of America and is the president of the school board of trustees for the South Madison Community School Corporation in Pendleton, Indiana. He loves reading and spending time on his boat with his family. Christopher can be reached at 765.683.9760, or email him at chris@cjboots.com, or visit his website at www.cjboots.com.



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While doing a Brand Discovery session with my client, he was lamenting the depths his main competitor has gone to push him out of business. He's larger, has more resources and is well connected. His efforts have been working and his business has suffered. He does under 100 service calls a year while his competitor does literally three times more. As an aside, there's enough business out there for everyone. I mean come on, there's millions of people living in this country and thousands in individual cities. You can't service everyone.

Nonetheless, the issue isn't competition because there's always a new player in the field, someone will always undercut your prices just to get the business and markets change continually. Yes, competition is fierce and the more firms I talk to the more I hear how cutthroat it is. The real problem is that many, like my client, have no strategy in place to grow his firm, address competition and differentiate himself. You can't think that just because you have a funeral home people will automatically come to you because there's few choices in town. It reminds me of a Chinese Restaurant I used to go to.

Naturally, I don't want to travel far to get good Chinese food, so I went to the local spot and it was pretty good. One day while I was waiting to order it was the lunch rush and understandably busy. There were between 4-6 of us in line and the phone was ringing like crazy too. Now I've worked as a host in a few restaurants before and the most important thing I was taught was that the person in front of you is more important than the one on the phone because they travelled to you. You honor that gesture by giving them your primary attention. Now the guy is taking call after call after call and the line is just getting longer. You could clearly see the agitation building up in people. I got out of line and never came back. What was the problem?

He thought that because he's one of the only Chinese restaurants in the community he could run his business however he wanted. He didn't care about customer service or the people in front of him. It was basically, "I'll take your order when I'm ready and you will pay me. If you don't like it, fine. There's others right behind you." You know what?

He's right. Yes, because his business is local no matter how he treats his clients, to a degree, he will still be there. But he will always be small. There will be no multiple locations or other growth beyond that one location because such an attitude won't fly somewhere else. This mentally is also present in the funeral industry and could quite possibly be one of the reasons why some firms stay small. You need to think beyond just being a local entity. You need a growth strategy.

Why You Need Strategy

You need a strategy because of fierce competition, you need it because of changing markets, you need it so you can hold yourself and your team accountable for reaching goals. Everybody wants to grow, but few have an actual plan and even fewer have that plan systematized so that you can measure results, make adjustments and see real gains. In the end it's not the best business that wins, it's the one that can be found and is the least risky. That boils down to differentiation which can only be achieved by developing a strategy that ensures you stand out like the woman in the red dress in The Matrix. Even her presence in that program was, by design. See what I mean? Developing a strategy begins at the end.

Step 1: Set Your Goals and Reverse Engineer Them

You need to start somewhere and more sales isn't specific enough. Set numbers. Set a revenue goal, a service call goal and a specific time frame to achieve it. For example, one firm that is averaging 30-50 calls a year sets a goal to double it within 1 year. That's a reasonable goal and the monetary goal is essentially doubling their revenue.

Your time frame can be whatever you determine, but keep in mind the sooner the time frame the quicker and more aggressive you have to be with implementing it. Most likely that means hiring someone else to help you with because nothing motivates people faster than money on the table.

The caveat and advantage of this step in developing your strategy is that because you have both a service call goal and revenue goal you will start thinking of different ways to achieve both of them. For example, doubling your revenue

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doesn't have to be achieved only through service calls. It can come from pre-need, keepsake sales, upselling and other ways. The goal is to think outside the box and come up with several revenue streams to help you achieve your goal. Next you need to see what information you need to know in order to achieve your goal which means gathering data.

Step 2: Gather Needed Data

Gathering necessary data to help achieve your goal is what branding professionals like myself call a Discovery Session. In such a session you take a deep dive into your brand, brand values, target audience, competition, value- based propositions, positioning statements, metrics and sales funnel to ensure that once you implement your strategy everything moves smoothly down the funnel and leads to a sale. That is why I love whiteboards because brainstorming on the board allows you to step away from things to see how strong the strategy is and potential holes that need to be filled. Once you have things written down you need to mess it up.

Step 3: Sabotage It

This is perhaps the most important step. You have to think of all the factors that could cause your strategy to fail once implemented. That includes competitors' reaction, target audience objections, how your staff responds to family inquires and more. The best way to sabotage your plan is to step outside yourself and answer this one simple question, "If I were my own competitor and got this game plan what would I do to make it fail?" If you can't think of anything ask someone else especially your team because their input gives them ownership of the plan and will support the solution more adding another guarantee of success.

Step 4: Determine Deliverables and Action Items

Now that you have a sound strategy in place, what do you need to support it? This means collateral, ads, products and/or new programs to make sure it works. This is where many go wrong. They actually start here rather than developing the strategy first. A firm looks at their problem, slow sales, few services calls and determine that the solution is to develop a new logo or update their brochure. Those are

not the solution, but support items to the solution. Let's say you spend several thousand dollars to have a new logo and beautiful brochure done. You start handing it out and nothing happens. Now you're mad at your designer and cursing yourself for wasting all that money. As a result, you grow a bit confused because now you're wondering, "Well what does work?" Since you don't know the answer to that now you stop marketing period. This is where the death of your business begins. Start with the strategy, determine your numbers and then choose the deliverables.

Naturally, if your goal is to double revenue then you're going to do marketing. What printed materials do you need to give families? What advertising will you put online? Where else can you reach them? Don't forget your inbound, or content marketing. What information can you give away that will cause families to look at you as a viable firm to service their family? To answer that means that you need to provide content that addresses their pain points either before they lose their loved one, when they lose them or afterward.

A Sound Strategy Is A Plan For Success

Equipped with your growth strategy in place you can share it with your team and empower them to succeed. After all, when one person on your team wins you all win. With a sound strategy you won't have to worry about your competitors and their tactics. In fact, your strategy will help propel you as the leader to follow rather than following others. Until next time I wish you much success in keeping the legacy of your firm going. **FBA**

George Paul III is a branding expert and award-winning designer. He's the founder of Cherished Keepsakes, a provider of memorial keepsakes such as prayer cards, memorial programs, buttons, photo collages and more. Their innovative designs have been sought after by families and funeral homes across the country. Additionally, he assists firms and companies in the funeral industry with their branding and marketing. To connect with George, email gpaul@cherishedkps.com, call 617-971-8590 / 617-980-1476, or www.chershedkps.com or www.seizethebrand.com.

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HOW DIGITAL MARKETING & SOCIAL MEDIA INCREASE YOUR FIRM'S VALUE

BY HEATHER MIERZEJEWSKI

Whether you're looking for financing, planning for succession, or just taking stock of your business, don't forget about digital marketing and social media. Here's why investing in a solid, comprehensive digital strategy pays you back by adding to your firm's financial value.

The advent of the digital age changed almost everything about sales and marketing. How people shop. Where they look for information. Where people buy. Even how they do the actual purchasing metamorphosed into a whole new creature (wild beast?) in the past two decades.

It's even changing how investors look at a firm's value.

In the past year, we've seen an increase in clients signing up for our social media and digital marketing services because they are succession planning or looking at investment dollars. How does that relate to digital and social media marketing? They've been told that solid social media and digital marketing efforts are part of what investors and banks examine when selecting a firm or approving a loan. And, no, just having a website is no longer enough.

President and CEO, Jake Johnson, of Johnson Consulting Group agrees.

"Lenders and investors expect businesses to have social media marketing. Social media has become the new 'Consumer Reports.'" It was not too long ago that a company's website was used to "validate" they are a legit business. Now, I believe the consumer understands the company controls the website content. Social media allows the researching consumer or investor to see what the public is saying about the company. One would only invest in companies with solid customer experience/service and educational aspects," Johnson said.

What does digital and social media marketing say about your business?

Just as investors and banks assess the physical structure of a facility, the digital structure of an organization says a lot about the company. Things like:

- Is the business staying current with market trends?
- Do they have a clear and effective message?
- Are they consistent in their marketing efforts?

- Are there multiple touchpoints to help foster relationships?
- Can community member access your information and services online?

So, what sort of things might investors look at specifically? Things like:

- Do they have a social media presence?
- Is their digital marketing consistent and frequent?
- Do they have an appealing and modern website?
- Do they have online reviews and make use of them in their marketing?
- How effective is their SEO?
- Do they use Google ads?
- Do they offer online arrangement options?
- Do they have a solid email list and send out newsletters?

Why does digital marketing and social media strategy impact a firm's value?

It should come as no surprise that investors look at digital as part of their examination of a business. A solid digital marketing strategy across multiple channels builds relationships with people where they research and shop today. Here are a few fascinating numbers to prove just how much digital matters:

- Facebook is the most popular social networking site for baby boomers.
- Baby boomers are 19% more likely to share content compared to any other generation.
- Baby boomers and seniors spend more time online than they watch TV.
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What does all this mean? If you don't have a comprehensive digital strategy that touches multiple online channels including:

- Websites
- Social media and Facebook in particular (while baby boomers are your primary target audience)
- SEO
- Email marketing and newsletters
- Google ads

Then not only are you missing out on valuable business opportunities by connecting with your community, you're also missing a key piece of business strategy needed for succession planning, overall company value and business health.

What now?

Take stock of your digital marketing and social media. Ask yourself:

- What's going well?
- What do you realistically have time for?
- What type of information do people respond to in your community?

Then look at your marketing channels.

- Is your website up-to-date, responsive, attractive and easy to navigate?
- Do you have an email list that you regularly reach out to with interesting, helpful, and educational content?
- What social posts and ad campaigns work for you?
- What gets the most likes, comments and shares on posts and which of your ad campaigns drive signups.

We know the life of a funeral director is already full of relationships and responsibilities, and you didn't get into this line of work to run a Facebook account or an email marketing program. However, like proper maintenance of your funeral home's physical building or your cemetery grounds must be part of your business plan, proper maintenance of your website, social media marketing, email nurturing, SEO, and overall digital strategy are essential to business health. **FBA**

Heather Mierzejewski is the Director of Marketing at Funeral Innovations. She brings marketing and additional writing expertise to their team. She previously covered breaking news, politics, and religion for print, digital, and radio news outlets before slipping journalism's tentacles and diving into the digital marketing world. She spent the past several years at a digital advertising agency working on marketing and content solutions for adidas, Reebok, and Chipotle among other brands. To connect with Heather, call her at 303-717-3774 or email her at heather@funeralinnovations.com.

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After being in the Funeral Care industry for 42 years and operating my own businesses for 32 years, I began to seriously consider the inevitability of the need for a plan of succession. It became evident to me that my options would be limited in many aspects, which is why I chose to trust Johnson Consulting Group, known as one of the funeral industry's most highly regarded consulting and operational experts.

They helped me find the perfect match in a purchaser, as I wanted to continue to work after the sale and assist the new owner with continued success and growth. Dave Adams and Karen McCurdy were on the front line at all times along with their support staff as we moved forward through the processes of transferring the companies. Jake and Tom Johnson also made themselves available as needed, which says a lot about this company's leadership and commitment to excellence. I could not imagine how we would have made it through without enlisting such an experienced and quality group as Johnson Consulting!



-John P. Brooks

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AFTERCARE

BY LINDA FINDLAY



As many times as I am asked, “what do you do for work?” is the same number of times that I get a look that says, “what”? Most people don’t venture to ask what my work as an aftercare coordinator for funeral service is about. I think they hear the word “funeral” and it stops them in their tracks. I have often conjured up a vision in my mind of the person saluting me away with a hand gesture of some sort accompanied by some unspoken words something along the lines of, “Oh no, I am not going there, not interested, don’t want to know, hope to not to have to ever see you.”

I never started on a path that would lead me to work in funeral service. It was not on any radar in my life, by any means. After my own personal, very hard and difficult experience of loss and grief, I landed in the world of funeral service. I felt that because of the lack of understanding and support that I did not get from the people in my life, and so desperately needed, motivated me to do something to make a difference for someone else. I was not quite sure how I was going to do that, all I knew is I had to figure it out.

Each person experiences loss in relationship to the depth of love they feel for the person who has died—we have all heard that grief is the price we pay for love—so very true are those words.

One of the first really difficult things I found myself having to navigate after my loss, was the reality that my loss would not be considered as difficult as others. I lost my infant daughter who died after living only 2 hours and 9 minutes. We named her Aubrie Marie. The people in my life assumed that I had lost a pregnancy. I did not lose a pregnancy, I experienced the loss of a child! Any mother who conceives a child and then loses that child at any time, is a mother who then has the unimaginable title of “Bereaved Parent”.

As any parent who lost a child would think, my child died and was not supposed to. Regardless of the amount of time Aubrie breathed on this earth, she was every bit a child of mine who was loved beyond any words or description. There were many realities that I had to face while grieving in a world that I no longer knew.

To this very day, almost 30 years later, when I think back and reflect on what was helpful and what did make a difference for me, be it big or small, one very clear piece of my story is how the funeral director treated me and my husband. When we were told our daughter died the next thing we were told was, “you need to call a funeral home”.

In the shock and horror of what we were experiencing and the inability to fully understand what had happened, I remember thinking, “why do we need to call a funeral home”. I don’t know what I was thinking. I was in shock and I was devastated. At that point in my life, I had only been to very few funerals. The latest having been the funeral for my mother, who died suddenly and unexpectedly 10 months before Aubrie was born and died. My mother died in NJ, I was living in NY.

I couldn’t tell you what the name of the funeral home was or what it looked like, what the funeral directors name was and I know I never spoke to a funeral director during my mothers calling hours or funeral. My sisters who lived in NJ at the time handled all of the arrangements along side my stepfather. I was not included in anything. I have a faded memory of sitting many rows back in the viewing room. Nobody approached me to offer condolences. That is about all I remember.

When Aubrie died, I can tell you what funeral home helped us, I know the name of the funeral director, I have a clear memory of the beautiful area they prepared for us and how beautifully they cared for and prepared our daughter—even after they explained the fact that babies don’t “keep” well, our baby was in perfect condition. A week would pass from the time they took her body into their care to the day of her burial. They dressed her in a precious christening gown, one that I would not have thought to get, had they not suggested it. They also suggested that we bring anything we wanted to put in the tiny casket to surround her with. Which we did.

The funeral home brought our baby to her final resting place up on top of a hill overlooking the city that we lived in, buried above my grandmother’s grave. They took care of

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everything. They charged us nothing and they even gave us pictures that they had taken of her after she was prepared for us to visit with her. Those pictures are my most precious treasures. It was my experience with our funeral director that impacted me so greatly that it was a funeral director who I went to when I began to “figure out” what I was going to do to make a difference for someone else following the loss of their loved ones!

My life work was born out of wanting to help others while creating a legacy for my daughter and out of the hope that funeral homes would partner with me to create and provide a meaningful way to support grieving families. Had the experience with my funeral home when I lost Aubrie had been anything like the experience I had with my mother, I don't believe that I would be able say that I have spent

28 years supporting grieving families on behalf of many, many extraordinarily compassionate and caring funeral directors. My affiliations with funeral directors have been and continues to be among my greatest blessings. I am grateful for their support and friendship and trust that they place in me with supporting their families.

I have been invited to submit an article for the November/December Aftercare issue. I look forward to sharing it with you. My hope is to give you a valuable perspective about Aftercare and share with you why I can say with 100% of certainty that Aftercare, done right, does make a profound difference about how people feel about funeral service and specifically about your funeral home. Families remember how they are made to feel; they don't remember much else about their funeral home experience! **FBA**

Linda Findlay is the founder of Mourning Discoveries, Grief Support Services. She is a 28-year career “Aftercare Coordinator”, a published author, an advocate for bereaved families and the founder and co- creator of Journeys of Hope Grief Support Outreach Programs, coordinating and hosting Seminars & Events including the first and only Bereavement Cruise that provides extensive programming exclusively for grieving families. Linda has developed the most comprehensive aftercare programs that are used in over 300 funeral homes in 25 states. Linda has supported and worked with thousands of grieving families across this country. She has visited and provided support for grieving families in their homes and through Funeral Homes, Hospices and faith-based organizations. She has created, facilitated, participated in and coordinated hundreds of workshops, services of remembrances, and support groups. Linda is a lay counselor for a Christian Care Ministry in Greenville SC. Her highest honor is to enter people's lives and help make a difference. Linda can be reached at 315-725-6132 or visit her websites at: www.mourningdiscoveries.com and www.j3hhh.com or email her at Lf6643@yahoo.com.



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KNOWING WHAT TO SAY

BY WILLIAM L. SACHS

What do you say when someone you know has died? The question is not abstract; sooner or later we all face this challenge. Finding the right words will be more difficult than you think. You knew the person and you can tell some stories. You assume you will be able to speak. But it is not as easy as it could appear.

When someone you know dies, powerful feelings inevitably surface, feelings for which you may not be prepared. You can feel overwhelmed, caught between needing to speak and struggling to find the right words. The question becomes obsessive: what do you say when someone dies?

As a minister who has conducted many funerals – over 60 in the past two years alone – I spend a great deal of time considering what to say about a recently deceased person. Of course, my church, like all places of worship, draws on religious tradition. There are prayers and readings from scripture. Our goal is to convey compassion and hope, grounded in faith. Our goal also is to design the funeral service around the deceased person's ties to family and friends. As soon as we learn of an impending funeral, my church colleagues and I begin to ask: what should we say about the life we are planning to honor? With whom do we need to meet?

Not every life is easy to honor. Death brings back memories from long ago. Many memories in most funerals bring smiles and tears. But memories can surface pain and anger from the past. In one instance, a son had been estranged from his father for over twenty years. Even though his father had died, the son could only say that he would not attend the funeral.

Even when family members gather, the alienation between them can be obvious. Siblings refuse to speak. Former spouses and partners sit in stony silence. When words flow they can be bitter, even accusatory. More than one shouting match has erupted at a funeral reception. Not long after one death, the will of the deceased prompted a law suit among family members. Death does not resolve anger or resentment. If the deceased did not give in life, then the estate must give after death, a few people reason. Ministers and funeral directors could write lively books recounting the strange dynamics of some funerals. Sadly, every detail would be true.

Fortunately, most of the time, animosity does not mark a person's death. The person was loved and is sorely missed. But when I ask what must be said, the response still falls short of what I hope. My colleagues and I often meet with families about offering "remembrances" or "eulogies" in the funeral service. Even when we urge people to speak briefly, respectfully, and appropriately, things can go off track.

Asked to recall her father's life, one woman began her thoughts before a packed church with these words: "Kind. Patient. Warm. Sensitive. Gracious. Courteous. Quiet. Nurturing." The list was long and endearing.

But pausing to shuffle her notes she added with a wry smile: "Oh sorry. Wrong parent." When the laughter stopped, she proceeded to a loving tribute. But her point was made: her father was a forceful personality.

Rarely do people craft descriptions of the deceased person with such skill and subtlety. More often remembrances, whether in places of worship or in reception halls, take a more superficial course. People are unsure what to say. It becomes tempting to recall the parties, the hobbies, how well the person fished, their favorite sports teams, how much of a family the deceased person left, and how much they were loved. People read lengthy poems of dubious relevance. People even burst into song or become frozen and weep. Hearing people try to speak can be painful.

Most efforts to memorialize a person revert to giving information, often repeating the words of the obituary. This effort is safer, and usually well intentioned. But it can sound like the entry in a high school yearbook. The lists of likes and dislikes, achievements and skills, can go on and on. These reference points are places to begin, but often nothing else is said. The question becomes pressing: what should you say when someone you know has died?

A more probing approach is desirable, but it is possible to be too candid. We don't need to know how much the deceased person always drank at the office Christmas party. Why bring up the younger brother's jealousy? Do we need to know that



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gambling caused the divorce? We're relieved to learn that after the family intervened, treatment for alcoholism finally worked. We did not need to hear about the failed business that never should have been launched. What people feel they must say sometimes leaves me bewildered and saddened. The point is to go deeper into insight and honesty. So what should you say about the person who has died?

These days, some families want nothing said at all. They don't even want a funeral or observance of any sort, even a private gathering. Their outlook can be clouded by disregard for religious life or disdain for ritual in any form. At times the deceased leaves instructions that there be no observance. But the need to gather and to remember usually takes over. Something needs to be said. Somehow people need to be with one another. They struggle for the right words and the right sort of occasion. The question is still there: what do you say when someone dies?

It is the question that will not go away. It cannot be avoided. Perhaps you have heard of the grief process. In response to any loss, especially death, you and I will grieve. Grief is more than sorrow, although that is the most likely feeling. Grief leads you on an unintended emotional journey through various stages. They include denial ("this can't be happening") to anger ("look what you have done to me now") to bargaining ("if only I had...."), then to true sorrow ("I really miss her"). Finally, there can be acceptance.

At times, the grief process becomes stuck in one or another phase: denial and anger are the most likely. You can become stuck when you bottle up your feelings, trying to return to your old routines without taking time to grasp what you feel. A professional counselor may be needed to escape being overwhelmed. Once the process resumes, it moves naturally toward healing and acceptance. That is, you do not forget the person or the death that launched grief. But like an old scar, the hurt that was caused no longer can control. You can accept that this person has died. You can accept that life can be unfair and too brief. You can acknowledge the deceased person did not do what they might have done. You also can be thankful for what this person gave to you and to others. With healing and acceptance come perspective and peace.

So what can you say when someone you know has died? What matters above all is that you make the effort to participate in an occasion that remembers the life of a deceased person. All of us deserve that remembrance. Unfortunately, it is not always possible to attend a funeral or other observance in person. But, thanks to new technology, funeral remote attendance is now possible, and it can help you and loved ones feel part of the occasion, even if you or they are hundreds of miles away from it. Look into it if you or a loved one needs it. Being present, remotely or immediately, is the key step. It is a gift to the deceased person and their loved ones.

The next step, ideally, with a few friends or in a public funeral and the reception that may follow, or at one you are attending remotely, you have the opportunity to describe the deceased person's best qualities. What was this person like on life's best day? It is a natural question. Don't all of us want to be remembered for our strengths, our talents, what we

accomplished? If you are able, give the person you knew this next gift. Your presence and your thoughts matter.

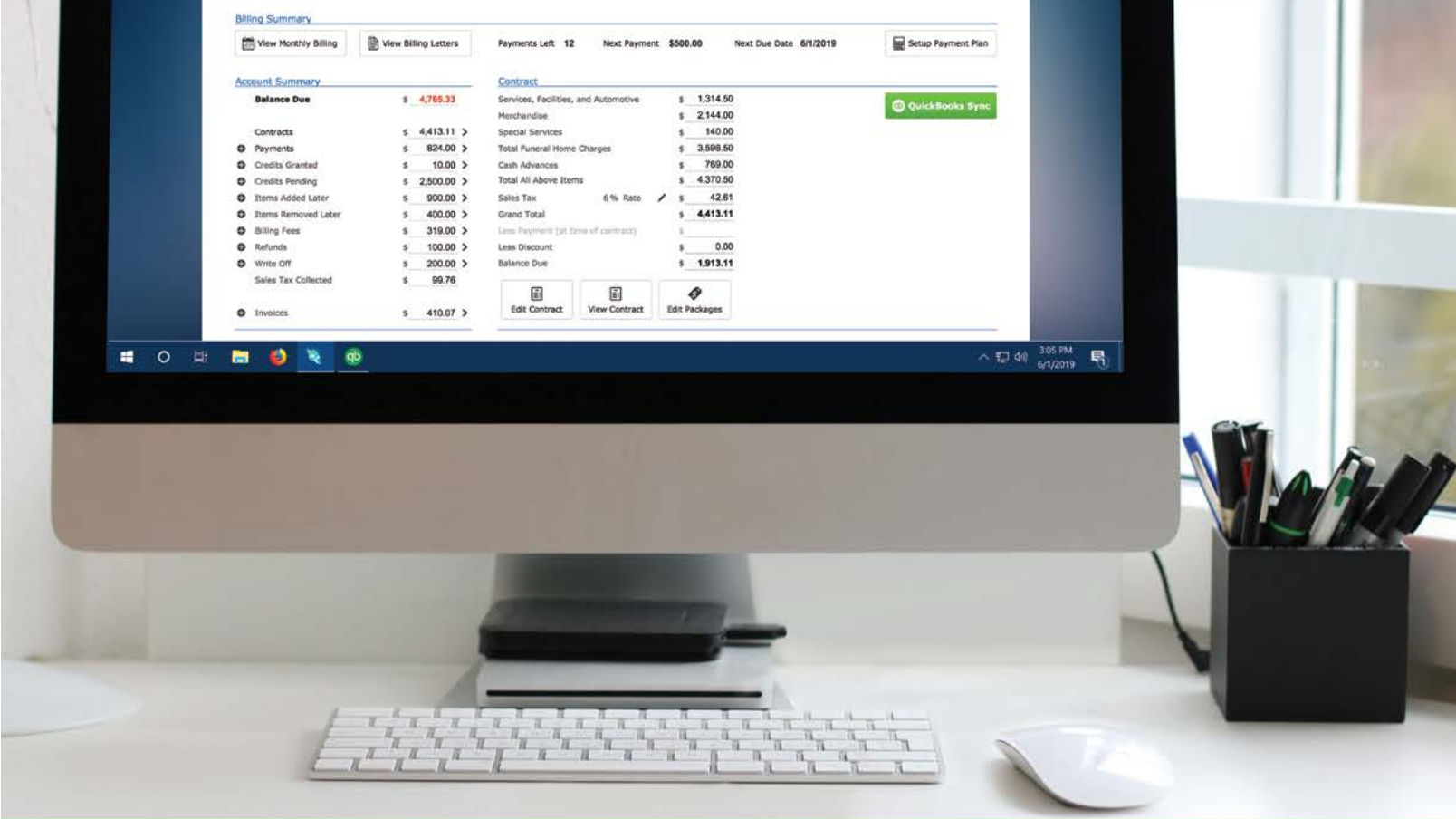
But some relationships are complex. Your feelings are mixed. In that case, give the rest of us a summary of your experience of the person. Be fair. You don't need to bring out old details or grievances. Tell us what this person really was like, what made this person tick. What mattered to this person? What were the values, the pursuits, that set this person apart? Then tell us how this person made you feel. If you are able, tell us what you will miss about this person. Grief centers on loss. What have we lost with this person's passing?

Your honest words, framed as objectively and as honestly as possible, help you and others to do something that is crucial: you are reframing your lives in the absence of the person you have lost. As a religious person and a minister, I believe that funerals are both for the deceased and for the living. Believing in a higher power, God, and in life beyond this life, I believe the funeral announces the ending of one life and the beginning of the next. I do not think in terms of judgment, of heaven and hell. I do believe that the truly evil among us have already excluded themselves, have alienated themselves from humanity. I am hopeful for those of us who have tried to muddle through life. God is love, and forgiveness, and healing. For the dead and for the living.

Regardless of your faith, or your doubts, the observance of a death gives you and others a way to regroup. The actual words that are uttered, as prayers or as remembrances, matter less than the fact that people gather to speak and to listen. We discover that we cannot go through life alone. We need one another. We need to be engaged in discovering our true selves and healing anything that divides us from each other. In the time of death, new life becomes possible, if we seek it together.

All that is necessary is for you to speak. Honestly, candidly, insightfully. As best you can amid the welter of feelings. As you do, and as others join you in remembering, new possibility arises. You can live in a different way. You can be with others in a better way. Carry forward the good things you received from the past. Leave the rest behind. In essence, this is what you should say when someone you know has died: we are in this together, and we can move ahead with fresh resolve. It is ours to choose. **FBA**

Reverend William L. Sachs, PhD has authored numerous books about exploring faith and its place in our evolving world including *Fragmented Lives*, *In the Face of Difference*, *A Church Beyond Belief*, *The Transformation of Anglicanism*, *Restoring the Ties That Bind* and others. Additionally, Sachs directs the Center for Interfaith Reconciliation at St. Stephen's Episcopal Church, Richmond, Virginia, is a Visiting Professor at Virginia Theological Seminary, has served Yale Divinity School, has been a Chabreja Fellow at Seabury - Western Theological Seminary and serves as a Voluntary Advisor to TribuCast™ a remote attendance system for funerals and memorials. Previously vice-president of the Episcopal Church Foundation, he has served as a parish priest in Virginia, Connecticut, and Chicago. He lives in Richmond, Virginia with his wife and their shamelessly spoiled dog.



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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
www.funeralbusinessadvisor.com

ANNUAL MEETING - SELECTED INDEPENDENT FUNERAL HOMES
September 23, 2019
Nashville, TN
JW Marriott Nashville
www.selectedfuneralhomes.org

SELECTED STUDY GROUPS DAY
September 23, 2019
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ICCFA EXECUTIVE LEADERSHIP SUMMIT
September 25, 2019
Santa Ana Pueblo, NM
Hyatt Regency Tamaya
www.iccfa.com

GREEN FUNERAL CONFERENCE
October 2, 2019
Albuquerque, NM
www.gocana.org

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

OCT 2019

CANA'S CREMATORY OPERATIONS CERTIFICATION PROGRAM
October 22, 2019
Atlanta, GA
TBD
www.cremationassociation.org

EDUCATING THE FAMILIES YOU SERVE ABOUT THE "WHY" OF THE FUNERAL
October 25, 2019
Chicago, IL
Radisson Blue Aqua Hotel
www.selectedfuneralhomes.org

NFDA 2019 INTERNATIONAL CONVENTION & EXPO
October 27-30, 2019
Chicago, IL
McCormick Place
www.nfda.org

NOV 2019

GROUP 3 ROUNDTABLE MEETING
November 5, 2019
TBD
WWW.SELECTEDFUNERALHOMES.ORG

CFSA FALL CONFERENCE & TRADE SHOW
November 11, 2019
Indianapolis, IN
JW Marriott
www.cfsaa.org

AUTUMN AGM 2019 - SELECTED INDEPENDENT FUNERAL HOMES
November 12, 2019
TBD
www.selectedfuneralhomes.org

CREMATORY OPERATIONS CERTIFICATION PROGRAM
November 13, 2019
Houston, TX
National Museum of Funeral History
www.cremationassociation.org

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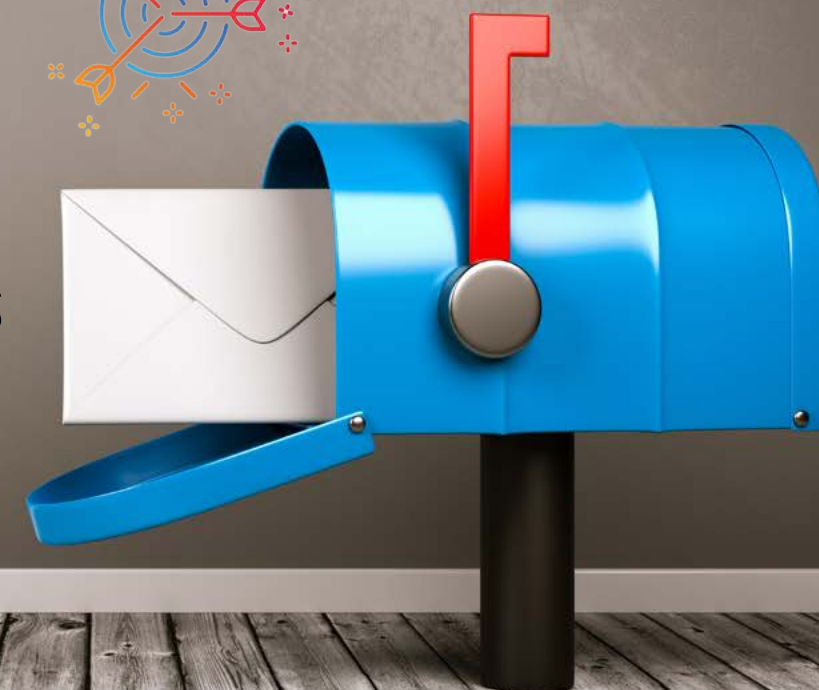
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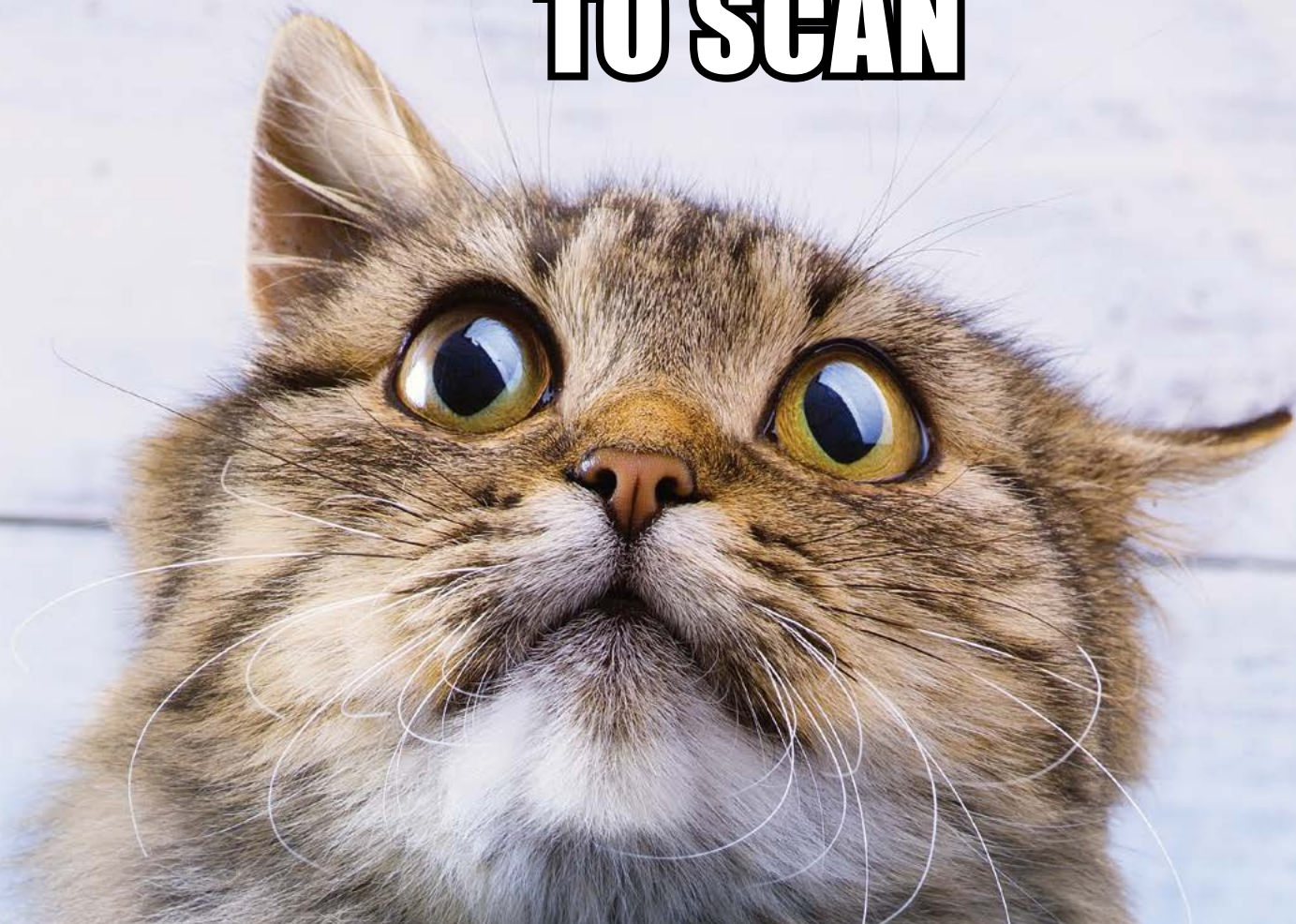


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