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UNLEASH YOUR SUPERPOWERS

COVER STORY | PAGE 38

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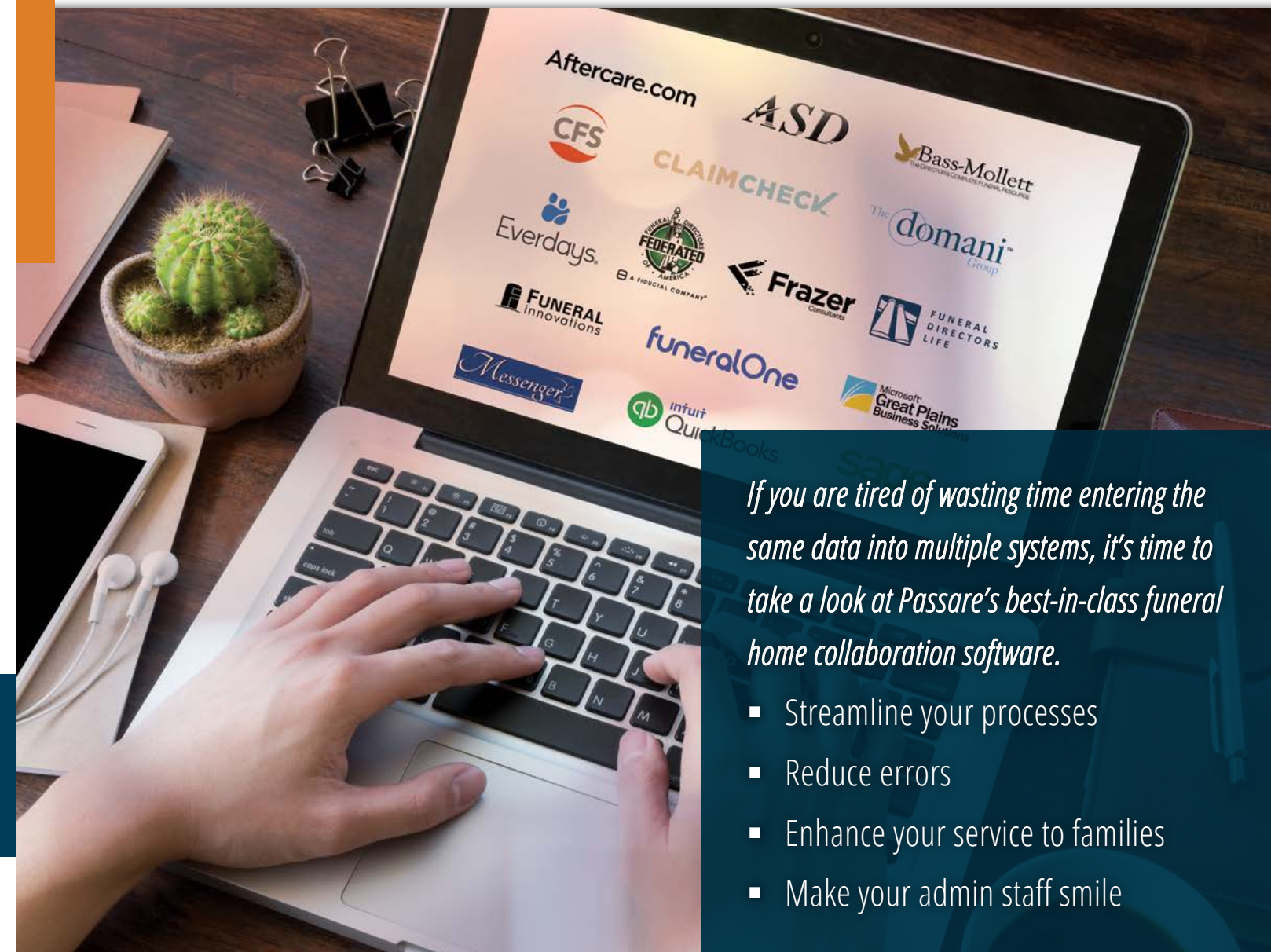


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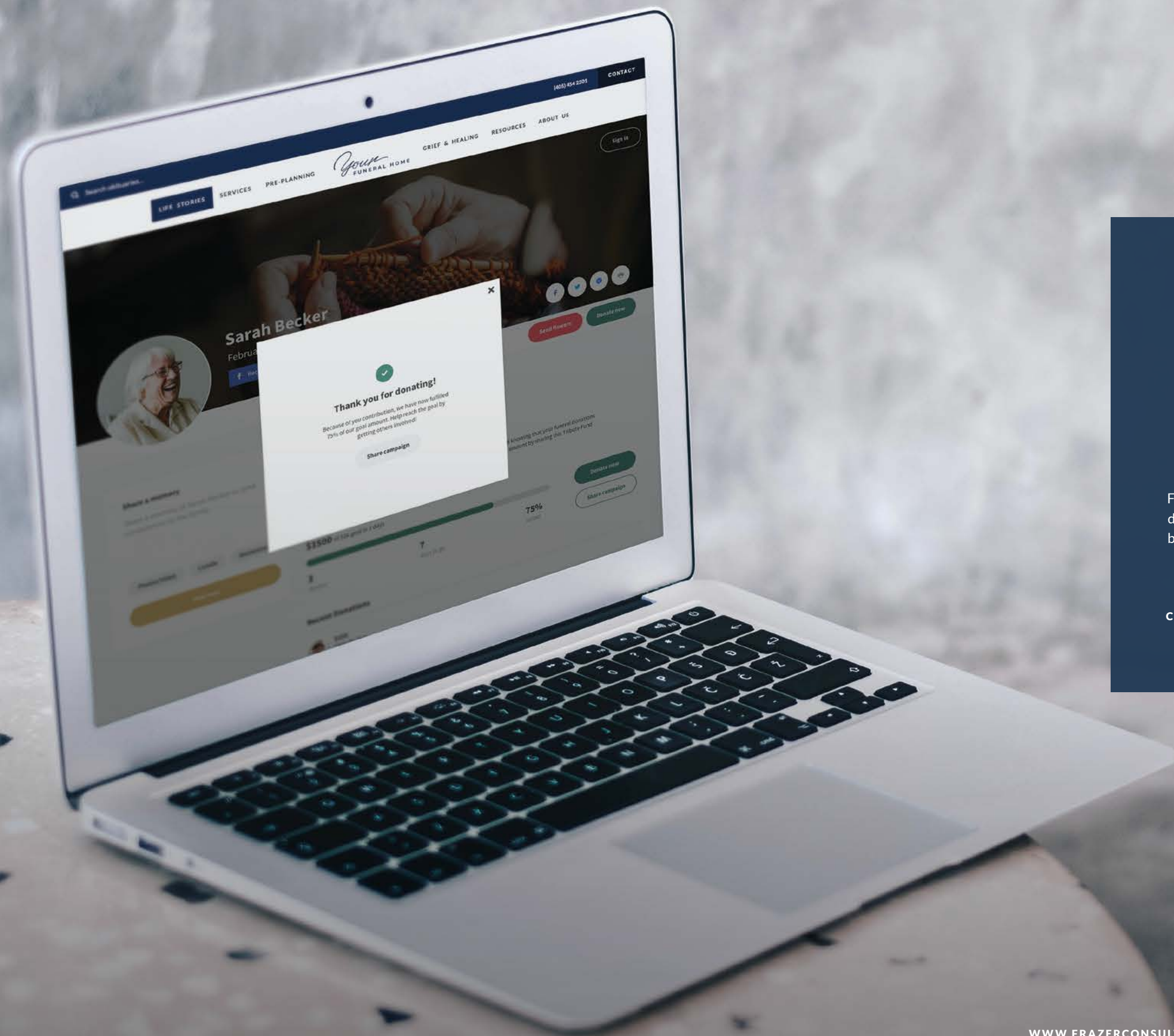
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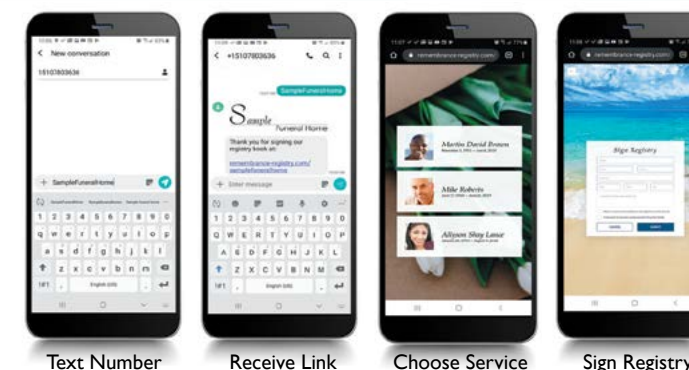
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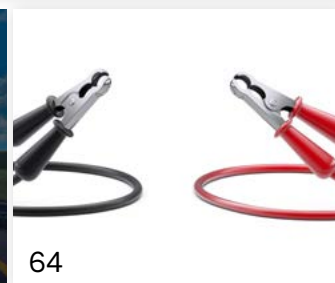
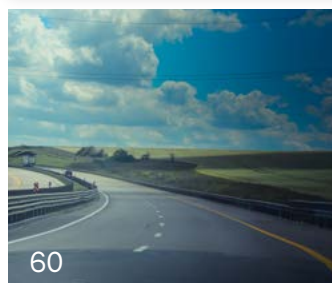
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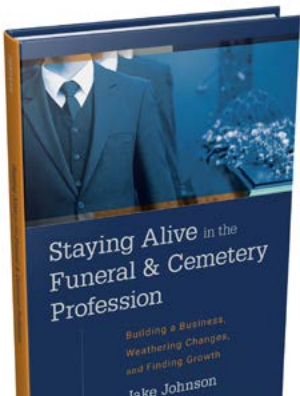
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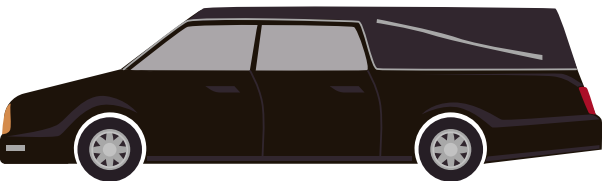
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Todd Carlson serves as the Executive Vice President of Sales and Chief Sales Officer for Funeral Directors Life and sits on the Board of Directors for Passare, Inc. Todd earned his bachelor's degree in Mortuary Science from the University of Minnesota, and has gone on to accumulate almost 30 years of experience as both a funeral director and a preneed funeral sales professional.



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John Parkhurst is V.P. and a founding member of A Simple Thank You (ASTY) which provides digital registry, custom acknowledgment cards and custom guest books. John oversees the marketing aspect of ASTY and has done so since their launch in 2012. He has over 30 years of nationwide sales and marketing experience. Email him at jparkhurst@asimplethankyou.com or call (800) 483-0671.



Welton Hong is the founder of Ring Ring Marketing (FuneralHomeProfits.com), which specializes in helping funeral homes convert leads from online directly to the phone line. Reach him by email at info@ringringmarketing.com or call toll-free at 888.383-2848.



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INDUSTRY ALERTS



FOUNDATION PARTNERS GROUP ADDS TO TUCSON FOOTPRINT

Adair Funeral Homes and Desert Sunset Funeral Homes Join Foundation Partners Group

Orlando, FL — Foundation Partners Group, a leading provider of innovative funeral and cemetery experiences and products, has announced that the company has purchased the Adair Funeral Homes and Desert Sunset Funeral Homes in Tucson, Arizona. The acquisition includes three locations in the greater Tucson area and expands Foundation Partners Group's rooftops in the market to six.

"Adair Funeral Homes and Desert Sunset Funeral Homes make great additions to our growing portfolio of funeral operations in Tucson," stated Bob Bukala, President and CEO of Foundation Partners Group. "The Adairs have set a high standard of service for their families and their community that perfectly matches ours. We are very proud to have Martha, Ron, Hank and their team join Foundation Partners and help us grow our presence in Arizona."

The Adair Funeral Homes were founded in 1956 by Arthur and Martha Adair. After Arthur passed away in 1973, Martha along with her sons, Ron and Hank, continued operating the firm. The second Adair chapel opened in January of 1975 on the northwest side of Tucson, and a few years later, Desert Sunset was added to the company. Over the last 20 years, Hank's daughter and son, Hillary and Taylor, joined the firm to continue the Adair legacy in the funeral profession.

"When I first met Bob Bukala a while back, I saw we shared the same vision of where the funeral profession is headed," said Martha Adair, owner of Adair Funeral Homes. "Now, having learned even more about Foundation Partners Group, I am convinced that they are best positioned to help us continue to address the needs of Tucson's families in the coming years."

"Our family sensed a real comfort level with the team at Foundation Partners, especially after we talked with other



friends in funeral service who had joined them," added Ron Adair. "Foundation Partners Group will let us not only maintain our legacy in the Tucson market but allow us to grow it as well."

"We continue to explore partnerships with the finest independent funeral homes and cremation centers in our profession," stated Jason Widing, Vice President of Business Development at Foundation Partners Group. "We are pleased to welcome the teams at Adair and Desert Sunset to the Foundation Partners family."

Foundation Partners Group is a leading provider of innovative funeral and cemetery experiences and products. As one of the largest privately-owned funeral and cemetery operators, Foundation Partners owns and operates funeral homes, cremation centers and cemeteries in 20 states and is actively seeking to expand its presence throughout the U.S. With headquarters in Orlando, Florida, Foundation Partners is committed to revolutionizing the funeral profession through its innovative ShareLife® customer experience-centered approach and harnessing the power of relationship and partnership. For more information, visit the Foundation Partners Group website at www.foundationpartners.com.

CANA'S 2020 CREMATION SYMPOSIUM: CREMATION TAKES CENTER STAGE



Wheeling, IL — Looking to dazzle with your business acumen and high-powered skills? Head to Las Vegas this winter for the Cremation Association of North America's annual Cremation Symposium. The stage is set for February 26-28 at the Paris Las Vegas Hotel, and CANA has booked a glittering cast of cremation experts for a riveting education and networking extravaganza. These rock stars understand how to build a successful cremation business, motivate staff, and connect with consumers who are interested in the products and services you offer.

This year's theme is CANA's Got Talent—placing the unique skills of funeral industry professionals squarely in the spotlight. In this competition, everyone wins, with inspirational business ideas and practical takeaways crafted for immediate implementation.

The Playbill

- Bill Hermann is a nationally touring and highly sought-after Wedding Entertainer and Master of Ceremonies. He brings his show-stopping talents to emcee the Symposium, demonstrating the possibilities for an unforgettable Celebration of Life in 500 Weddings and a Funeral.

- CANA Supplier Members take the stage for The Supplier Showcase: Tips and Tools to Help You Shine in the Workplace. These industry pros will provide practical, easy to implement strategies and solutions so you can do what you do best—serve families with the highest degree of professionalism and compassion.

- Lori Salberg shows you how to share the spotlight by Developing a Collaborative Growth Culture. Re-invigorate your organization by fully engaging employees and improving the performance of the business overall.

- Not to be upstaged, CANA Members showcase the strategies that set their businesses apart from the crowd and appeal to consumers in search of distinctive care.

- In Marketing with Flair, Lindsey Ballard facilitates a presentation where attendees don't just talk marketing. They'll share actual successful attention-grabbing materials and the strategies behind them so you can develop your own winning campaign.



- Our closing number jumps the shark with Green Funerals: Best Practices and Solutions. Learn to captivate the crowd with best practices, innovative solutions, and successes in the green funeral field via insights provided by Grace Griffin and Darren Crouch.

Coming Attractions

- Sessions covering a wide range of topics, including strategies for setting your business apart, creating spectacular celebrations of life, and learning from colleagues

- 7 hours of CEUs to get your year started off right (Academy-approved)

- Over 40 exhibitors with fresh ideas and innovative solutions

- A break from the winter doldrums with a trip to Las Vegas!

The Opening Act

Choose between two CANA-hosted events to set the stage on February 26, 2020! Back by popular demand, the Art of Selling Cremation 3: Preneed Summit sets your preneed program up for success. Or join us for the first CANA Crematory Operations Certification Program™ (COCP™) of 2020.

Be a Champion!

Join your colleagues center stage and get your ticket for CANA's 2020 Cremation Symposium this February 26-28, 2020. The complete program schedule and registration information is available at www.gocana.org/cgt or by calling the CANA Box Office at 312.245.1077. Watch a video preview of the convention.

Founded in 1913, the Cremation Association of North America (CANA) is an international organization of over 3,300 members, composed of funeral homes, cemeteries, crematories, industry suppliers, and consultants. CANA members believe that cremation is preparation for memorialization.

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VICTORIALVILLE & CO. AND LEGACY TRIBUTE INC. ANNOUNCE PARTNERSHIP



Boston, MA — Victoriaville & Co. and Legacy Tribute Inc. are pleased to announce a new Strategic Partnership to build a distribution network to supply Funeral Homes across the Northeastern United States.

Victoriaville & Co., a fourth-generation family owned company, is the largest casket manufacturer and funeral products distributor in Canada. Their flagship manufacturing plant is one of the leading wood casket manufacturing facilities in North America, and with the recent acquisition of Alliance-St-Laurent Caskets, the group now employs over 500 people, providing caskets to funeral homes across Canada and through distributors around the world.

Victoriaville has been associated with Legacy Tribute in the UK and in Australia for the past five years. Based on our success in those markets, we are confident that this new partnership with Legacy Tribute in the United States will provide a long term foundation for us to support the ever-changing needs of funeral professionals in New England and across the Northeast.

"Legacy Tribute provides funeral homes with the very best North American made caskets, as well as providing tailored business solutions to help deliver long term success for our customers", said John Finlay, President of Legacy Tribute Inc. "We are very excited with this new partnership with Victoriaville which will enable us to further improve the service we provide to existing customers, expand our distribution network and make our successful, disposition-neutral merchandising solutions accessible to more funeral homes, in more states. Legacy Tribute, in partnership with Victoriaville & Co, now represents a strong, viable option for family-owned funeral homes who would prefer to deal with an independent alternative to large corporate-owned casket companies."

Founded in 1907 and committed exclusively to the funeral industry since 1948, Victoriaville & Co is a fourth-generation family business that employs hundreds of people in Canada, the United States, and the United Kingdom. Victoriaville & Co has become the third-largest manufacturer of hardwood caskets in North America.

Based near Boston MA, Legacy Tribute brings a fresh new approach to funeral home merchandising and product supply, providing funeral homes across New England and beyond with a new level of product quality, choice and customer support.

CLEARPOINT NEW HOME OFFICE GRAND OPENING



Batesville, IN — December 9, 2019 - ClearPoint Federal Bank & Trust, a federally chartered savings bank that has been providing trust and record keeping services to the funeral and cemetery industry since 1998, held a Grand Opening of their new home office on December 4, 2019. The Grand Opening celebration also included a Ribbon Cutting ceremony with representatives from the city of Batesville, including Mayor Mike Bettice.

After 21 years at One Forethought Center, ClearPoint moved their home office to a new location. The new home office is located at 100 Progress Drive in Batesville, Indiana. The first official day of operation at Progress Drive was November 18, 2019.

"The newly renovated office provides the ClearPoint team with a first-class facility designed to meet the organization's growing needs. The dynamic design gives our team members collaborative work areas, state-of-the-art technology,



and ergonomically designed work stations to maximize productivity and comfort. It is important for us to equip our team with the tools and space needed to provide quality service for all our customers. This updated office will support our growth strategies and expansion initiatives for many years to come," stated Ashlee Theising, President and COO.

ClearPoint Federal Bank & Trust is a federally chartered savings bank based in Batesville, Indiana. ClearPoint is dedicated solely to the funeral and cemetery industry. Independently owned and operated, ClearPoint has provided customized funeral home and cemetery trust and related services since 1998, which are now available in over 44 states and the District of Columbia. Visit www.clearpointfederal.com to learn more.

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PASSARE® ANNOUNCES INTEGRATION WITH LEAP TIE

Abilene, TX — Passare, Inc. is pleased to announce a new integration with Leap Tie, a marketing and web development company with over 20 years of experience in the funeral profession.

“We are pleased to partner with Sean and Michele Fagan, and the entire team at Leap Tie, to give our shared funeral home clients a streamlined process for sending obituary information to their websites,” said Josh McQueen, VP of Product at Passare. “This integration will help clients save time and eliminate duplicate data entry into two different systems.”

With Passare's integration with Leap Tie, funeral directors can now send the data gathered on a case such as the obituary, vital statistics, service information, and much more, straight to the funeral home's Leap Tie website with just the click of a button.

“Our goal is to support our funeral home customers by helping them save time and create automations where possible,” said McQueen. “We are always happy to help our customers streamline their processes and create efficiencies so that they can get back to doing what only they can do, which is serve families in their time of need.”

“We work with owners who are progressive and want to grow market share,” said Michele Fagan, Owner of Leap Tie. “Our



websites are part of how we help drive results that outperform anything in the profession today. We are pleased to add the power of Passare to the innovative options we provide.”

To learn more about Passare's cloud-based funeral home management software with built-in family collaboration tools, go to www.passare.com.

Passare offers the funeral profession's only funeral home collaboration software with integrated business management tools. Through Passare, funeral directors can connect and communicate with families and access case information anytime, anywhere, using any internet-connected device.

Leap Tie co-founders Sean and Michele Fagan have more than 40 years of combined business, marketing, and sales experience – and they've spent the past two decades focused exclusively on the death care profession. Leap Tie provides innovative marketing solutions to keep funeral homes, cemeteries and crematories ahead of the curve. Contact Leap Tie today at 800-461-4780 www.leaptie.com

THE LIVING URN® RECEIVES THE EXCLUSIVE U.S. LICENSE FOR THE PATENTED ICE URN



Greenwood Village, CO — Biolife, LLC, the developer of The Living Urn® and its leading eco-friendly Element Bio Urn® line, is excited to announce that it has obtained the exclusive license from Memoria, a progressive funeral home group based in Montreal, to produce and market its patented Flow™ ice urn in the United States. This unique urn is made entirely from ice and floats while gradually melting and dispersing cremated remains gracefully into the water. Flow™ was designed by Diane Leclair-Bisson for the Memoria Collection and received the Gold Award for Design Society and Silver Award for Eco-Sustainable Design at the European Product Design Awards. It was also granted the Consumer Product Award at the Core77 Notable Design Awards.

Mark Brewer, Biolife's President commented, “We're extremely excited to partner with Memoria to provide the Flow™ ice urn to families throughout the United States. Flow™ is visually stunning with a truly breathtaking presentation and returns the ashes of a loved one back to nature in the most ecologically pure way. We believe this unique and beautiful option will change the conversation in the funeral industry and quickly become a leading memorial for families interested in a water burial or scattering ashes in water.”

Brewer continues, “Our goal is to develop and offer unique cremation urns that help families create memorable and meaningful memorial experiences. We started with The Living Urn®, which has quickly become the leading biodegradable urn and planting system that allows families to plant a memory tree with ashes. We then introduced proprietary eco-friendly BioUrns® including burial urns, scattering urns for both land and water, as well as indoor planter urns. The Flow™ ice urn is a perfect complement to our existing urn line and makes it easy for families to have beautiful ceremonies where the ashes of a loved one can be scattered in the water.”

Biolife, LLC, based in Colorado, is committed to developing and marketing unique market leading cremation urns catering to families looking for eco-friendly and meaningful afterlife options to honor a loved one.

Alfred Dallaire MEMORIA is a fourth-generation family business based in Montreal now run by Jocelyne Dallaire Légaré the granddaughter of Alfred and Aline Dallaire who founded the company in 1933. Today, Alfred Dallaire MEMORIA is a resolutely forward-looking business leveraging long-standing tradition to reinvent itself. This means respecting everyone's customs, traditions, and fundamental beliefs. It also means offering ecological funeral ceremonies that honor the memory of the deceased while supporting environmentally sustainable practices.

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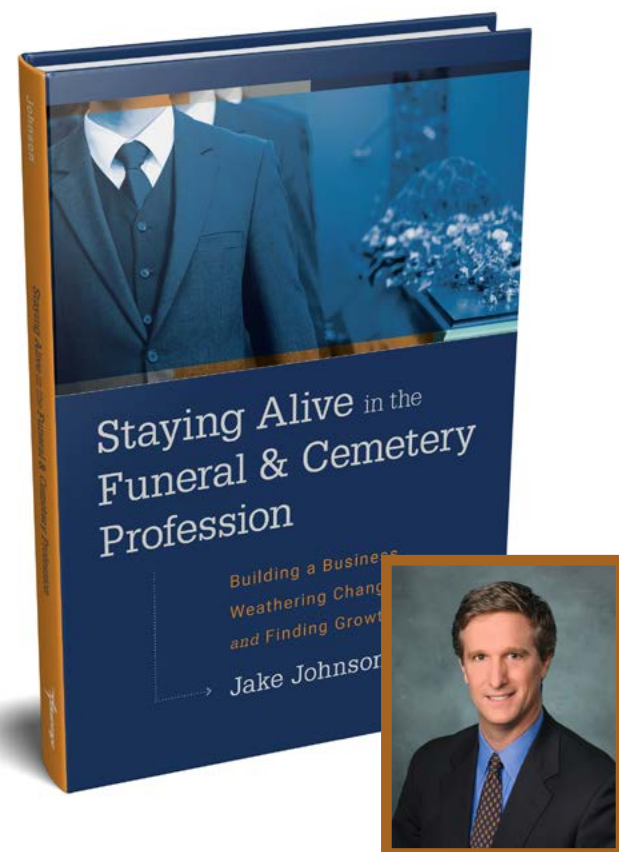
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STAYING ALIVE IN THE FUNERAL & CEMETERY PROFESSION

BY JAKE JOHNSON



Nobody likes to talk about death. For various reasons, the topic is considered a social taboo by almost everyone except for funeral and cemetery professionals — for this group, it is simply a part of everyday life. The average consumer experiences the inner workings of the death care industry only when they lose a loved one, and thus cannot be blamed for thinking that the funeral and cemetery profession has remained the same since the beginning of time. But the profession is rapidly evolving, and Jake Johnson has written a new book that offers a fresh perspective on the impending changes and their inevitable impact. As the title states, Johnson's book offers valuable lessons on how funeral and cemetery businesses can “*stay alive and find growth*” in a dynamic market.

Coming in at 162 pages, ***Staying Alive in the Funeral & Cemetery Profession*** is an interesting and well-paced read. Johnson, who is the president and CEO of Johnson Consulting Group (JCG), weaves relatable stories and examples from his 20+ years of boots-on-the-ground experience to help funeral and cemetery professionals succeed in “*building a business, weathering changes, and finding growth*.”

Jake Johnson's personal insights are a significant component of the book and essentially make up the soul of the narrative. This fact must be highlighted, because unlike some business books which try to sell easy shortcuts to success using incomprehensible jargon and imaginary metaphors, Johnson has managed to write an inspiring guide based on his own financial and managerial know-how, gained by working with and for his bosses, clients and colleagues in the profession. He writes from the heart, with learned wisdom and a wry sense of humor, to help funeral and cemetery owners understand how to become “*bigger, better, stronger*” in a highly competitive marketplace.

“Except for embalming, Jake has literally done it all.”

The introduction to the book starts out with a summary of Johnson's early encounters in a cemetery. He began his career as a teenager working a summer job pulling weeds, clearing sidewalks and trimming rose bushes at Pierce Brothers Valley Oaks in Westlake Village, California. “*My deep appreciation for the funeral and cemetery profession began there, on those grounds [of the cemetery].*” After graduating with a management degree from Xavier University in Cincinnati, Ohio, he worked as an accountant, an acquisition analyst, a funeral arranger and director, eventually joining Johnson Consulting Group and steadily moving up the executive ladder to take on the role of CEO.

Johnson has truly done it all, and his book is an invaluable tool for seasoned owners as well as new generations working in the death care profession. James H. Busch, President of Busch Funeral and Crematory Services in Cleveland, Ohio, wholeheartedly agrees with this take, noting the following in his review: “*I often am skeptical when I see a must-read for our profession, but this is a must-read. [Jake's] wisdom from*

real-life experience is more than advice; it is a true testimonial of someone who cares deeply for our profession.”

“If you take care of families, they'll take care of you.”

Johnson's book is a beneficial resource for funeral and cemetery professionals who are trying to determine how to cope with a changing market, take their business to the next level and still provide excellent service for their families. Whether you work for a corporate-owned firm or a private funeral home/cemetery, this book is especially useful if you are feeling stuck and unsure of your overall strategic position in the face of new market trends. Rising cremation rates, increasing pressure to provide prices online, and the growth of discount operators are just some of the challenges that death care providers are going to have to manage (if they aren't already) in order to stay competitive going forward.

To find some semblance of stability in a competitive business environment, funeral and cemetery owners will need to embrace a new way of doing things. A majority of people in the profession often say that the core purpose of their work is taking care of grieving families. There is truth behind this belief of course, but as Johnson explains the main job of a funeral or cemetery professional is to solve a problem. “*How each of us handles that death makes the experience more or less meaningful for the family, but the bottom line is that they have a problem and they need our professional help to solve it.*”

“It's time to make life and death decisions.”

To move a company forward, you have to understand where it currently stands. In his book, Johnson illustrates how his consulting team has helped thousands of funeral homes and cemeteries using a model called the “Four-Legged Stool” to highlight the primary business areas that require consistent investment and attention:

- Customer Service
- Workplace
- Marketplace
- Financial Management

The book describes each area in detail, posing questions that stimulate honest discussion and in-depth analysis in order to push funeral and cemetery owners to make hard decisions about the future of their business. For example, what is the big picture for your company? Do you want to generate growth or stay even? Are you in a position to buy or sell? What does retirement look like?

To accurately answer these questions, business owners must dig deep and recognize how each section of the four-legged stool affects profits: “*Each area plays an essential part in keeping the business upright. When one leg is missing or even wobbly, everything else suffers and you're at risk of falling flat on your rump.*”

“You can either make it happen or wonder what happened.”

The middle chapters delve into what is basically the “meat” of the book. Without giving away too many spoilers, read this book if you want to learn the best way to efficiently manage the life cycle of a funeral, cemetery, or cremation business. Here are some of the topics Johnson dives into:

- How to start or buy a funeral or cemetery business or negotiate profitable terms with an inheritance.
- How to build up your most valuable asset: your employees – this is a major challenge in today's economic environment, and especially so in the death care industry. Hiring the wrong person who might turn off potential customers could mean losing “*as much as \$20,000 in enterprise value.*”
- Find opportunities for growth and innovation, even if you don't think it's possible for your company.
- Learn to embrace technology – technology is everywhere, and customers expect to see it in the products and services you offer, e.g., online reviews on your website or Facebook page. “*You can't count on legacy anymore.*”
- How to navigate the ups and downs of succession with next of kin or a key employee.
- Figuring out when to sell – the book provides a breakdown of the JCG Value Matrix to guide sellers towards the results they desire.

There is a chapter just for cemetery owners, with innovative ideas on how to manage a property that is considered an eternal resting place. Johnson challenges ceterierians to rethink how they approach customer service and the product options they offer. In this age of increasing cremation and changing personal preferences, buyers want to make their own burial choices: “*When we make things too difficult, buyers often decide to just go somewhere else. It's time to look at your list of rules and regulations and determine whether or not any of them are affecting the value of memorialization for your customer.*”

The book also includes several case studies with real-life scenarios that illustrate the potential for driving growth and increasing profits, no matter how bad things may seem at first. With some effort and analysis, along with unbiased perspective from an outside source, it is very possible to breathe new life into your business.

Johnson concludes the book with his predictions on the future of death care and how funeral and cemetery professionals can use this knowledge to their advantage. Change is coming to the death care profession, but Johnson believes that proactively embracing the change is crucial to achieving success: “*Death will always be around, and people will always need us. What those needs look like may shift, but if you can meet them, you won't only stay alive in this profession; you'll thrive.*” **FBA**



funeral home success story



Camino del Sol Funeral Chapel and Cremation Center is located in sunny Sun City West, Arizona, but has humble midwestern roots that span over four generations in the funeral industry. Their legacy has been built on generations of hard work, heart, and providing quality service.

"I was pretty much born into the funeral industry," begins Karen Darby-Ritz, Advance Planning Manager and Community Relations with Camino del Sol. "My grandfather got his start in the industry when he began managing a cemetery in Michigan. Eventually my father joined him as well. Because he loved the industry so much, my father was always coming up with new ideas and ways to improve different aspects of his job, but since he didn't own the cemetery, he was always being told no. After being told no so many times, my dad and grandfather ultimately made the decision to purchase their own cemetery in Danville, Illinois so they had the freedom to call the shots. After many years they grew the family business to two cemeteries, seven funeral homes, and two manufacturing plants that specifically manufacture products for the funeral industry," she continues.

After growing the business in Illinois, the Darbys decided to bring their way of doing business to Sun City West in 1989.

Then in 1996, Camino del Sol Funeral Chapel and Cremation Center became the first and only licensed endowed care cemetery in Sun City West.

"My dad's dream was to have all five of his children work in the industry right by his side. However, I - the oldest of five children his first born - decided I did not want to work in the family business because I wanted to teach," Karen recalls. "My father always supported me, and it wasn't until years later that I discovered just how devastated he was that I had chosen another path. After college, the job market for teachers was over saturated in Illinois, so my husband suggested we find a place that needed teachers and we ended up making Arizona our new home," Karen goes on to say.

After Karen moved to Arizona and gave birth to the first grandchild, visits from her parents became more frequent.

"My dad fell in love with Arizona. He ultimately decided to look for a second house here because they were visiting so frequently. When he was speaking with a realtor to find a vacation home, he kept gushing about his business because he is so proud of what he does. The realtor happened to have the perfect piece of property that would be great for a funeral



home and that is how Camino del Sol came to be," explains Karen.

Since they opened their doors in 1989, they have made every effort to not only meet but exceed the needs of the families they serve. They always honor personal customs and family traditions while providing the highest quality of service at a fair price all while being kind to the environment. Camino del Sol is also home to one of the country's only cremation only cemeteries.

After teaching in the area for 30 years, Karen eventually retired and finally joined the family business and made her dad's dream of having all five of his children work alongside of him come true.

"One thing that really makes us stand out is that we are family owned and operated. Just like us, not a lot of people who live in Arizona are actually born in Arizona, most of them come from the Midwest," laughs Karen. "Because we were born and raised in the Midwest, it really helps us make strong connections out here. People are drawn to our values and they like that we know how to think outside of the box," she adds.

At Camino del Sol, team members are provided a safe work environment and always treated with respect. A big reason for the funeral home's success can be attributed to having established clear performance standards and provide ongoing training and education, while at the same time rewarding initiative and creativity, all with a spirit of cooperation and teamwork.

"Thanks to our hardworking staff, we are never a funeral home who has to tell a family, 'oh I am sorry we can't do that.' We have the most hardworking, creative staff and together we are able to give our families anything they need to get through this tough time in their lives. Families will tell us that from the moment they walk through our doors they feel at ease because our staff is so kind and welcoming," Karen states humbly.

When it comes to the atmosphere of the Sun City West funeral home, they like to keep the decor on trend and never let their space feel outdated. The funeral industry is constantly changing, and Camino del Sol aims to be on the forefront of new ideas. Their goal is to continue to break the mold of what a funeral home is supposed to look like and instead create a space that is evolving with the times and doesn't get stuck in old-fashioned décor. By investing back into their facilities, it helps put the families they serve at ease and makes them feel more at home.

"In addition to the service we provide to families each day, we also like to connect with our community in as many ways as possible. We open our facilities to events that sometimes have people questioning, 'where? Isn't that a funeral home?' We hold seminars on essential oils, estate planning, and are in the process of getting some local artists in for readings and book signings. We give anything a shot because we want people to be comfortable with our space and we never want families to feel intimidated or afraid to come here," relates Karen. "We live in a community that is rich with talent and it has a lot to give, so we want to be a part in helping to make that known. We are really proud of our community and we want to show it off when we can," she adds.

By opening their doors to different types of community events,



Camino del Sol becomes a less intimidating place for families. It becomes more than a place where they go when a loved one has passed away, but a pillar of the community that people frequent for a variety of reasons. Thus, making the day where they do have to say goodbye to a family member or friend a little more relaxed.

"My siblings and I are the third generation that has worked in the funeral industry and the youngest in the fourth generation has just finished college and all have slowly but surely found their place in the family business as well. And the fifth generation is just being born, but they are coming fast and furiously," laughs Karen. "I am proud to have been born and raised in this industry and it's really exciting and humbling to see it continue to happen for the next generations. This isn't just a job for us, it's our life and passion," Karen says emotionally.

With two siblings running things in Arizona and three handling the business back in Illinois, the only thing that really gets in the way is the time difference. According to Karen, it's a huge blessing to have the family business spread across the US. It is easy to ask for advice and to borrow ideas from each other and implement them in both places. Both locations stay tuned

into trends across the board, get a well- rounded picture of what families will need, and strengthen the business each day.

"Looking forward to the future, we want to continue to stay on top of the trends of the industry. To do so, we spend time sharing our knowledge and constantly looking to learn more. We go to the conventions and standard industry events, but in addition to that we try to attend events that are not specific to the funeral industry, absorb as much as we can, and then come back and figure out how we can apply it to our business to make it better. We are always looking forward to learning something new and finding new ways to improve our business," states Karen.

Since Camino del Sol first opened its doors, it didn't take long for the Darby legacy to mean as much in Arizona as it does in Illinois. It comes as no surprise that the funeral home has found success in Sun City West. Armed with their midwestern values, family bonds, passion for learning, heart, and hard work - nothing can get in the way of this family business. The palpable passion puts families at ease and Camino del Sol on the map. So, grab your sunglasses because the legacy of this Arizona funeral home is going to continue to be bright. **FBA**

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Membership That Matters.

NEW YEAR NEW DECADE NEW PRENEED STRATEGIES

A strong preneed program has always been an essential part of a robust strategy for funeral homes, one that secures future business and increases their families' satisfaction. As we enter a new year, a new decade, this important part of the deathcare industry certainly isn't going to change, in fact it will become more pertinent than ever.

"A recent Homesteaders survey of funeral home owners revealed that 70% say the at-need experience is much better when a prearrangement exists. 95% of funeral directors participating in the survey report that consumers are receptive to prearranging," explains Danielle Burmeister, Director of Marketing Communications with Homesteaders Life Company. "Advance funeral planning is also important to – and valued by – consumers. Homesteaders' latest policy owner survey showed that 100% of preneed policy owners were satisfied with their decision to prearrange. In fact, they're so satisfied that 96% reported that they plan to or would consider recommending preneed to someone else, with more than 40% already having recommended within a couple of months of prearranging," states Danielle.

It's clear that preneed is something families really want and need and that client families are well served and satisfied by firms with preneed programs. Consumers have so many choices in celebration and memorialization with an emphasis on commemorating individual lives through highly personal services. They have control, which is a complete 180 from decades ago. For consumers who wish to plan in advance, there are many secure options to fund their funerals that include plans to help offset inflation. From a consumer standpoint, a funded, prearranged funeral is truly a solid investment and something a person will have use for in the future.

Funeral homes with the strongest brands are more likely to enjoy long-term success, and high brand strength almost always is the result of consistently high levels of satisfaction and high numbers of people who actively recommend or refer friends and family. Preneed is important because it helps successful funeral homes increase their market share, outclass their competition, and secure future business.

"Preneed eases the at-need experience for families because planning ahead allows them to make more meaningful decisions for their loved ones. A high-quality preneed experience gives families a memorable connection to a funeral home's brand. Even if a family doesn't prefund, the experience can create a lasting positive impact," describes Tyler Anderson, VP Business Development with Precoa.

Preneed has changed with the times in terms of the transitions that are currently disrupting the funeral business. It is well documented that fewer and fewer people are looking for what used to be the standard funeral. In the past, people knew very little about the process once someone passed; they relied 100% on the funeral director to walk them through it and the process was somewhat controlled by the funeral director. Now, people are doing their research online and finding out about prices and options before walking through the door of a funeral home.

"What is old is new again. Family service and aftercare are once again the focus of many preneed companies. Grief and bereavement services are being requested by many funeral homes as an addition to the normal portfolio of preneed offerings," says Mike Varanakis, Marketing Director with Security National Life.

Due to the abundance of readily available resources and information, today's families are much more knowledgeable. This is where the biggest change in the industry exists from how it was handled in the past. The industry is abuzz about changes in products and services, but the real difference is that the consumer has been trained by the internet to be price conscious and every purchase people make is an analytical one to some degree. This paired with the research on funerals makes the consumer feel they are an expert before engaging a funeral director. In many cases they believe they know what they want and what they are willing to pay for it.

"The problem with this new consumer approach is that they are not buying something simple like a toaster," begins Todd Mannix, Vice President with Cooperative Funeral Fund, Inc. "Today's online consumer lacks experiential input. A funeral is not a packaging of products and services. Rather, it is the reason why those products and services are being purchased and what the family is attempting to do when they buy them. They are saying goodbye to someone they cared about. There is a lot of emotion involved and when the consumer thinks they understand what they are doing in terms of products and services, they are making the funeral transactional as opposed to emotional. This is especially true in a preneed sale because the loss has not occurred yet. A funeral director may be better able to overcome the know-it-all, I'm not going to pay a lot for this funeral, transactional mindset and help a family create a loving service during a time of loss when people are feeling the pain and wanting to memorialize. It takes a little more savvy in a preneed setting, depending on the client, when the emotional experience of loss is not upon them. In these circumstances, if the conversation is handled the way the consumer thinks it should go based upon their transactional research, the funeral could be devoid of its true purpose; Honoring the loved one that has passed and providing the grieving family and friends a chance to gather and celebrate the life as opposed to just observing the death," Todd states further.

How we reach out to potential preneed customers is changing as well. While a funeral home should not entirely stop their traditional approach for generating conversations that lead to a preneed contract, awareness campaigns using a variety of methods including social media, seminars, lunch and learns, elder care information and how to navigate social security benefit elections for retirement are good methods to reach new customers.

"Social media is becoming more prevalent in getting your message out to your local community and to the extended family. Using social media can assist funeral homes by answering questions about how the process will benefit the family and create buy-in for all family members. Awareness campaigns help soften and eliminate issues that may arise for a large extended family who does not fully understand the value of preplanning. Recent developments in technology have allowed us to speed delivery for issuance of coverage for preneed agreements and speed up claims process to hours versus weeks previously," says Tom Holland, Vice President National Accounts with Atlantic Coast Life.

Get advice from leading company professionals on how to increase your preneed business in this feature editorial.



"Cooperative Funeral Fund, Inc. (CFF) has been a leader in preneed fund management and account servicing since 1989. Over 1,000 clients already rely on CFF for their preneed fund management. With over 600 million dollars under management the CFF program was created specifically and exclusively for the death care industry in order to facilitate the creation, investment, related tax compliance and payout processing of preneed funds and the management of care funds for cemeteries. CFF's custom built subaccounting system was created with you in mind. Through this system, fund balances are available to you online (and via smart phone applications) 24 hours a day down to the individual trust level, so you always know how much is available when a call comes in. Our focus on the customer, attentive customer service, and meticulous attention to detail, has allowed CFF to enjoy an excellent client retention throughout the years.," begins Todd Mannix, Vice President with Cooperative Funeral Fund, Inc.

Cooperative Funeral Fund, Inc. is in the business of providing preneed trust fund management. They are solely focused on serving the funeral services industry. They have a deep knowledge of the business honed through over 30 years servicing the death care industry and by focusing on putting the customer first. This philosophy has helped CFF to become a leader in the industry.

"While technology and the shift to cremation are certainly disrupters to the traditional funeral services industry, there are also many benefits in terms of not only reaching the consumer in their comfort zone, but also to create new and customized funeral experiences. There is a great opportunity to set expectations and help the consumer to understand why a funeral service is so essential in healing after a loss by using the internet and social media. In addition, the more educated consumer of today is also used to a high level of customization as they can generally get what they want, when they want it, and many products have customized options. They are used to this type of service and will expect the funeral process to be the same. Consumers may become frustrated, disinterested, or disengaged with a process that does not fit their normal purchasing experience. Funeral directors should use their online presence and marketing to show how funerals can commemorate in thousands of different and unique ways. In looking at the opportunities created by the disruption, funeral directors will be a part of crafting and directing the change to the industry instead of being pushed by it and reacting after the fact," Todd explains further.

www.cooperativefuneralfund.com



"What matters more, appearance or results? Marketing should never be solely about making something look or sound good; instead, it should serve a clear purpose and generate results. The first step to making your marketing more effective is to measure set, hold, and close rates. That is, measure how many appointments get set as a result of your marketing, how many appointments are held, and how many appointments are prefunded. Tracking each of these requires carefully monitoring your entire sales pipeline, from lead to close, and by doing this you can pinpoint where your marketing is most effective. This gives you better insight into how to be more precise when testing and improving your efforts, and it helps you refine your marketing's appeal to those families who are most likely to preplan," describes Tyler Anderson, VP Business Development with Precoa.

The traditional preneed model puts all the work on the funeral home. They are expected to generate leads, set appointments, and manage a sales team, all while trying to run their business. But at Precoa, they fully manage the funeral home's entire preneed pipeline. Their turnkey solution includes everything from generating leads to closing sales.

"Our system is proven to increase market share and double sales volume, and our high-quality, data-driven marketing is supported by the Funeral Planning Center, where we follow up with every lead, making sure no one falls through the cracks. We also recruit and train advance funeral planners, delivering ongoing onsite management to fully develop their talent for inspiring families. With Precoa's complete preneed program, funeral homes can spend their time focusing on helping at-need families heal," Tyler goes on to say.

Precoa begins by creating a custom marketing plan, and they support this plan by using data-driven strategies to generate highly qualified leads. Precoa meticulously manages and tracks leads, and the Funeral Planning Center follows up with every single one, setting appointments and ensuring that no lead falls through the cracks. They also recruit and train advance funeral planners who meet with families and provide ongoing onsite management. Additionally, advance funeral planners receive resources like the Precoa Webportal, where they can manage their schedules and track leads, and Precoa Mobile, an app that lets them manage leads and appointments wherever they happen to be.

"Once our program is in place, Precoa's funeral home partners receive reports that help them monitor their progress so they can make sure we are doing everything promised in our marketing plan. Marketing, sales, appointment setting, and support – Precoa provides it all. Our partners tell us they like how we take the work off their shoulders and put it onto ours. They appreciate the turnkey nature of Precoa and the fact that they no longer have to worry about the minutiae of scheduling and organizing mail drops or planning community education program," concludes Tyler.

www.precoa.com



"When people learn about advance funeral planning, most believe it is a smart thing to do. Yet, many report they have not been contacted by a funeral home about preneed. We know that people who prearrange and prefund their funerals are satisfied with their decisions, and the vast majority of them are so satisfied that they recommend it to a friend or family member within a short time of doing it. This data is important for funeral professionals to know because it should provide permission to believe that a strong preneed program is not only necessary to fill a consumer need, but essential to achieving long-term success," says Danielle Burmeister, Director of Marketing Communications with Homesteaders Life Company. "If you don't have a process for responding with the same sense of urgency to someone who calls or walks into the funeral home saying they wish to prearrange as you do for an at-need funeral, it is a huge liability to your firm's brand and market share. A person who has the need to prearrange wants it NOW, no different than the person who needs you to do a removal. This thought process should result in an attitude by the funeral professional that his or her firm must be prepared to help someone plan a funeral regardless of when it will take place – whether it is three days or 10 years hence. More important, funeral home owners and operators should actively promote advance funeral planning because it most often results in an increase in funeral planning activity that generates current and future revenues," Danielle states empathically.

Not only can selling funerals in advance help secure future market share, it captures the buying habits of today's consumer.

"From a purely financial standpoint, funded prearrangements do not become aged receivables that are difficult to collect. This helps with cash flows that are vital to maintaining strong day-to-day operations. The existence of an active preneed program requires ongoing PR, marketing and promotions that can help a firm build and grow a strong brand," adds Danielle.

Homesteaders offers a variety of products to meet the unique objectives of every funeral home owner. Each product is designed to successfully meet the needs of the funeral home owners and their client families by adjusting the key variables of premiums, growth, commissions and underwriting requirements to create a product design most suitable to the circumstances of the funeral home and its client families.

"Homesteaders does one thing: we facilitate the advance planning of funerals and related expenses, and we are committed to providing products that are safe, easy to use and balance the needs of funeral home customers and the families they serve," explains Danielle.

www.homesteaderslife.com



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At Security National Life, their goal is to provide their funeral home client base competitive preneed products and services. SNL's strategy is to educate on how a service approach to marketing can increase the ability to serve more families. Security National Life has enjoyed impressive growth over the past few years.

"We offer a variety of products that are flexible enough to accommodate the needs of each funeral home. Also, a highly experienced sales management team that has extensive experience in preneed sales to families in both an in-home and funeral home setting," states Mike Varanakis, Marketing Director with Security National Life. "We offer to first perform an extensive funeral home discovery/business review in order to craft a product/plan that will solve preneed concerns for each funeral home. Also, we offer a sales mgmt. team with extensive experience in helping families with all aspects of their preneed/prefunded arrangement. We feature a sales development department whose sole purpose is to assist our sales mgmt. and funeral home partners with recruiting/training/lead generation marketing and sales technology opportunities," Mike elaborates.

Mike stresses that because we have seen the way tech and social media have impacted the frequency in which families are being exposed to preneed messages as well as the ease of having questions answered through 24-hour access to information to help with future decisions, that it is important to have a strong grasp on social media in relation to your preneed program.

"The increase in cremation has changed preneed sales and offerings for the better because there are now more options being offered (increase in a variety of package options that often include cremation merchandise)," emphasizes Mike.

www.securitynationallife.com



"Look for ways to get your message out to the community. There are a variety of methods that will work for you if you are focused on this one area from the many services you offer to your families. Evaluate the growth options you have available on the preneed plans you offer to protect your assets. Find out the social demographics of your specific area and target them. Stay the course," advises Tom Holland, Vice President National Accounts with Atlantic Coast Life.

Social media is becoming more prevalent in getting your message out to your local community and to extended families.

Atlantic Coast Life offers a range of products that help families prearrange now. Their growth rates help funeral homes protect their revenue stream when a preneed plan is processed, and these funds pay for the arrangement which might be years in the future.

"Preneed efforts are crucial to future call volumes. We know from our years of experience and data that an active preneed program will increase funeral homes call volumes and almost in all cases will keep them increasing for many years during active preneed efforts. The other big winner in these efforts are the families served who preplanned and prepaid. Preneed programs help the community see the funeral home as one who provides a valuable service and cares deeply for them. There are only benefits from an active preneed program everyone served and those who only obtain this information now who later might become a preneed family. They have a better understanding of the process and why this is so important for everyone to consider," Tom adds.

ACL provides great products, outstanding dedicated service for processing preneed business and claims payments without delay. They also have an E-Need after care program that is no charge to the funeral home. Additionally, riders to protect the preneed client and their children, grandchildren and great-grandchildren at no charge to the client or funeral home. ACL customer service is dedicated to the funeral home and their needs.

www.aclico.com

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HOW DIGITAL REGISTRY CAN BOOST YOUR PRENEED SALES

BY JOHN PARKHURST

Preneed is obviously a great way to generate new revenue for your funeral home, but how do you begin? Where do the leads come from? Still copying pages of the registry book? Contract with a preneed company? Stalk your Facebook guests? Buy expensive mailing lists? There's a far better way, and these are people who have already been to your funeral home, who know what you have to offer, at the time arrangements are on the top of their minds. The answer is digital registry!

What is digital Registry? Digital registry offers funeral homes and their clients an opportunity to digitally capture, store, organize guest information. This not only includes names and addresses, but it can also capture phone numbers and email addresses. This information is critical for improving your preneed program. These are individuals who have been to your funeral home and are most likely thinking about making their own arrangements. The guest information can be used in conjunction with your preneed insurance companies. In addition to gathering the information, there is a secondary benefit to the family.

This newer, innovative technology allows you or the company you work with, to address the envelopes, print custom acknowledgement cards and print a custom guestbook. This is a difficult and daunting task, which now allows you

to help the families, while helping to boost preneed at the same time. This can also allow you to offer more guest book options for your funeral home and reduce your inventory at the same time.

How does it work? There are a few companies, with slightly different systems that basically all do the same thing. The digital registry would take the place of a traditional guest book at your funeral home. This can be an app on an iPad, or program on a computer or tablet. Instead of trying to decipher illegible handwriting or getting incomplete information, guests easily type in their information on a simple keyboard. Simple and easy! Some systems are portable, others are larger and more of a permanent fixture or kiosk. But all will capture the important information you need. Some of the companies now offer a QR code accessed by a mobile camera phone to move things along even faster!

Am I legally allowed to use the names captured? The simple answer is yes! Make sure the company you use for your digital registry offers an opt in feature as the guests type in their information. Laws vary by state, which is why the opt in language on the system should be customizable. Current trends show about 6% of the people opt in to receive more information after signing into the guest book. Utilizing a wake attendant at the registry book can help explain to the guests how the registry works and explain the need for preneed.

How will elderly guests react to digital registry? This is one of the most commonly asked questions. According to Statista.com, 85.5% of those 65+ use email on a regular basis. The fastest growing segment on Facebook, which was originally created to communicate with other college students, is 55+. This means a majority of the elderly population in the US access the internet and email on a regular basis. Almost everywhere you look, young and old these days have some type of smart phone. Using a keyboard to sign in with a digital registry is very simple.

The bottom line is the time to start offering digital registry in your funeral home as a new shot in the arm for your preneed program is now. This will set your funeral home apart from the competition and boost your revenue at the same time. This is nothing new; some of the companies have been offering digital registry for almost 10 years! The technology is always evolving and getting better and it's easier to adapt now more than ever. Take a look at the companies who offer digital registry and get started boosting your preneed in the new year! As a leading funeral home operator said at a national convention; "digital registry is probably the most innovative system I've seen in the industry!" Get on board and don't let the competition leave you behind! **FBA**

John Parkhurst is V.P. and a founding member of A Simple Thank You (ASTY) which provides digital registry, custom acknowledgment cards and custom guestbooks. John oversees the marketing aspect of ASTY and has done so since their launch in 2012. He has over 30 years of nationwide sales and marketing experience. Email him at jparkhurst@asimplethankyou.com or call (800) 483-0671.

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INVESTORS HERITAGE™

Your Legacy. Our Life's Work.

Who is Investors Heritage and what products and services do you provide?

We are a life insurance company based in Frankfort, Kentucky. We've been in business since 1960 and have been working with the funeral industry since the 1970's. We provide robust preneed and final expense products and additional services to help funeral homes better serve their clients.

We were founded by Harry Lee Waterfield, former Kentucky Lieutenant Governor, who believed strong personal values and principles were important to both family and business. Our current CEO, Rob Hardy, is the third generation of the Waterfield family to lead the company. We believe this family-oriented focus makes us an ideal partner in the funeral industry.

How did Investors Heritage get involved in the funeral industry?

In the early 1970's we started working with North Carolina funeral homes in the final expense market. Many of those funeral homes also managed Burial Associations. We worked with the funeral homes to assume numerous Burial Associations when the state directed that they be administered by insurance companies. Because of our close relationship with those funeral homes, we came early to the preneed market, developing our first preneed product in 1988. We are still partnering with many of those funeral homes that led us to the market.

What makes Investors Heritage unique?

Our focus on building relationships and superior service is what makes us different. We're proud to say that honoring commitments, loyalty, problem-solving, and personable service are still strong, vibrant, and essential pieces to our culture. Some might call that old-fashioned, but we believe they're essential to our relationship with our clients. Although our service may be old-fashioned, we've always

COMPANY SPOTLIGHT

Investors Heritage
800-422-2011
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been forward thinking and quick to adopt new technologies to help us serve our clients more efficiently.

How does Investors Heritage Legacy Gold provide a solution for funeral homes?

The nuts and bolts of most preneed products are pretty similar from company to company, with slight variations. Our advantage is our understanding of funeral directors' and their needs, which is why we put so much effort into making a quality preneed product that is both easy to use and able to cover all of their clients. Legacy Gold is a 5-in-1 solution that features one application that covers clients from 0-110 years regardless of their medical history or financial situation. A unique feature of our Legacy Gold package is our commissionable Monthly Increasing Benefit (MIB) product. The MIB gives our funeral home partners an affordable option for their pre-arranged, but un-funded clients.

What are the benefits to funeral homes to work with Investors Heritage?

Our top priority is service and that comes in many forms. We understand that for most funeral homes, selling preneed is not their top priority, so we do all we can to make it easy. Our Regional Managers are dedicated and knowledgeable. Their job is to take care of you like family. We know it's important to funeral homes to receive payment quickly, and we typically pay claims the same day the paperwork is received. We've even given them a head start on the paperwork by providing a partially completed claim form with each policy issued. Although personal service is our goal, we know the funeral business is 24/7 so we have an agent portal that provides death benefits and other information around the clock. Our Marketing program provides funeral homes with vibrant advertising to build their brand and increase their sales. And our favorite – our Sales Leader Convention. We have the most attainable convention in the industry. We feel it is the best way for us to build relationships with our funeral home partners. **FBA**



Our founder, Harry Lee "Governor" Waterfield.



Harry Lee Waterfield II,
led the company from 1989 – 2019.

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UNLEASH YOUR SUPERPOWERS WITH THE EVERDAYS PLATFORM

Everdays delivers an entirely new medium for supporting families, marketing your home & growing your business with preneed sales.

For years, funeral homes have relied on word of mouth to drive business, and building one-on-one connections within the community has been critical to success. As the digital revolution took hold, homes took their marketing online, investing heavily in elaborate websites, paid search listings and Facebook ads, knowing that's where at-need families were sharing news of their loved one's passing.

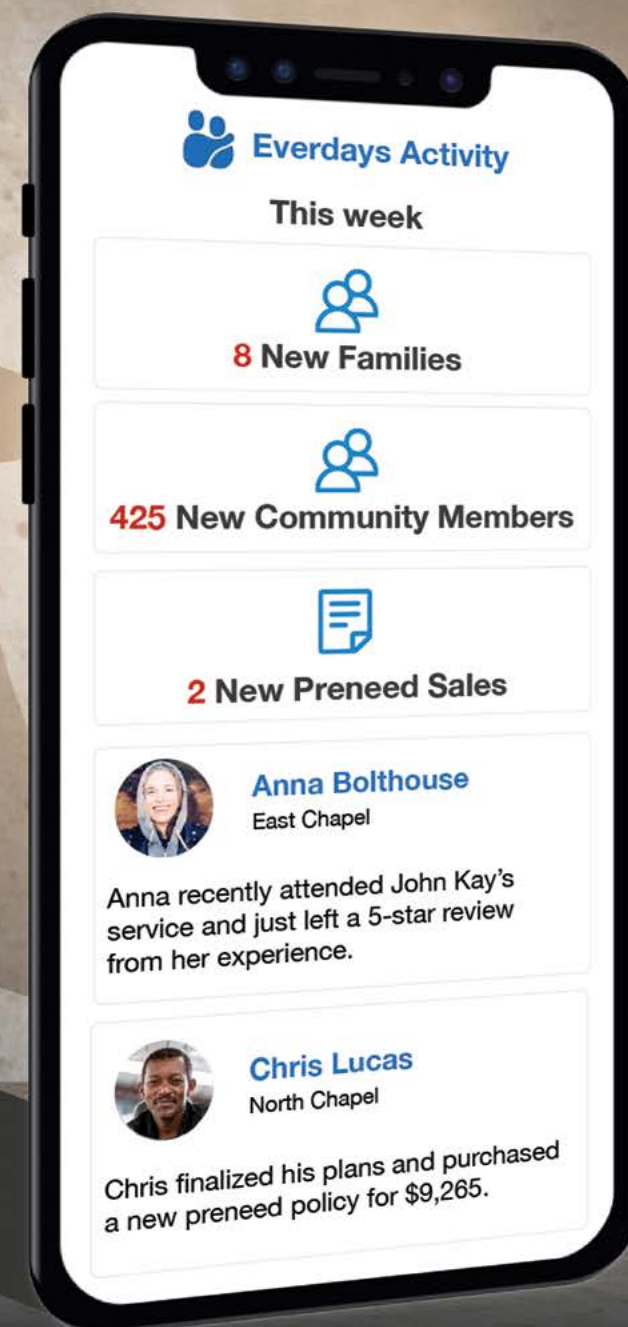
The problem is, none of those build and maintain the kind of personal, trusted relationship that homes rely on. Not to mention, at a time of loss, the decedent and the family deserve more respect, compassion & decorum than having their obituary appear alongside cat videos, sarcastic memes & political chatter—irrelevant distractions that can be insulting & offensive to the grief & the legacy of their loved one.

Everdays is solving that problem with a purpose-built platform that's more than a digital tool—it's a whole

new medium, giving homes access to a proprietary audience, effectively marketing their home to this new audience, and growing preneed sales. Everdays creates an entirely new experience where families and friends come together, share memories and celebrate the life of their loved one in a respectful manner, away from the social media noise, all the while putting the home at the center of the experience. Aimed at supplementing homes' existing marketing efforts, Everdays builds thriving networks of supporters for the family, and a captive new audience for homes through which they can build trusted relationships and drive new business.

FBA sat down with Everdays' Chris Angi, Vice President of Customer Operations, and Nick Jaensch, Executive Vice President, to find out how this new media helps homes unleash their superpowers.

CONTINUED ON PAGE 40



248.480.2450



EVERDAYS.COM/PRENEED

How is Everdays transforming the funeral industry?



CHRIS: For years, homes have struggled to make technology work for their needs. But, it's been a square peg in a round hole situation. Sure, you can put obituaries online. But, Facebook, Google and even most homes' websites don't really create that reverent sense of community in which friends and family can gather to share memories, condolences and support one another in a time of loss.

Everdays does just that: it enables homes to provide a space where a broad network of people can come together in a community designed solely for this purpose. Our platform puts each home at the center of this community, where their staff can provide guidance, grief support, recommendations and services that can help. Many people don't know what to say or do when someone dies, or how they can support the family. With Everdays, homes can help them navigate these situations with reverence and respect.

What makes Everdays different from other digital platforms in the funeral profession?



NICK: First, we're not just another digital marketing channel. Everdays is an entirely new medium that's modernizing and expanding communication around end of life. We not only help your home build a community, but we help you to establish and grow trusted relationships with every single person in that network.

And, we're the only solution that helps homes activate these communities to build a valuable preneed sales pipeline. Finally, we're the first solution that enables homes to sell preneed services directly through their Everdays pages, making it easy and convenient for buyers to purchase a policy and configure their arrangements anytime, anywhere from their mobile device.

How does Everdays enable a home to unleash their superpowers?

CHRIS: Everdays addresses three critical pillars of the funeral home business: family support, marketing services, and preneed sales. When homes create an Everdays Page for each at-need case, our CommunityCare® program goes to work, building a network of potentially thousands of friends and relatives to support the family, providing them with resources, reminders to check in and more. Everdays provides all of this content and distributes it automatically on your behalf, so there's no work required by the home.

NICK: This correspondence generates tremendous value. It builds top of mind awareness for your home, along with trust and affinity for your brand. These community members see the extra support you provide, so when it's time for them to make a decision in their own time of need, they'll remember how your home went above and beyond through the use of Everdays.

CHRIS: Lastly, we close the loop with preneed sales. Studies

show that it's during this time—immediately following a loss—that people are most receptive to preneed messaging. Only Everdays helps homes nurture the family and community through the grief journey, building a powerful, trusted relationship in the process. This way, when the time is right, we can introduce the option of preneed to this captive audience, who will naturally want to do business with a home they've come to know & trust. We're the only solution that allows a home to bring the relationship full circle, from introduction to nurturing, to closing the sale.

Why is Everdays so important in supporting families at their time of loss?

NICK: How a home supports a family at their time of loss is a critical differentiator — doing that well makes a lasting impression on every single person touched by the passing. Of course, the pain of a loss continues far beyond the conclusion of services, but most homes don't have a way to continue their support beyond that. For most people, when they walk out the door after a memorial service is over, it's the last time you interact with them until they experience another loss.

With Everdays, your home can offer resources and support for the family and their entire community for months down the road. Our reminders about birthdays, anniversaries and other important milestones guide everyone in the community to support the family at the time they need it most. This unique level of service creates a *lasting impression and long-term relationships among community members*, so that when the time comes, they'll want to come to you for their own end of life needs.

Does Everdays compete with a home's existing preneed or marketing programs?

CHRIS: Everdays is a supplement to your existing services, so there's no need to change your business—keep doing what you're doing. Our goal isn't to take audience share away from any current programs, but instead to open the door to a whole new audience of consumers who are looking for a more modern experience.

Why should every funeral home be using Everdays in 2020?

CHRIS: Preneed sales are critical to the funeral home business model, and the preneed audience is quickly evolving. While the average preneed buyer now is 72, it's naïve to think folks of this age aren't digital savvy. In fact, the Pew Research Center found that 73% of seniors age 65 and up go online regularly. Not to mention, it won't be long before today's Gen Xers—those roughly 40 to 55—will be the prime consumers of funeral services. They've become accustomed to a more modern experience in every product and service they buy. That means homes that can offer the experience they expect will be the ones to capture that business.

The truth is, if you don't adapt and embrace new ways to reach and support the modern consumer, your competitor across town will, and you may not be able to catch up and survive in the very near future. **FBA**



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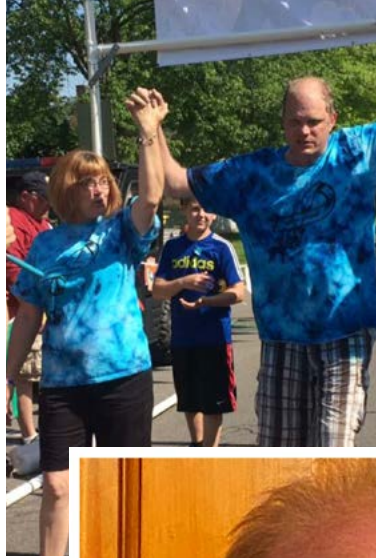
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FUNERAL DIRECTOR SPOTLIGHT DAVID MURPHY

Funeral Business Advisor sat down with David Murphy, funeral director with Paul L. Murphy & Sons Funeral Home in Newark, New York to learn more about his career, experience in the funeral industry, and how he created the LoadAlone™.



What brought you to the funeral industry? Was becoming a funeral director something you had always pictured for yourself?

I grew up in the funeral home and helped with my dad's business, so the industry has always been familiar to me. However when it was time for me to go to college, I didn't find myself wanting to follow in his footsteps and I was more interested in Environmental Science. I got my chemistry degree and was working in New Jersey for a little while when many of the the jobs in my field were sent to Mexico. At that time, I found a job in Alaska on fishing boats as a Fisheries Biologist and I remember sitting there covered in fish slime thinking to myself about how joining the family business wasn't looking so bad.

I knew I had the funeral home to fall back on, but I think I needed to grow up a little to realize that it was were I was meant to be all along. I had always enjoyed helping my dad when I was younger and after working in Alaska for a few years, I finally came home and took the steps necessary to become a funeral director and joined my family.

What is your favorite thing about working in this industry?

What ultimately pulled me back into the funeral industry was the memory I had of how rewarding the work was. There isn't a day that goes by where I don't feel appreciated. I always say that I am the most thanked person in town - getting to make a difficult time in someone's life a little easier is something that will always be important to me.

What makes your funeral home unique? What makes it stand out from others?

Our service is what makes us stand out - it's the most important aspect of our business. We do the best we can do for every single person that walks through our doors. We put the families first and do everything we can to honor their loved ones.

But beyond that, our space is really beautiful. The woodwork, big maple doors, and spacious porch set the standard for quality. We work really hard to ensure that people feel comfortable here, like they belong.

How did you come to invent the LoadAlone™?

The LoadAlone™ was the missing piece of the puzzle that solved a problem I had after an accident on my motorcycle. Almost 6 years ago, I almost died in an accident when a distracted driver hit me and I was left with twelve broken vertebrae and two complete spinal cord injuries. No one was sure if I would live, let alone work again. I was told that the chance of me walking ever again was less than one percent, but I was determined to beat that statistic.

A year after the accident, I was able to take my first steps with the support of family and friends. One year after that I set my sights high and started training for a 5k, which I finished. At work, some new obstacles presented themselves. I needed help with the heavy lifting and that's when the idea for the LoadAlone™ came to me. Inspired by the way the nets and

winches I worked near everyday in Alaska on fishing boats operated, I came up with something that could help me as funeral director.

I made a prototype and it worked perfectly. The winch pulling system makes it easy to load human remains in vehicles for removals and transportation to funeral homes, airports and crematories. From there, I kept finding ways to improve the LoadAlone™ and make it bigger and better. When the word got out, everyone was interested - I even had offers from people to buy the entire company. It has really taken off and I'm proud my idea was able to become a reality. We can't build them fast enough!

Recently I was also awarded a \$40,000 economic development grant from Wayne County after I won a Shark Tank style pitch competition which will really help me launch the LoadAlone™ into the industry and keep up with the demand. I am a firm believer that you can do anything you set your mind to as long as you work hard and don't lose sight of your goal - the LoadAlone™ is proof of that.

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

I have some big things on the horizon for the LoadAlone™ and I'm looking forward to the relief of that pressure and finalizing a few things in regards to that. It's exciting that the business is growing. I am motivated it keep it moving and excited to see where it takes me.

Do you have any advice you would share with other funeral directors, especially those just now entering the profession?

My new mission is to help save our backs. Literally. Funeral directors are prone to back injuries with all the heavy lifting we do day after day and year after year. I don't think there is anyone in the industry who doesn't know someone who has injured their back or found themselves with back pain or an injury. My goal with the LoadAlone™ is to prevent that from happening. I want other funeral directors to know that there are options for relief and ways to avoid injuring their backs. When we put others needs before our own, it's easy to forget that we need to take care of ourselves as well.

In addition to the service you provide, what are some of your favorite ways to stay connected to your community?

I used to be a volunteer fireman and was very active for 17 years. I also had a fishing charter that I ran on the side - I was known as the Fishin' Mortician. I made a lot of connections that resulted in booked trips while from showing pictures and getting to know families at calling hours. My tagline was "Make a Wake with the Fishin' Mortician" and I even had shirts made. Balancing the difficult job and schedule of a funeral director with fishing trip was always a challenge, but so rewarding to getting to know the families I had served a little better and bringing a little joy into their lives with a fun trip.

When you aren't working in the funeral home, what are some of your favorite things to do in your spare time?

Fishing used to be a really big part of my life, but lately it's my grand babies. The best day of the week is Grand Baby Wednesday because we have both grand kids that day. They are both around 5 years old, so it's just a really fun age and I love watching them grow up. **FBA**

Kris Seale

Kris Seale
President & CEO
of Funeral Directors Life



**FUNERAL
DIRECTORS
LIFE**

What brought you into the funeral industry? Was this a space you had always pictured yourself in?

Like many funeral professionals out there, I was born into the industry. My father was a funeral home owner for 57 years. When I was just three days old, I entered the funeral home for the first time. I grew up working in the funeral home in the summer and helping my dad when times were busy. In the summer in between my junior and senior year of high school, I went on a call with my dad and it ended up being a call for a friend of mine. At that moment, I realized I didn't quite have the emotional stability that I needed to have to be in the funeral business. When I went off to Baylor for college the next year, I got my degree in accounting because numbers don't cry, and I liked that. I have so much respect for the job that funeral directors do each day. It's not easy and they do it with such grace.

In 1985, when I was finishing up my senior year in college, my father called me and asked me if I could help with a small life insurance company he and a handful of other West Texas funeral directors bought into. They had been working to sell preneed funerals through it and needed help getting it organized and working properly. They had successfully gone through what I call a Capital Reduction Program and lost half of their capital. I told him I would help out temporarily and offered up my accounting skills. 35 years later, I am proud to still be a part of Funeral Directors Life.

Several years ago, you had a life-changing experience in your faith journey, how did that affect the culture of the company as a whole?

In life, sometimes you reach a point where you have to decide what your next move is going to be, and you have to choose what path to take. I was working with some men from my church, and we decided to take a retreat to the mountains and spend time contemplating life and finding out who we really were. Prior to that, the person I was at work was different from the person I was at home, different from who I was at church, and different from who I was in my civic responsibilities and social life. I found myself always playing the part of who I felt pressured to be, but it reached a point where it was exhausting to be so many different things.

Through the help of my friends and my faith in Jesus Christ, I decided that I needed to put more energy into maintaining my Christian values - which I know isn't for everyone, but people respect principles, and for me, it was a good fit. Upon returning from my trip, I made some big changes in the way I lived my life and by keeping my Christian values at the root of everything, I was able to find who I truly was - one version of myself, the best version. Staying rooted in these values helped me prioritize what was truly important in my life. Number one being my wife, number two my children, number three was running this business, and four was my civic and social life. For me, my relationship with God didn't need to be a separate



Kris and his wife, Melinda, along with their three children, Drew and wife, Christina; Shannon and fiancé, Tyler Ward; and Amanda and husband, Clayton Farrow; and their three grandchildren.



Kris and a group of employees from Funeral Directors Life jump into a frozen lake in Minnesota during the annual Frunge fundraising event for the Children's Grief Connection's Hearts of Hope camps.



Kris working onsite at the Funeral Directors Life mission trip house build in the Dominican Republic.

priority but sprinkled into each and every part of my life.

I took what I had learned about myself and brought that into the business. It was a difficult process because not everyone has the same values and we don't all think the same way, but at the core, it was something everyone could relate to in one way or another.

Up until I decided to make these changes to myself and my principles, I had operated under a philosophy where I refused to trust anyone until they proved they could be trusted. I had to change and allow myself to trust everyone until they gave me a reason not to trust them. I brought this way of thinking into the business. Whoever I was around or with I began to always approach my relationships from the standpoint of love. This was a new way of thinking for me, and I had to learn a really valuable lesson that I needed to apply my Christian values to my work life and personal life in order to be the most fulfilled. I was spending too much time on boards and on work and not enough on myself and my family - I was stretching myself too thin and making it impossible to grow as a person.

It took a few years to fully instill my values into the business, but I am so glad we did because once we stayed true to our values, the company really took off.

In 2010, you developed a sabbatical program for your employees where every 7 years, employees are offered 30 days of additional paid time off for service projects, mission trips, and relationship repair. How did this program get started and why is it important to you?

During and after the 2008 financial crisis, a lot of insurance companies were affected by this and many in the preneed sector were not immune to this economic disaster. However, our company was unaffected. I felt as if I was being guided through such a tricky time by God, and I was thankful we had made such conservative financial decisions prior to 2008. I never invested into anything I didn't understand fully, and I never invested in anything I had a bad feeling about.

I had this overwhelming feeling that I should give back to God for the guidance he had given me, and I wanted to give my employees time off to give back and work on improving themselves. I wanted to give them a month of sabbatical in addition to the week of vacation they had to use for other things. Even though I knew people would think I was crazy, I pitched it to my friends and my executives, and to my surprise, they all thought it was a great idea and pushed me to make it happen. I brought my idea to the board thinking they would shoot me down and talk me out of it, but they loved the idea as well.

So, in 2010, we presented the opportunity to all of our employees. No matter how long they had been with us, they would be able to take a sabbatical, and it was received well. The program is optional, and some employees do opt out, but most partake. The rules are simple. You cannot have contact with the home office, you have to get 7-9 hours of sleep per night, you have to complete an hour of meditation during the day, at some point in your sabbatical you have to get involved with a service project or take a mission trip, if you have a relationship that needed repairing you have to put effort into improving that, you need to read for pleasure, and keep a

journal with at least four entries outlining your experience. All sabbatical plans have to be presented to me and approved before they are granted, and I've been proud of all the cool ideas people have come up with.

It's an incredible program and the stories that our people tell about their experiences are unbelievable. The stories and emotions are incredible, and we have continued to encourage each and every person who works here to take their sabbatical every seven years.

Sharing of knowledge is something that you truly value, which ultimately led to the creation of The Leadership Development Academy. How did this program get started and why is it important to you?

In 2012, I had a young man come into my office who I had once coached in youth sports. He had just graduated from Texas A&M University, and he came to me and told me he wanted to work for me because he saw the way I coached his team and the way I lived my life, and he wanted to be a part of that. He told me he would do anything I wanted him to do. However, at the time, I didn't have anything available, but I decided to take a chance and told him that if he helped me develop a leadership program, I had been thinking about starting, then he had a job. He told me he was all in and we got started developing a 14-18 month paid internship program for young college graduates.

When someone goes through the program, they start by shadowing me. They go to every meeting, every employee issue, every client visit, and so on. They observe me and my leadership style. After me, they spend time with our Director of Maintenance and understand how to take care of the building and learning his leadership style. Next up is Sales & Marketing, followed by Operations, and then IT. By spending time with the leaders of all these departments and learning all the different leadership styles, we encourage them to develop their own unique style and way of leading. I love this program because it helps us ensure that we can continue the FDLIC legacy for years to come. It's a great way for us to pass our knowledge and wisdom down to the younger generations and almost always results in them joining our team after they finish the program.

In addition to the internship program, we also offer an 8-week paid summer apprenticeship program for college students looking to further develop their major as well as a mentorship program for existing employees.

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

I am most excited about the fact that there is opportunity in our industry. I think there are a lot of funeral home owners and funeral directors that don't necessarily see that. The funeral industry has changed, but all I see is opportunity. Opportunity to help shape the way our society sees funeral service. We have a very honorable profession, and right now society isn't viewing funeral service as positively as they could, and it's our job to change that. As leaders in our community, we need to be very proactive about the quality and value of the information we put out about funeral service. I'm looking forward to working towards shifting the public perspective of funeral service together. **FBA**



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AN INSIDER'S GUIDE TO CHOOSING THE RIGHT PRENEED PARTNER

BY JAY SLATTON

A strong preneed program is vital to the success of a funeral home. With so many different options and companies to choose from, how do you know what is right for you? The answer may not be as straight forward as you think.

Generally, as funeral directors, we are looking for three things from a preneed provider: growth, commission and simplicity. A single premium product generally ticks all three boxes, so many of us stop there and don't consider the other products and services offered.

Over the years, I've known funeral directors that would not even consider writing a multi-pay preneed arrangement. If the family couldn't write the check for the single premium, they wouldn't take the arrangement. This is letting business walk out your door. And considering the traditional nature of our business, you may not lose just that one client, but also other members of their family.

Yes, the single premium option may provide good growth and commission, but it probably doesn't fit the financial situation of many of your clients. As funeral prices continue to rise, the number of people able to afford the single payment will continue to decrease. More often than not, families today are, understandably, making funeral plans based on financial circumstances, not tradition. If you can't provide an affordable option, the funeral home across town might.

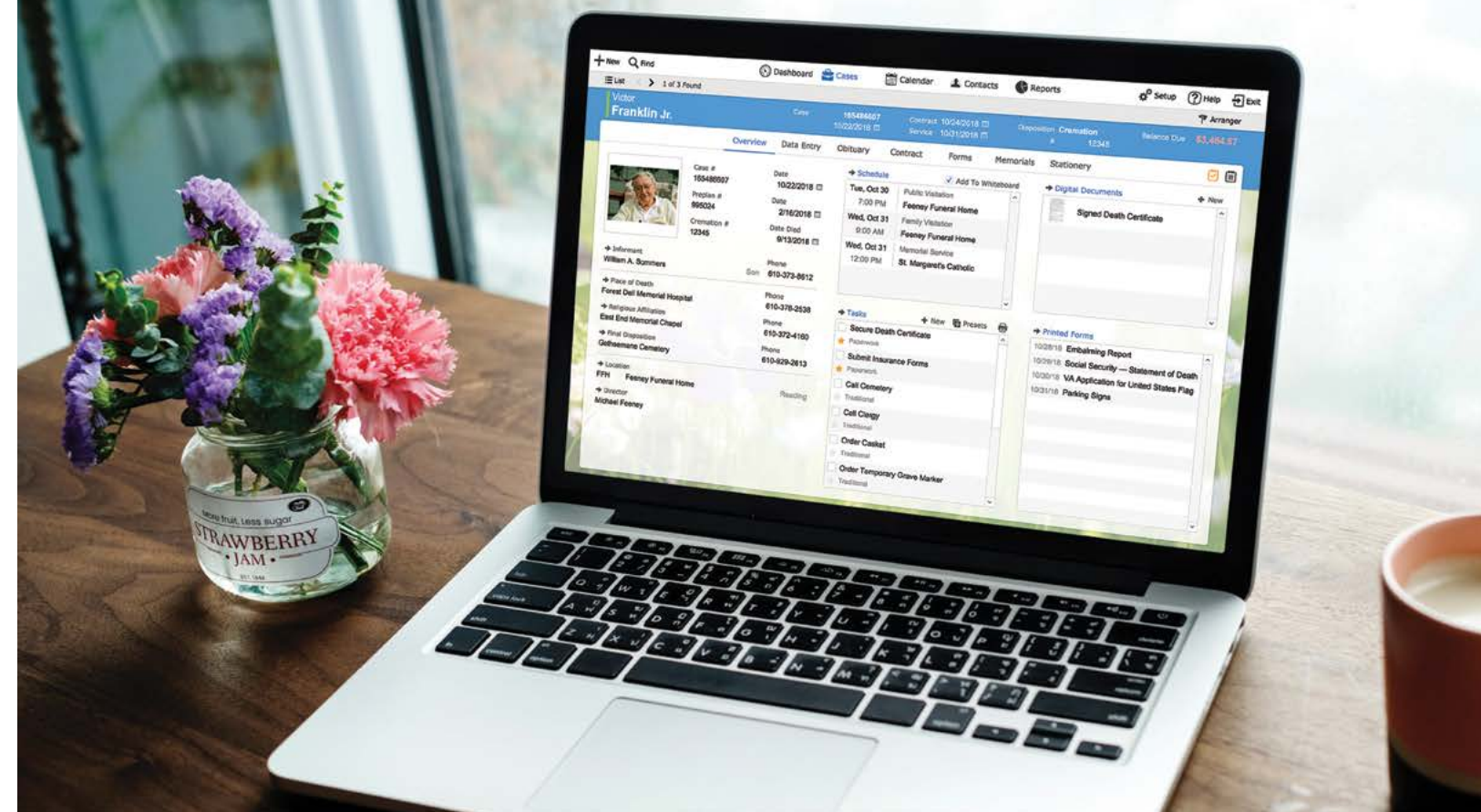
As funeral directors, we have a special responsibility to care for our communities. Providing affordable preneed payment options for all our families should be a top priority. Finding an experienced provider that offers products to cover all ages and medical histories, with different pricing and benefit structures can help you bridge that gap.

There are several multi-pay product offerings allowing a family to pay over time. Many of us have simply preferred the ease of a single payment option. But to serve our families well, and ensure the success of our own businesses, it's worth it to explore what multi-pay options are available. Products include full, reduced and graded benefits. Another very affordable option is a "dollar for dollar" product. These products won't pay the full benefit immediately, and this must be explained to the family. But the products include growth, and many ensure the benefit will never be less than what has been paid into the policy. Some "dollar for dollar" plans are even commissionable. These multi-pay plans also have the same insurance benefits as a single premium product, including a tax-free benefit and the option for assignment to Social Services qualifications.

We know that it is in the families' best interests to have a funding option in place at the time they make the arrangements. But, this doesn't always happen. When I was actively working in a funeral home, we had a drawer full of unfunded prearrangements and I'm guessing you do as well. I know that being an insurance agent is not necessarily at the top of your list of job responsibilities, and many of us are uncomfortable "selling". But that drawer full of arrangements – that's a drawer full of leads. And those families have already done the hard part – they've shown their interest and made their wishes known. What if you could call them back now and offer them an affordable way to pay for those arrangements, so their families don't have to? Would you really have to "sell" that?

In my opinion, funding a prearrangement is not a sell. It's simply solving a problem for your families. My advice is to find a preneed partner that will help you serve your families better and set you apart from your competition. **FBA**

Jay Slatton is Director of Preneed Development for Investors Heritage. He's been an active member of the Tennessee funeral home community for nearly two decades as a licensed funeral director and embalmer. Having been on both sides of the table, he understands the need for an easy preneed program and reliable customer service. He's dedicated to delivering both. He can be reached at jslatton@ihlic.com.



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5 TIPS FOR POWERING UP YOUR FUNERAL HOME BLOG MARKETING

BY WELTON HONG

If you think blog marketing has fallen by the wayside, think again. More than half of marketers still make it their top priority and it's no secret why:

- Almost 50 percent of buyers read three to five pieces of content before they reach out via phone or contact forms to find out more about your services.
- Sites with blogs have more indexed pages—over 400 percent more, in fact. That creates a much greater chance that you'll show up for relevant searches.
- Making blogging one of your marketing priorities can result in a 13x increase in ROI.

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• Blogging is a way to generate SEO leads, which have higher conversion rates than outbound marketing efforts such as print ads or direct mail. Inbound leads close at around a 14 percent rate on average while outbound leads close at an average rate closer to 2 percent.

But tossing blog words at the wall like spaghetti and waiting to see which ones will stick, isn't the best way to leverage this powerful funeral home marketing tool. Here are five tips for powering up your death care blog:

1. Understand the Purpose Behind Every Post

Why do you have a blog on your site in the first place? Are you using it to build authority for your funeral home, extend your marketing reach, foster links, or push traffic to your website?

Whatever the case, take time to determine those goals and create a blog editorial calendar around them. You might decide you want 20 percent of your blog content to be sales-related, which means the posts would feature services you provide.

Another 60 percent of your content might position you as an expert on death care matters, with blogs that explain certain aspects of the business or educate consumers about options such as preplanning or cremation. You might create the other 20 percent of your blog posts with the intent of drawing links. Relevant top 10 lists, local content, or a unique take on a news story (related to your niche) are all ways to do this.

Once you develop an editorial calendar and start working from it, don't sit on your laurels. Keep an eye on traffic and conversions to determine what content your audience is most likely to engage with and update your goals and editorial calendar going forward. Blog content should be an ever-evolving endeavor.

And yes, a funeral home can be a great business from which to create a blog, just like any other industry. Granted, you must be sure the subject matter is thoughtful and reverent, but there's plenty of room in there to be creative.

2. Write with Authority and Quality

Whatever you decide to publish on your blog, ensure that it's of high quality and that you're writing (or publishing) with authority. Google and other search engines demand it.

Well-written, grammatical posts that say something of relevance or importance are obvious markers of quality, but here are some other aspects to consider if you want to rank high in the search results:

- Display authorship: Consider connecting bylines and bios with your blog posts. If your funeral director has 30 years of experience, that lends credibility to a blog post published under his name. The same is true of a customer service rep who works daily



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CONTINUED FROM PAGE 52

with clientele or an urn vendor with guest post privileges. Tell people why these voices should matter to them.

- Site credible sources: Google likes to see a few authoritative outbound links in your content and so do readers. It shows you did the work to back up your points with research or data. Consider links from sites such as major news organizations or magazines, funeral and death care industry associations, .edu or .gov sites, or local sites. Avoid links from competitors, sites that looks spammy, or low-quality personal blogs.

- Encourage people to link to or share your content: When other people link to you, the search engines take it as a sign that you did something right. Back links are one factor in the algorithms, which decide where your page appears in the search results.

3. Look for Fresh Ways to Cover Topics

Your blog posts perform better when people spend the time to read them entirely, get enough benefit from them that they click through to other pages on your site, and share them. But to garner these benefits, you need to stand out from an increasingly growing crowd of business bloggers. Look for ways to present information from new perspectives or use a unique voice to make the content more interesting.

4. Write Long Form Content (Sometimes)

As of 2019, analytics from a wide variety of SEO organizations indicate that pages with 2,000 or more words are more likely to find themselves at home in the top search engine results. So long-form content is good, and you should be including it on your blog.

But there's a caveat: Before you write 2,000 words, know for sure that you really have 2,000 words to say! Don't take a blog post that should be 400 or 600 words and fluff it up. It's okay to have posts of differing lengths, and you should always look at your own metrics to see what types of lengths perform best for your audience.

5. Don't Tie Yourself to Text Alone

The length of your text isn't the only thing that matters. Cut up text blocks with formatting (such as subheadings and bulleted lists) and integrate images, graphics, videos, and other content types. This lets you create a more visually pleasing page, ensures you don't overwhelm readers with imposing walls of text, and helps you connect with people who prefer audio, image, or video content.

When your blog content is of high quality, you're more likely to experience positive trends in behavior metrics such as time on page. And those metrics have direct correlations to important factors such as conversion rates and performance in the search engines. **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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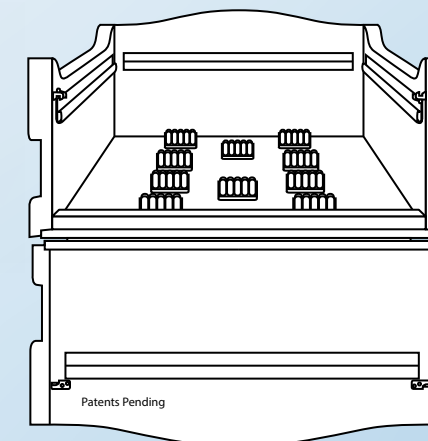
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ARE LOW-COST PROVIDERS BRINGING YOU DOWN?

BY TODD CARLSON

Serving families is a sacred honor and duty for many funeral directors. However, many funeral directors today are being personally attacked on their values, motivations, and character. Recently, a friend of mine in the funeral business attended a seminar that was being held by a low-cost online cremation service company, and he was shocked by what he heard:

- Funeral directors are greedy. They'll do anything to get your money.
- Funeral directors will try to sell you things you don't need.
- They play on your guilt and try to upsell as much as they can. Heads began to nod in agreement. My friend was appalled to say the least.

If this is not yet happening in your community, it probably will be happening soon. These low-cost online providers are starting to sweep through communities with a fly-by-night marketing blitz before moving on to the next town. If this has happened to you, you are probably feeling helpless, frustrated, and even angry and hurt that anyone would believe those kinds of things about you or your business.

As a former funeral director myself, I can relate. I know how hurtful it can be to hear these kinds of statements. After all, you have spent countless late nights and long hours giving your best to serve your community. You have sacrificed sleep, vacations, and personal time with your own family to be present for those who are hurting and in need of direction at a time of loss. And you have been happy to do so, knowing your service was valued and appreciated. You know your families deserve your highest level of service in their time of need. But you probably never expected to be personally attacked by competitors or so misunderstood by the very families you are willing to give your blood, sweat, and tears to serve.

Believe me, I understand how these low-cost providers could be getting you down, but let's make sure they don't bring you and your business down in the process. I have a few thoughts I'd like to share so that those of us in this honorable profession can continue to offer the highest level of service to families for many generations to come.

What You Can Do

You may be tempted to ignore the occasional marketing blitz and hope for the best. However, ignoring the problem won't make it go away. If you want to continue to run a successful business and provide families with the type of service you know they deserve, now is the time to take bold steps to counteract these competitors.

Here are three bold moves you can make this year to get the upper hand on these aggressive marketers:

1. Get a clear picture of the current situation.

In order to fully grasp the situation at hand, we need to get a clear understanding of what is really happening in our communities.

Many funeral directors assume that these low-cost providers are simply bottom feeders. That is, they are serving families that a full-service funeral home never really would have served anyway because they are too price sensitive. This might be a fair assumption...for the time being. However, these types of competitors are called disruptors for good reason. Most disruptors disrupt from the bottom of the market and then move their way up to higher price point offerings.

For example, Amazon, one of the biggest disruptors of our time, started out by selling books. Then they moved into almost every retail segment imaginable...even caskets! We've seen this same situation play out time and time again. If you ignore these competitors, you are setting yourself up to be disrupted in the future.

It is also important to note that many families are attracted to online funeral providers because currently, they are the only option for doing business in the way they prefer: online. In a recent article, I talked about the funeral director's "empathy paradox," which is the fact that funeral directors are some of the most empathetic people in the world, and yet, they are sometimes blind to the changing needs and preferences of today's families. And families today want convenience.

We have to realize that some families are choosing these providers not so much because of price but because of how convenient it is to do business with them.

2. Develop an online strategy.

In the very recent past, I used to hear a lot of complaints about online funeral planning from funeral directors I met with. These funeral directors assumed that online planning was an attempt to replace the relationship with the funeral director and should be avoided at all costs.

In the last year, I have started to hear more and more funeral directors talk about the need for an online strategy, and this is encouraging. But just in case you are in that first camp, please,

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please consider this: online funeral planning is inevitable. In today's internet age, online funeral planning cannot be avoided, nor should it be. If we sincerely want to serve families well, we need to offer options for planning online.

But offering online purchasing options doesn't mean that the funeral director will be replaced. The best businesses out there usually offer a continuum of service options between online and in-person sales. Best Buy is a great example of this phenomenon. A large portion of their business is initiated online and finished in-store. Some online businesses offer even better customer service (through chat, email, text, and/or phone) than comparable brick-and-mortar establishments!

The point is, an online sale doesn't mean that it is impersonal. It can actually be very personal. In the very near future, families will expect to be able to start planning online, pick up the phone to ask a question, and finish the purchase over the phone or in person. That means that having a strategy for allowing families to plan in whichever way they prefer is going to become increasingly important.

3. Stop using labels to limit how you think about families.

In my conversations with funeral directors, I sometimes hear a distinction between different types of families they are serving. There are "cremation families" and "hospice families"; there are "price shoppers" and even now "online families." But I would argue that these types of labels are less than helpful because they lead to a dangerous assumption.



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Some funeral directors think that online families are a different type of family (i.e. price sensitive). However, families are just families. If you start a purchase online at Best Buy's website and then go pick it up in the store, does that make you an online customer or a traditional customer? Really, you are just a customer, and Best Buy does not care how you purchase from them. They have simply made it easy for you to do business with them in whichever way you prefer.

By the way, even though Best Buy is competing against industry giants such as Walmart, Amazon, and Target, they are consistently seeing better-than-expected results every quarter because they are doing it right – they are focusing on both the online AND in-person experience, and that is making all the difference.

So, whether you meet a family in person or online, a family is just a family. They are still people who need your expertise and compassion to help them through their grief journey.

Don't Let Those Disruptors Bring You Down

I want you to be able to run a thriving business for many years into the future, not only because I care about funeral service as a profession, but because I believe families deserve better than the (usually) sub-par service these low-cost competitors provide. Still, the fact is that competitors will take advantage of an opening in your market. If you don't offer online planning services, someone else will. As I stated earlier, online funeral planning is inevitable. The only question is whether, at the end of the day, those families will be turning to you for excellent care or receiving a sub-par experience from a low-cost provider who could never care about the families in your community the way you do.

How to Thrive in This New Market

In order to thrive in this new market, you need to understand what consumers really want: options and convenience. If you're a funeral home that can adapt and meet families where they are, imagine how confidently they can recommend your services to others! Quality, convenience, and adaptability: take that, disruptors. **FBA**

Todd Carlson serves as the Executive Vice President of Sales and Chief Sales Officer for Funeral Directors Life and sits on the Board of Directors for Passare, Inc. Todd earned his bachelor's degree in Mortuary Science from the University of Minnesota, and has gone on to accumulate almost 30 years of experience as both a funeral director and a preneed funeral sales professional. Todd joined Funeral Directors Life in 2006 and helped reimagine the company's sales management structure, contributing to sales growth of over 300% since he joined the company. Todd is dedicated to helping funeral home owners grow their businesses, implement innovative solutions, and become increasingly more relevant as they serve today's changing funeral consumer. He has previously presented strategies for connecting with today's consumers at the ICCFA, MNFDA, NDFDA, PFDA, and MOFDA conventions.

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FINGER SALUTING THE ROAD TRIP INTERVIEW OR TAILGATING THE ROAD TRIP INTERVIEW

BY ANN MARIE ST. GEORGE

Driving 3 hours home from a Buffalo Bills game, I found myself agitated. My agitation was not caused by the loss to the Baltimore Ravens, but due to the dumb @## behind me who insisted on riding my bumper. Where the crap did he think he was going to go? There were only 65,000 other agitated fans trying to get home too. What I found even more annoying was "Mr. Rogers" who let every car in the neighborhood cut in the line ahead of him. Ugh, doesn't he know the simplest of merging rules? I don't want to be his neighbor, I just want him to only let "one" car cut in as long as the traffic exits. Geez Louise, it is not a "neighborly day" when you are trying to get the heck out of the stadium lot after losing and some knucklehead is letting everyone cut ahead. It wasn't a beautiful day in my neighborhood as I sat stewing for an hour. I had visions of wrapping a cardigan around his back bumper and tying it to the nearest goal post and then see how beautiful his neighborhood would be.

Don't get me wrong, I love Mr. Rogers! When I was growing up, there weren't many shows to watch, and his was one of my favorites. I remember the good old days when we played outside in the neighborhood, unlike today where most kids stay inside creating a virtual one. Oops, was that out loud, darn, now all I can hear is "OK Boomer." For those of you that haven't heard the phrase "OK Boomer" it was created as a retort for older people who according to the younger people "just don't get it." Basically, kids use it as a comeback to pretty much anyone over 30 who says something condescending about the younger generation and/or the issues that matter to them. Apparently, as the phrase is being more widely used, it has lost some of its light heartedness; I say we all need to learn to laugh at ourselves a little more.

As times have changed, a common concern I hear as I travel around the country is the difficulty in hiring someone who is willing to commit to a career that demands almost 100% of one's soul. Our calling is not for everyone and because of this maybe, just maybe, we should consider an interview that is a little unique, just like we are. In the beginning of this article I touched on a few ways people choose to drive and whether you were aware of this or not, how we drive often determines what kind of person we are. While researching these personality traits I came across a column written by Geoffrey James a contributing writer for Inc. com. His ultimate finding was that if one was obnoxious behind the wheel more often than not, they would be just as obnoxious at work. These common bad driving traits are typical of someone you may not want to hire; Unless of course you see yourself in them, lol. I honestly know I am guilty of a few.

- **Rolling Stops:** People who don't come to a full stop at a stop sign can't be trusted to handle details. They literally and figuratively cut corners, both on the street and in the workplace.

- **Tailgating:** People who tailgate (i.e. leave less than one car length per 10 mph) are unimaginative. They assume that nothing can go wrong and are caught by surprise when the unexpected happens.

- **Road Hogging:** A road hog insists on going either below or at the speed limit rather than pulling over and letting a line of cars pass them. This is classic passive-aggression; Road hogs will bog down any and all initiatives at work.

- **Finger Salutes:** People who feel it necessary to express profanity at other drivers (especially while driving away) are usually frustrated and a bit cowardly. At work, they can be counted on to backbite and gossip.

- **Over-honking:** These are people who honk longer than necessary, like a full second (rather than a polite tap) at a driver who hasn't noticed the light has changed. Over-honkers tend to be both overly critical and overly sensitive to being criticized.

- **Texting:** Driving while texting is more dangerous than driving while drunk. Anybody who texts or emails while driving is a dangerous fool and cannot be trusted with any responsibility whatsoever, at work or anywhere else.

- **Speeding:** Habitual speeders are like my former boss. They don't really care about other people and they don't think the rules apply to them. At work, they are the jerks that make everyone else miserable.

On the flip side there are some obvious traits of a good driver that equate to an outstanding employee:

- **Patient:** Patience is one of the most important traits a driver can have. Heavy traffic, road construction, parking, and the actions of other drivers will test patience on a daily basis. Impatience can lead to aggression, bad decision making, and ultimately on the job costly mistakes; patience is a virtue.

- **Considerate:** By definition, a considerate person is one who is careful not to cause inconvenience or hurt to others. Considerate people exhibit good driving etiquette. They let people merge, follow the speed limit, yield to pedestrians, and use turn signals. What they don't do is equally important.



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They don't honk when not absolutely necessary and they don't tailgate. Even though these "Mr. Rogers" type people may be somewhat annoying families love them.

• **Defensive:** In this context defensive applies to anticipation. Anticipation is the ability to read what is happening around you and respond accordingly. Those that constantly analyze their surroundings and take note of the small details perform well on the road and at work. As a driver, they constantly keep changing their line of vision between short, medium and long distances. This provides a bigger picture of what is happening around them, and thus they are able to anticipate an accident before it happens. If you take precautions on the road you are sure to take them at work.

• **Knowledgeable:** Those that start off on the right foot (or gas pedal) by taking drivers education begin a more successful driving career with less accidents. Those that educate themselves on the ways of the road have a natural thirst for knowledge, who wouldn't want an employee that wants to be good at what they do?

Experience has found that courteous drivers make the best employees as they are the easiest to get along with and don't get flustered when confronted with tough situations. Often thinking on their feet, they are the perfect problem solvers. Who knew a simple "road test" could help solve finding the next "employee of the year?" So, what am I suggesting? Something that obviously is not for everyone, something that has many of you rolling your eyes, and maybe just maybe

something that has a few of you saying, "Hey it might be worth a shot." So, what should we call this innovative option? How about, "Mobile Interviewing," "Interviewing on Wheels," or possibly "The Road Trip Interview." Hey, drastic times call for desperate measures.

It is not easy to find the right fit for our business, and it appears that there are slim pickings out there. But I do know they are out there, it is just a matter of finding them. For those of you who are still looking, I wish you all the best of luck in finding that patient, considerate, defensive, knowledgeable driver.. um, oops.. I mean employee, heehee. Now, don't think I didn't see that finger salute, lol; I still love you and Happy Valentine's Day! **FBA**

Ann Marie St. George, CPC, a first-generation funeral director has worked for the past 20 years as a Regional Manager for Cooperative Funeral Fund, a preneed and cemetery care fund management company. Thriving in the industry for over 35 years as a funeral director/embalmer she was pulled into the world of national disasters starting with 9/11 where she lived 11 blocks north of the World Trade Center. She is a Mortuary Officer for both DMORT Region II and Kenyon International Emergency Services. The devastation and grief she has been exposed to has contributed to her unique sense of humor which she does admit may also be due to genetics. She encourages anyone reading her articles to reach out by email at AnnMarie.StGeorge@cffinc.com. Or you can call 800-336-1102, or visit www.CooperativeFuneralFund.com. Suggestions for topics are always encouraged.



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4 SIGNS IT'S TIME TO JUMPSTART YOUR PRENEED PROGRAM

BY WANDA SIZEMORE



I often hear from funeral professionals who aren't sure if an active preneed program is the best fit for their funeral home. Owners who ask this are really wondering about the health of their business and, often, what strategy is best equipped to safeguard it moving forward.

While I am a little biased – I think preneed is always valuable to a funeral home business and the families it serves – there are a number of signs that the time is ripe and ready for a funeral home to invest in a more active preneed program.

You're facing increased competition.

Whether a new firm has recently opened down the street or a long-standing competitor is capturing more and more of your market share, an increasingly competitive climate is often a key indicator you need to pay more attention to your preneed program.

Offering an attractive prefunding option can help you retain (and even grow) your market share and ensure your firm is top of mind when consumers look for a preneed provider. Consider the following example:

Three funeral homes, operating out of the same community, have historically split their market share evenly. The directors, Alex Active, Peter Passive and Andrew At-need, each decide to adopt a different approach to their community outreach. Alex sets a goal to maintain a 60% preneed to at-need ratio. Peter opts for a 20% ratio, and Andrew decides to focus his efforts on the at-need business, writing preneed only on a walk-in basis.

When setting annual sales goals, Alex and Peter work to maintain their desired ratio. If Alex serves 100 at-need families, he writes 60 preneed policies. The next year, his preneed goal increases to reflect that year's anticipated call volume. Peter does the same, and on and on it goes, increasing each year. Over time, each owner's approach begins to snowball, as preneed files become at-need calls.

For simplicity, let's assume the market share in this community is a closed pool, and that any preneed they write comes from one of their competitors. If their client families mirror the

average mortality of our policyholders (around 13% within a year of policy issue, 8% the following year, 7% the year after and so on), in a year or two, the difference in market share won't be noticeable. But over time, the competitive landscape will shift dramatically.



Assuming they do not deviate from their goals, in just 10 years, Alex Active will be serving 48% of their market. Peter will have grown his market share to 37%, and Andrew At-need will be left with only 14% of the market.

Now, clearly this example is imperfect – it doesn't take into account a number of variables that could influence preneed sales and at-need call volume. However, it does underscore the impact one (or two) active competitors can have in their market place over a very short period of time.

Assuming you will retain your market share doing what you have always done is a dangerous gamble, especially in light of increasing competition among funeral providers. If you are seeing increased competition in your market place, it might be time to adopt a more active approach to preneed.

Your client families have changed the type of funerals they plan.

It is no surprise to any of you that consumer preferences are changing. Modern consumers want more tailored solutions for their services – additional merchandise, customization features and, yes, cremation options. These consumers are also not as brand loyal as they used to be. Serving someone's parent or grandparent is no longer a guarantee that you will be the chosen service provider for the whole family.

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To be successful, funeral professionals must become more adept at differentiating their services and capturing business early, before a consumer needs immediate assistance and selects the first service provider that comes to mind. Many funeral professionals will tell you that one of the most discouraging things to hear from a family is that they would have done things differently if they had known all their options.

If you're seeing shifts in the preferences of your client families – or hearing more and more of them bemoan their lack of options – it might be time to take a closer look at your preneed program. A prearrangement conference gives you the time and space necessary to get to know the family and explore ways you can customize your services to meet their unique needs.

Without the pressure of at-need time constraints, you can take a few extra minutes to make sure a family understands all their options and knows how dedicated you and your staff are to meeting their needs.

Preneed can also help safeguard your firm against the financial impact of shifting consumer preferences – particularly with regards to cremation rates. When someone plans and funds their funeral today, they do so with today's buying habits. For many of you, that means you're more likely to provide a casketed funeral for someone who prearranges today and lives another 10 years than you would be if they waited to make their arrangements 10 years from now when the cremation rate is 10 or even 20% higher.

If you're seeing significant shifts in the consumer preferences in your community, your preneed program could be a great place to start.

Most of your preneeds come from walk-in customers.

There is nothing wrong with helping a family when they walk into your funeral home asking about prearrangements. Often, these families have the easiest needs to address – they already recognize the value of preneed, and they are actively taking steps to finalize their plans. But waiting for customers to walk through your door is not the best approach to your business for two reasons.

First, it puts the burden on your client families. As a service provider, you should be making it as easy as possible for customers to finalize their arrangements. If you are sending out messages to the community, making calls and appointments, presenting at local groups and organizations and remaining visible, you are meeting your customers where they are at – rather than forcing them to come to you. That is why so many successful preneed counselors offer to meet with families in their homes. It is more convenient for them and sets the tone right up front that you are there to serve their needs and make their lives easier.

The second issue is that walk-in business is unreliable and unsustainable. If you aren't strategically pulling people into your firm, you have no way of knowing when they will walk through those doors. One month, you may have four walk-in arrangement conferences. Then, you may have one or two

over the next six months. When you rely on walk-in business to sustain your preneed program, you abdicate your ability to control your business's success. That's a risky undertaking in any business, but especially in funeral service. Your customers only have one funeral to plan – there's no option to regain their business once they've used a competitor.

If the majority of your preneed contracts come from walk-in business, it might be time to reevaluate your approach. An active program, one that immerses the community in your firm's messaging, gives you more control over your success while simultaneously creating goodwill with your client families.

You are seeing an increase in your accounts receivable. Because death is often unexpected, loved ones are sometimes unprepared to cover the costs of funeral services. Without a funded prearrangement in place, families can feel pressured to make hundreds of split-second decisions without time to think and consider what they truly want, need and can afford.

The result is often an accounts receivable problem for your business – you have a backlog of unpaid invoices from families who can't afford to pay for services rendered. This creates a cash flow problem and puts you in a difficult position. You don't want to damage relationships with your client families by adopting an aggressive payment policy, but you need to make sure you're covering your own costs and making a modest profit.

A robust preneed program can help mitigate the impact of receivables on your business. Preneed is one of the best tools for managing accounts receivable issues and has a lot of tangible benefits for families. A fully funded funeral allows a family to pay over time and in advance, which often eliminates the last-minute scramble to cover the cost of services after the fact. And, by setting up a payment plan up front, you provide a better arrangement experience for your client families.

If you are seeing any of these signs at your funeral home, it's likely time to reevaluate your approach to preneed.

Still unconvinced? Let me leave you with this final thought: our latest policyholder survey found that 96% of those who prearranged and prefunded were very or completely satisfied with their decision to prearrange. In fact, 98% reported that they would consider recommending it to a friend or family member, and 41% already had within two months of finalizing their own arrangements. What would happen to your business if four out of every 10 families you served recommended your services to a friend or family member? **FBA**

Wanda Sizemore is the Director of Field Training and Development at Homesteaders Life Company and is a Certified Preplanning Consultant and Certified Celebrant. Throughout her career, she has earned several sales honors and served as a board trustee with the ICCFA Educational Foundation. Wanda has also been published in the American Funeral Director, Tri County Crier, Updater and TIFG Newsletter, and actively speaks at various preneed and funeral director training events.

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