

# FUNERAL

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the Right Decade?**

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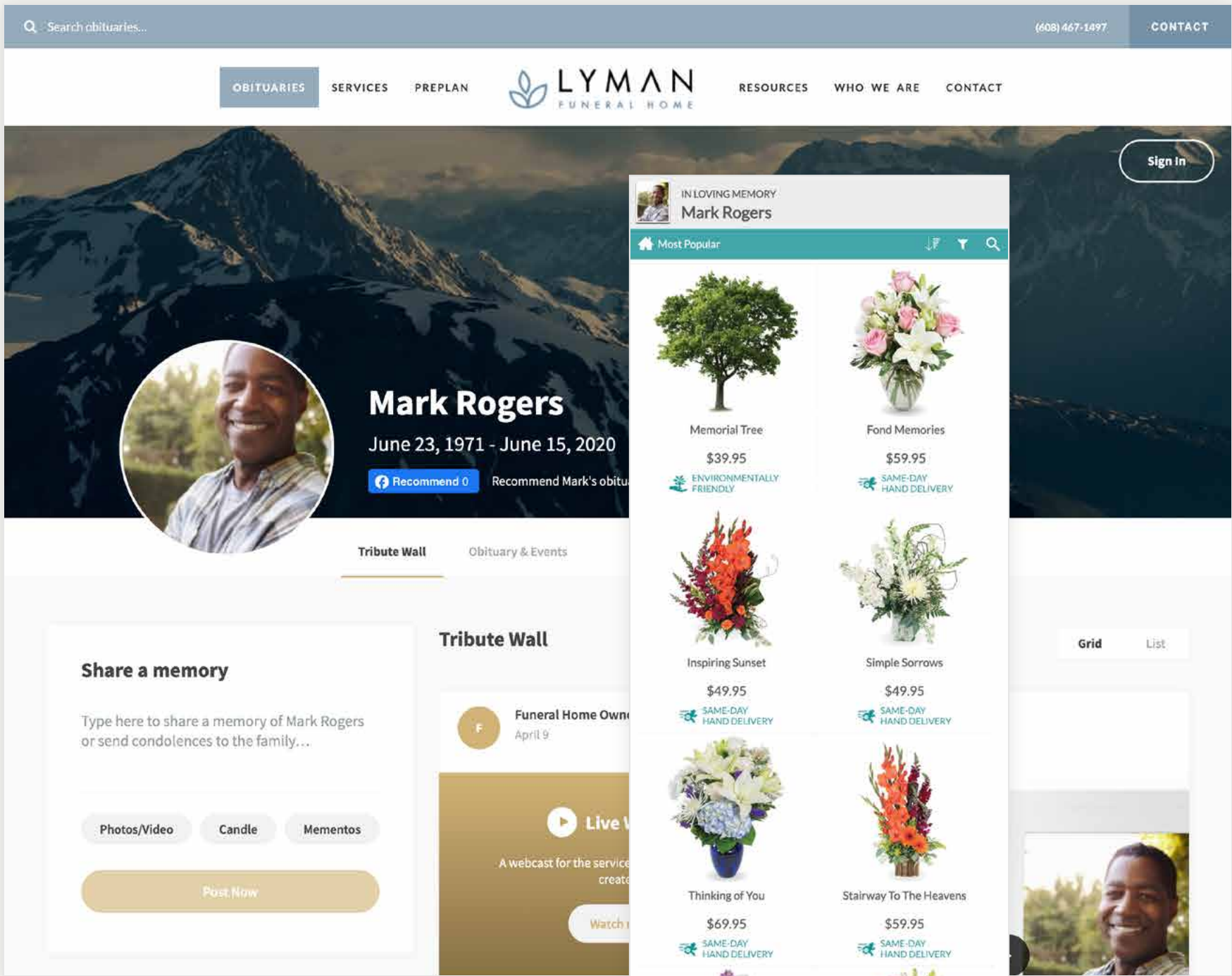
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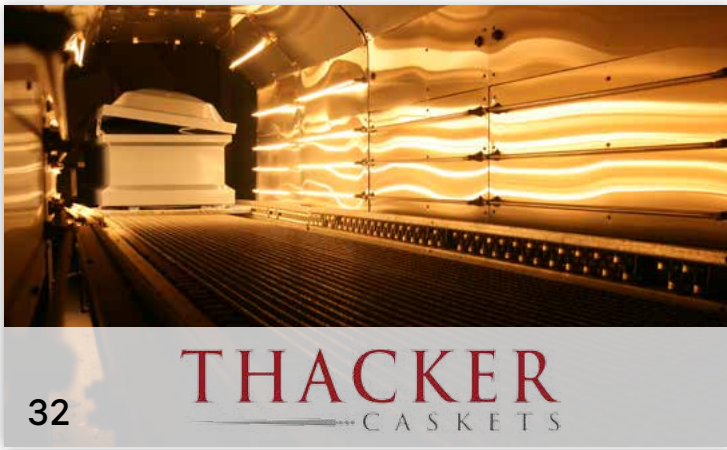


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Thacker Caskets is the industry's leading family owned funeral supply company. We supply funeral homes with essential products, including metal and wood caskets, oversize caskets, cremation products, crematory supplies, and specialty need items.



## COMPANY SPOTLIGHT

### 3 6 ATLANTIC COAST LIFE INSURANCE CO.

Atlantic Coast Life headquartered in Charleston South Carolina is a premier provider of preneed products, including annuities and life products for families. Since 1925, Atlantic Coast Life has been helping families to prepare for a confident and secure future.



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8913 Stone Green Way, #200  
Louisville, KY 40220  
Phone 502.653.8568  
Facsimile 877.737.3936  
[www.fmm-media.com](http://www.fmm-media.com)

### Michael Manley, Publisher

[michael@funeralbusinessadvisor.com](mailto:michael@funeralbusinessadvisor.com)  
502.653.8568

### Lisa Angus, Advertising Director

[lisa@funeralbusinessadvisor.com](mailto:lisa@funeralbusinessadvisor.com)  
502.653.8569

### Meghan Kelly, Creative Director

[meghan@funeralbusinessadvisor.com](mailto:meghan@funeralbusinessadvisor.com)  
502.653.8568

### Matthew Ball, Digital Director

[matt@funeralbusinessadvisor.com](mailto:matt@funeralbusinessadvisor.com)  
502.653.8568

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## WONDERING WHAT YOUR NEST EGG IS WORTH?



YOUR BUSINESS IS YOUR NEST EGG. BUT PEACE OF MIND COMES FROM  
KNOWING WHAT THAT NEST EGG IS WORTH.

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# CONTRIBUTORS



**Thomas Holland** has been helping funeral homes and preneed counselors across North America for over 20 years. Currently, Tom is the Vice President National Accounts for Atlantic Coast Life. Tom's number is 404-229-8648 or email at [Tholland@aclico.com](mailto:Tholland@aclico.com).



**George Paul III** is the founder of Cherished Keepsakes and Seize the Brand. You may email George at [gpaul@cherishedkps.com](mailto:gpaul@cherishedkps.com) or [gpaul@seizethebrand.com](mailto:gpaul@seizethebrand.com); or you may call 617-971-8590 / 980-231-1476; or visit either website at [www.chershedkps.com](http://www.chershedkps.com) or [www.seizethebrand.com](http://www.seizethebrand.com).



**Ann Heinz** is an attorney and product line manager for funeral continuing education at WebCE, Inc. She manages WebCE's state-approved continuing education course catalog for funeral professionals nationwide. To contact Ann, email [ann.heinz@webce.com](mailto:ann.heinz@webce.com) or give her a call at 972-616-1079.



**Michelle Morgan** serves as Director of Business Services for CLAIMCHECK, a life insurance assignment funding company. Michelle has worked with funeral homes across the nation to help them save time, increase their cash flow, and improve profitability by making good decisions with their life insurance assignment programs.



**Jill Karn** is Chief Operating Officer for Pierce Mortuary Colleges of Pierce Mortuary Colleges, including Dallas Institute of Funeral Service, Dallas, TX; Gupton-Jones College of Funeral Service, Decatur, GA; and Mid-America College of Funeral Service, Jeffersonville IN. To connect with Jill, email her at [jkarn@wilbert.com](mailto:jkarn@wilbert.com).



**Welton Hong** is 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. Reach Welton by email at [info@ringringmarketing.com](mailto:info@ringringmarketing.com) or call toll-free at 888-383-2848.



**Paul Good** is Founder/CEO PhotoFixitPro, Inc. dba: MemorialPhotoCanvas.com. For over 30 years Paul has worked professionally in traditional & digital photography technologies and photo retail marketing. He may be reached at 818-358-3018, or [paul@memorialphotocanvas.com](mailto:paul@memorialphotocanvas.com).

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# INDUSTRY ALERTS



## DEATH CARE EXPERTS TEAM UP TO OFFER GROUNDBREAKING INDUSTRYWIDE STUDY

Passare®, McKee Wallwork + Co. Collaborating on Death Care Genogram



**Abilene, TX** — Death care professionals will soon have access to the most detailed, comprehensive analysis ever created of the death care industry. McKee Wallwork + Co. and Passare announced today the creation of the Death Care Genogram, the first-of-its-kind map of trends, risk factors, and overall health of businesses related to end-of-life products and services.

"Passare has more quantitative, real-time data about the funeral business than perhaps any company that exists today," said Eric Layer, Partner at MW+C. "Meanwhile, MW+C has two decades of experience identifying and quantifying the factors that lead to growth – and stalled growth – for a business and industry, as well as extensive firsthand knowledge in the funeral space. The chance to team up is going to provide some insights about the death care business that we've never been able to see before."

Josh McQueen, VP of Product for Passare, agreed. "The real power of this study is its unique ability to marry together both quantitative and qualitative components. It's helpful to be able to see what trends are happening in cremation, what case averages look like, and what products families are buying – owners spend a lot of time looking at that stuff. But now we'll be able to overlay those data points with information from the MW+C research on the health of business – and death care businesses specifically. So, we'll be able to see the kind of effects that a company's internal alignment, managerial challenges, or innovation have on the brass tacks of funeral business."

All death care professionals are invited to participate in the study. A brief, online survey is available at [www.deathgenogram.com](http://www.deathgenogram.com) and takes only about 15 minutes to complete. Businesses who complete the survey before August 1 will receive a free report plotting their company's own Genogram against the national results and providing important insight into their health, threats, and opportunities as a firm.

MW+C has always had a special relationship with Passare. The case management software company was conceived in an MW+C conference room over a decade ago. This new partnership continues the spirit of innovation and introspection that have defined both firms and their service to funeral homes around the country.

The title of the study comes from a medical term for a diagram of family and medical history, showing hereditary patterns, risk factors, and predispositions to disease. McKee Wallwork + Co. applies the concept to business by plotting a complete "family tree" picture of an entire category and then identifying comparison points, trends, and inconsistencies by analyzing specific businesses relative to their cohort.

**About McKee Wallwork + Co.:** McKee Wallwork + Co. is a marketing advisory firm that generates new momentum for stalled, stuck and stale organizations and industries across North America. The company made the Inc. 500 list of the fastest-growing private companies in America in its first year of eligibility and has twice won the prestigious Effie Award for marketing effectiveness from the American Marketing Association. MW+C has worked with dozens of death care brands in award-winning and disruptive work since 2008.

**About Passare:** One of the greatest challenges in the funeral profession today is communication with today's tech savvy families and access to accurate and timely information when and where you need it. 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. Offering unlimited users, unlimited devices, unlimited updates, and 24/7 customer support, Passare is helping funeral staff to save time, streamline processes, and spend more quality time with the families they serve and with their own families at home.



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## NFDA CANCELS IN-PERSON INTERNATIONAL CONVENTION & EXPO AND WILL UNITE THE PROFESSION DURING ITS FIRST-EVER VIRTUAL CONVENTION

**Brookfield, WI** — Out of concern for the well-being of funeral professionals, exhibitors and association staff, the National Funeral Directors Association (NFDA) has canceled its in-person 2020 International Convention & Expo, scheduled for October 18 through 21 in New Orleans. NFDA will instead hold its first-ever virtual convention the week of October 18.

"With the recent spikes in COVID-19 cases in many states, canceling our in-person event was necessary to assure the health and safety of everyone who participates in our convention," said NFDA CEO Christine Pepper, CAE. "Even if large indoor public gatherings are permitted by state and local officials, ensuring everyone is following best practices, such as physical distancing and wearing masks, is a significant challenge. Moving to a virtual option is the very best way that we can protect the well-being of our funeral service family."

"My colleagues on the Board of Directors and I are very excited about NFDA's first-ever virtual convention," said NFDA President R. Bryant Hightower Jr., CFSP. "Our virtual event will deliver the type of high-quality, dynamic experience our members have come to expect from NFDA, complete with progressive speakers and opportunities for networking with



peers. Attendees will also be able to visit our virtual Expo Hall to connect with suppliers. Even though we're hosting a virtual event this year, the NFDA Convention is still the 'must-attend' event of the year for funeral directors throughout the country and around the world."

Registration for the 2020 NFDA Virtual International Convention & Expo will open August 17, 2020.

NFDA is the world's leading and largest funeral service association, serving more than 20,000 individual members who represent nearly 11,000 funeral homes in the United States and 49 countries around the world. NFDA is the trusted leader, beacon for ethics and the strongest advocate for the profession. NFDA is the association of choice because it offers funeral professionals comprehensive educational resources, tools to manage successful businesses, guidance to become pillars in their communities and the expertise to foster future generations of funeral professionals. NFDA is headquartered in Brookfield, Wis., and has an office in Washington, D.C. For more information, visit [www.nfda.org](http://www.nfda.org).

## FUNERAL HOME GIFTS LAUNCHES PERSONALIZED PHOTO URN



**Lynn, NC** — After over twelve months of product development, Funeral Home Gifts, is excited to announce the introduction of its new fully personalized photo urn.

"In the development of this urn we did not guess at what we thought families would want," said Funeral Home Gifts president Karl Weisenbeck. "We actually held focus groups of family members referred by our funeral home customers and they all said the same thing - an urn that beautifully memorializes their loved one while fitting into the home or office setting where it would be displayed. When we brought them back to see the urn memorializing THEIR family member, they absolutely loved what we had come up with and we were convinced that we could provide something of real value that funeral directors could sell. And because each urn is individually hand made and available for next day delivery, it eliminates the need for funeral homes to carry inventory."

Available in both vertical and horizontal formats, Funeral Home Gifts new photo urn can be printed in high definition with up to five images and custom text creating a classic



presentation as a stand alone centerpiece at memorial services. And when displayed with Funeral Home Gifts Tribute Blanket and other personal items cherished by the deceased family member, it truly transforms a standard service into a 'wow experience'.

Funeral Home Gifts is the premier provider of personalization products to funeral homes throughout North America. To learn more about Funeral Home Gifts new photo urn and its many other personalization products, call 800-233-0439 or e-mail Karl Weisenbeck directly at [karlw@funeralhomegifts.com](mailto:karlw@funeralhomegifts.com). [www.funeralhomegifts.com](http://www.funeralhomegifts.com).

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## SHIVA.COM™ AND eCONDOLENCE.COM™ TO PROVIDE COMPLIMENTARY SERVICES TO FUNERAL HOMES AND CEMETERIES AS GRATITUDE FOR ITS DEDICATION DURING COVID-19

As a Thank You to The Funeral Industry and its Professionals for Their Contributions During Covid-19, shiva.com and eCondolence.com will conduct Complimentary Technology Evaluations to Help With Preparedness for What Experts say is "Coming in the Fall."

**Miami, FL** — As an act of gratitude and thankfulness to those often referred to as "last responders," eCondolence.com and shiva.com, the leading companies modernizing the death industry, today announced it will provide funeral homes and cemeteries with a complimentary consultative audit and evaluation of their technology and marketing platforms.

"Due to the Covid-19 anti-gathering laws and increase in deaths, the funeral industry and its professionals faced major challenges and had to change quickly to help grieving families. They stepped up and delivered," says Michael Schimmel, CEO of shiva.com and eCondolence.com. "The funeral industry embraced three years of new technology in fewer than three months and as a thank you for the families they helped in an unprecedented, confusing and deeply sad time, we want to give back and make sure they receive the support and guidance navigating the new normal."

Experts at eCondolence.com and shiva.com will review technology platforms including websites, email, marketing, customer management and other tools the industry uses to guide on best practices and help ensure funeral homes continue to deliver the best client experience for families.



Recent pandemic anti-gathering and physical distancing rules made it challenging to host a traditional funeral. In response, eCondolence.com and shiva.com immediately released Viewneral™, a proprietary enhanced and easy-to-use virtual funeral, wake, shiva and memorial system developed for the funeral industry and powered by Zoom in partnership. Viewneral is now used by funeral homes and cemeteries across the country.

Viewneral is just one piece of the eCondolence and shiva.com suite of services that includes a Funeral Home Arrangement Center, a comprehensive online resource that allows families with an easy and streamlined way to research and schedule funeral arrangements directly with funeral homes from the comfort of their homes. In addition to scheduling arrangement meetings, funerals and Viewnerals™ The Funeral Home Arrangement Center, also provides funeral homes with an increased digital marketing footprint and customer relationship management tools.

For more information or to schedule a Complimentary Technology and Communications Evaluation for a funeral home or cemetery, please contact at 877-724-4002, ext 505 or email [evan@s2brands.com](mailto:evan@s2brands.com).

## END-TO-END PRENEED BACKED BY TOP CARRIERS

Precoa Connects With A Third Leading Insurance Carrier

**Portland, OR** — Precoa is excited to announce a strategic partnership with Funeral Directors Life. Beginning in August, their combined offering will initially be limited to a small number of funeral homes so each organization has time to learn from each other.

"Funeral Directors Life has the same exceptional standards of quality, customer service, stability, and innovation that set apart National Guardian Life and Physicians Mutual," Precoa President Michael Hornibrook said. "We are absolutely thrilled to be working with three top carriers who are committed to better serve funeral homes and families."



Precoa's vision of prearranging all families drives them to continue innovating on its end-to-end preneed program so they can help leading funeral homes significantly grow their preneed and, ultimately, achieve sustained year-over-year growth. By partnering with Funeral Directors Life, Precoa can reach funeral homes in new markets.

To learn more about how to significantly grow your preneed, please visit [www.precoa.com](http://www.precoa.com).

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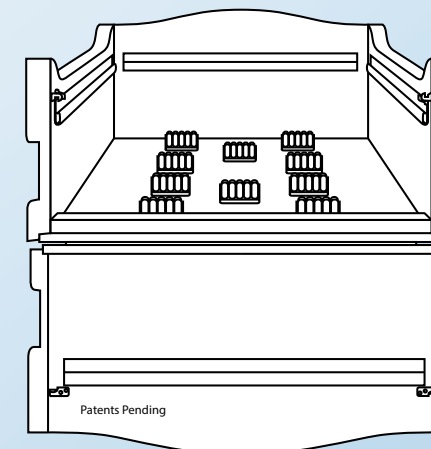
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## MAKE THE POPCORN! MOVIE PICKS FROM THE DOYENNE OF DEATH®

**Albuquerque, NM** – After many months of coronavirus sheltering in place, what movies haven't already been watched? Introducing the Coronavirus Cinema Collection, film recommendations for hunkering down at home. Curated and hosted by Gail Rubin, Certified Thanatologist and the Doyenne of Death®, these films bring a light touch to the dark topic of death and teach about funeral planning.

"These Coronavirus Cinema film recommendations all have funerals or death as part of the story. Ironically, the pain of loss provides ample opportunities for comedy and humor," said Rubin. "These films give us insights into funeral traditions and planning ahead that maybe you haven't thought about but should."

The movies and TV shows in the Coronavirus Cinema Collection are entertaining and indirectly educational. To date, videos have focused on Funny Funeral Films, funeral and death-related movies that are "Based on a True Story," The Viking Funeral on Film, Jewish Funeral Traditions on Film, and Funeral Directors on Film.

Future Coronavirus Cinema Collection videos will focus on films featuring medical care and end-of-life treatment, visions of the afterlife, and philosophical musings on mortality. Additional videos will post to Gail Rubin's YouTube channel in the coming



weeks. Subscribe to the channel by searching for @Gail Rubin on YouTube and be the first to know about new videos!

Certified Thanatologist Gail Rubin is a pioneering death educator available to do virtual and in-person presentations illustrated with comedic and dramatic video clips. Her presentations qualify for continuing education credits for medical professionals, hospice and social workers, attorneys, financial planners, funeral directors and other professionals who need CEUs. She has a license from the Motion Picture Licensing Corporation to use films and TV shows in her speaking engagements. Visit this web page to download a list of talks: <https://agoodgoodbye.com/speaking-and-consulting/film-presentations/>.

## SRS ANNOUNCES RELEASE OF 'V9 ONLINE'

**Wexford, PA** — SRS Computing today announced the release date of their new V9 Online software which many have described as the future of funeral management software.

Built on its more than twenty-year track record of being the leader in funeral, cemetery, and cremation management software, SRS is set to release browser-based, portable and mobile software to funeral homes everywhere at its official online launch event on July 15, 2020.

"With V9 Online, funeral homes will experience management software without restrictions," says Kim Simons, VP of SRS Computing. "We built V9 Online to complement our flagship product, Procession. It will give firms the flexibility and freedom to use SRS on all of their favorite devices including all Mac products," adds Simons.

On July 15, 2020, funeral homes will be able to tune into the LIVE unveiling of this revolutionary software built exclusively for funeral homes. The event will be limited to 500 seats so interested funeral professionals are encouraged to save their seat early here.

"One of the key benefits of this new software is having the ability to run your software wherever you want and on



what devices you choose, as long as you have a browser connection. That is something we will show behind-the-scenes of at the online launch event on July 15th," says Scott Simons, President of SRS Computing. "We know clients will also benefit tremendously from not having to initiate program updates anymore on physical computers. V9 Online eliminates this and so much more," concludes Simons.

To witness the unveiling of V9 Online on July 15, 2020 save your seat for the official launch event via webinar at [www.srscomputing.com/V9-Online](http://www.srscomputing.com/V9-Online)

SRS Computing prides itself on giving funeral homes the software and tools they need to grow their business, strengthen their community image and impress families. As a leader in funeral home management software for twenty-one years, SRS offers complete management software solutions for funeral homes, cemeteries, crematories and pet death care providers. To learn more about SRS computing visit their website at [www.srscomputing.com](http://www.srscomputing.com) or contact the SRS team at 1-800-797-4861.

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SPOTLIGHT ON:

# FUNERAL SERVICE EDUCATION

The Funeral Industry, as always, is ever changing. In days past, educational and licensing requirements across the United States have been lax overall and left up to each state's governing body to determine the requirements within their state. Although each state continues to remain in charge of determining requirements, those requirements are becoming more stringent each year that funeral professionals remain in practice due to advances in death care technology, governing regulations, and the expansion of the funeral directors/professionals' duties. Consumers rising expectations have also played a major role in shaping the future of the funeral industry.

A funeral directors' duties once consisted of only a few tasks (many, many years ago). However, current funeral directors and professionals are much more than that –

they are managers, legal officers, CEO's, CFO's, and COO's and many are often their own customer service reps, answering their own phones, and handling their clients' needs from beginning to end. Because their duties have expanded, so has the need for continuing education. "Continuing education gives professionals the opportunity to take a deep dive into new products and services they may not have considered before.", said Stacey Cessna of WebCE. A funeral procession that once consisted of service A, now consists of Service A, B, and C, as well as a host of grief and sympathy products. Continuing education paves the path to future success by ensuring that the needs and expectations of current and prospective clients have been and will be met. Jill Karn of Pierce Mortuary Colleges mentioned that "progressive funeral homes value the internal development of their future leaders and look for

institutional knowledge to be passed on to others" which further justifies the necessity of continuing education in the funeral industry moving through 2020 and into 2021.

Changes in educational and continuing education requirements have contributed to the expansion of the funeral industry by altering the way that initial education, licensure, and continuing education have been offered compared to more traditional methods of learning and licensure from the past. "Virtual delivery of education over multiple forms of platforms and media, accessed on demand or in real-time e-learning, has dramatically altered the landscape of education", said Jill Karn, of Pierce Mortuary Colleges. These technological innovations and improved methods of delivery of digital content has positively impacted the funeral industry by allowing those who previously didn't have the chance to earn a traditional campus based education the ability to earn an "online" or "hybrid" (mix of online and on-campus classes) degree that would allow them to become licensed and practice in their own state all the while enjoying the comforts of remotely learning/working.

Because there are no uniform licensing standards or a federally governed regulatory body for the funeral industry, licensing requirements vary from state to state. One state may be satisfied with a High School Diploma, or equivalent, plus an apprenticeship, while others may require a bachelor's degree in Funeral Service in order to be licensed. It is important for prospective students of the industry and current professionals within the industry to understand the licensing requirements for their own state as well as any states they may be interested in directing in, and then make an informed decision on where to obtain their education or continuing education credits/requirements moving forward. According to Jack Lechner of CCMS, "The best way for a death care professional to stay abreast is to belong to a professional association, attend regulatory board meetings, and at least reading the published minutes of your State's Regulatory Board." Those best practices will ensure that professionals adhere to their states licensing requirements by staying on top of required continuing education credits and will assist in choosing an institution for continuing education. Choosing an education provider is a decision that must be made after careful consideration of what is right for the individual, not which has the lowest cost, or which is the most conveniently located.

Continue reading to learn more from current industry educational professionals from renowned educational institutions within the US on what they feel has changed in terms of licensing and educational requirements within the industry as well as their opinions on the impacts of these changes. **FBA**



WebCE® offers a large selection of online funeral continuing education courses for funeral professionals nationwide where CE is required. Our online funeral continuing education courses include the most up-to-date information, and provide funeral professionals with the knowledge they need to be successful. Funeral professionals also have the opportunity to save time and money with our dual-credit courses. These courses are designed for those who have licenses in multiple states, or those who also hold an insurance license for selling pre-need programs.

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# PIERCE COLLEGES

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Pierce Mortuary Colleges strive to create the best and most advanced environment for all students, graduates, partnerships and funeral directors. At each of our campuses we host on-campus employer visits throughout the year with companies looking to hire graduates. Even before our students graduate, employers are encouraged to use these events to interview, make contacts with potential hires, and to begin their hiring search. We offer career placement assistance and personalized career plans for students from day one and our job placement rates are excellent. Another important service that we offer to funeral directors is continuing education/CEUs. We offer online courses as well as provide on-campus continuing education events throughout the year so that your employees have the tools and licensing requirements they need to thrive in a constantly evolving workplace.

For individuals seeking to explore interests, develop skills and enhance their careers, all our colleges offer an accredited associate program, certificate programs, and a variety of courses.

The Online Bachelor of Science degree in Funeral Service Management has course offerings in funeral service-related topics. The bachelor degree would allow ABFSE funeral service associate degree graduates, who have passed both National Board Exams (NBE) or is a licensed Funeral Director/Embalmer, to enroll in the program.

The Funeral Director's Program is designed to meet specific state or professional needs. It is not accredited by the American Board of Funeral Service Education since it does not include instruction in embalming and related science courses and the general education courses. Students graduating from this program are not eligible to take the National Board Examination or any state board examination for which graduation from an ABFSE accredited program is required.

Pierce Mortuary Colleges' reputation is second to none and prospective employers and funeral service business leaders hold high regard for Pierce Mortuary Colleges and its graduates. Pierce Mortuary Colleges is a group of private colleges teaching funeral service education and include:

Dallas Institute of Funeral Service, Dallas, TX  
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Mid-America College of Funeral Service, Jeffersonville, IN

Pierce Mortuary Colleges strive to make education affordable and accessible. Compared to other funeral service programs across the United States, Pierce Mortuary Colleges offer more scholarships overall rather than to just higher ranked students. Individual programs on our campus give individual scholarships as well.

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The Cincinnati College of Mortuary Science is an institution which endeavors to develop professionals who can function with distinction within their chosen profession and within the community of life. We strive to provide the best education possible. CCMS offers continuing education throughout the year to licensed death care professionals and funeral homes. Continuing education include Ethic, Pre-Need, Cremation Law, Crematory Operator Certification Program, Certified Celebrant Training, CEU's for Hospice Workers (counselors and social workers). We also provide programs to funeral homes to provide to the hospice workers in their area.

CCMS provides most of our CEU offerings in person here at the CCMS Campus. We occasionally offer online training programs and are currently building that site. CCMS will also come to our location to provide informative CEU programs for your staff or community.

The College is dedicated to providing a sound education and learning environment for its students to help them prepare for a successful career in funeral service. Central to the College philosophy is the firm belief that by example and excellence in teaching, supplemented by the opportunity for extensive practical experience, the College can develop professionals who will be technically competent, ethical and responsive to the needs of others. Inherent in this philosophy is the college's recognition of its obligation to the student, the profession, and the community.

CCMS is regionally and professionally accredited. Regional accreditation comes from the Higher Learning Commission (HLC), one of the six regional accreditation organizations in the US. This means that a student's credits earned at CCMS are recognized all across the United States. CCMS is also professionally accredited by the American Board of Funeral Service Education (ABFSE) so students who graduate from CCMS can be released to take the National Board Exam (NBE). We are authorized to confer an Associate of Applied Science and Bachelor of Mortuary Science degrees. The addition of the Educational Cremation Center will position CCMS to provide the most complete death care education available in the US. Graduates also earn Certified Celebrate status, Crematory Operator Certification, Cremation Arranger training, and Disaster Mortuary Management training. We conduct over 500 embalmings per year in our seven-station embalming lab on campus.

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# TOP 4 WAYS DIGITAL TECHNOLOGY CAN TRANSFORM FUNERAL PERSONALIZATION

BY PAUL GOOD



The rise of digital technology has had a profound impact on the funeral industry. Digital tech has also contributed to the ever-growing trend of personalization in funeral service, and funeral homes that employ digital technologies to meet families' expectations will have a successful future. But if you are not digital-forward yet, don't worry — funeral professionals can adopt a variety of technological features to give their families what they want, how they want it, and when they want it. There are several ways to apply digital tech to update existing funeral offerings, or create new and innovative services to set you apart from the rest of the competition.

## Let's Do a Walkthrough

To illustrate how digital technologies can elevate personalization options in your funeral home, let's use memorial photos as a walk-through example. We have all heard the expression "a picture is worth a thousand words," and a photograph of a loved one often invokes special memories. Visual images convey emotions and feelings that cannot truly be described with words, which is why families often display a portrait of their dearly departed at the viewing and/or funeral/memorial service.

Any funeral director will tell you that helping a family collect and arrange pictures of their loved one is a moving experience. But sometimes it's hard to find the perfect photo, especially in the short time-frame allotted for making funeral arrangements. This is where digital tech comes in to save the day — there are several technologies that can make this

process simple and easy, and most importantly, faster than ever before.

## Top 4 Digital Technology Features for Personalization

Below you will find a list of features to transform the way you market memorial photos to your families, and turn them into an in-demand personalized product for your funeral home. These features save precious time and energy, and while you may not be able to implement all these technologies at once, focusing on even just one can greatly improve your bottom line.

### 1. Hardware Tools

More and more people are saving photos and images on smartphones or in the "cloud" because it's easy and convenient. And thanks to digital tech improvements, many smartphones now offer HD quality photography and built-in DIY editing tools that are intuitive and user-friendly.

Smartphones also have higher capacity storage for all those milestone pictures people take (birthdays, graduations, weddings, etc.), and advancements in technology allow for same-day printing as well as just-in-time manufacturing of personalized photo products. Photo album favorites can also be digitized by simply taking a picture of the hard-copy image or scanning it with a high-quality scanner.

**Example of how it works:** During the funeral arrangement conference when discussing memorial photo options, family members can easily search through their smartphone photo

libraries or social media accounts for a picture of their loved one and text it to the funeral director within seconds. Or they can choose a treasured snapshot from a photo album and digitize it by taking a picture of the image. The digitized photos can then be converted into high-grade prints within the same day.

### 2. Instant Connections

Texts and emails are a perfect example of how fast digital technology works. These tools, combined with social media, have revolutionized how we communicate with each other. Social platforms have also enhanced how consumers discover new products, source images, and share reviews about local businesses. News and information spreads around the world faster than ever before, which in turn adjusts customer expectations for how quickly you respond to their needs and concerns.

**Example of how it works:** When a family member sends the funeral director a text or email containing a memorial image of their loved one, that's high speed internet technology at work helping you connect and communicate with families on a real-time basis. The digital image can be instantly transferred to a professional memorial photo business who edits, customizes, and creates the final memorial canvas for the funeral centerpiece. All this can happen in just a few days thanks to digital technology.

### 3. Software Specialization

Digital photo software adds that extra-special touch to memorial portraits. Advancements in coding and programming have increased the level of personalization options with DIY photo retouching and special effects tools, design templates, and automated publishing. Digital tech software makes the image editing process faster and cost effective, eliminating time-consuming manual tasks with just a few clicks on a screen.

**Example of how it works:** Low resolution photos can be up-converted or scaled into high resolution, and blurry images can be enhanced to produce a final portrait that family members will cherish forever. A digital picture of your loved one can be professionally edited by an artist and converted into a premium quality image in within a few hours. The retouched digital image of the memorial photo can also be downloaded and used for prayer cards, funeral programs, etc.

### 4. Customer Service Upgrades

Digital tech makes it easy to provide excellent customer service in your funeral home. In the same vein, funeral providers also receive the same level of service from their vendors and partners. Digital technologies allow for push notifications via text or email, and order tracking features are available 24/7. Premium shipping and rush upgrades are available if required and payment is a breeze due to industry standardized encryption for secure credit card processing. In addition, direct access to mobile and online chat support reassures customers that any last-minute changes can be easily managed. The entire process is convenient, fast, and doesn't require much effort from the family or the funeral director.

**Example of how it works:** The portrait company notifies the funeral director when the final product is ready and confirms approves the proof with just one click. Regional distribution and printing centers guarantee on-time delivery to the funeral home, and the funeral director can present the family with a beautiful, framed portrait of their loved one only a few days after they placed the order. Families can also instantly reorder one or more portraits to share with others as a memorial keepsake of their loved one.

## The Bottom Line

By using technology to open up lines of communication, you can connect with your families on a deeper level because you are giving them exactly what they are asking for. This kind of top level service is what gets customers to post favorable reviews on your website and share positive testimonials with the community at large. And thanks to the power of word of mouth, your loyal families will drive more traffic to your funeral home, increasing your profits along the way.

All in all, digital technology offers a seamless online shopping experience complete with top level customer service, adding value to your memorial photo program and providing your families with a memorable keepsake they will treasure forever.

## Personalization Is Here to Stay

Personalization is now the standard in the funeral service industry, and families expect to have several options when they call your funeral home. Digital technology is the best way to meet their needs while ensuring 100% satisfaction all around. The memorial photo example illustrates how digital tech can upgrade a basic funeral product and turn it into something truly personal and meaningful. The future of digital technology looks bright; it will continue to grow and expand, and funeral homes that apply technological tools to offer convenience, accessibility, and fast service will win out in the long run. **FBA**

Paul Good is Founder/CEO PhotoFixitPro, Inc. dba: MemorialPhotoCanvas.com. For over 30 years Paul has worked professionally in traditional & digital photography technologies and photo retail marketing. In 2006, he founded PhotoFixitPro upon discovering a daily, commercial, large volume, wholesale business opportunity for 24-hour photo restoration work, specifically in the funeral industry. This development led to the creation of a custom business model that would support an unlimited number of photo repairs daily, exceptional quality, and 24 hour delivery of service. Today, PhotoFixitPro Inc is a still photography post-production corporation based in Los Angeles, California and serves global customers on three continents. In 2019, MemorialPhotoCanvas.com was introduced to provide photo repair services direct to premium framed canvas to funeral homes around the world Good is a contributing photographer to Getty Images and member of the Academy of Television Arts & Sciences. He may be reached at 818-358-3018, or paul@memorialphotocanvas.com.



# THERE ARE NO DO-OVERS

BY GEORGE PAUL III



I was reading the NFDA's annual survey and one fact stood out to me. They mentioned that half of families pick a firm because they previously served the family. While that may be obvious to us all, pause for a moment to let what that really means sink in.

## "I Have the Power"

It means you have a lot of power and control over the brand experience your firm provides to families. It means that if you mess up then you've just lost a serious amount of residual income. What do I mean? Every business, firms included, has an acquisition cost; the amount of money you spend to acquire a new family for your funeral home. Now you may say, "All my business comes from word of mouth." If so that's great and dangerous at the same time. If you want to know why feel free to send me an email. However, most firms spend money on SEO, Google and social media ads, print marketing and more in order to spread the word about your firm and attract new families. Take the sum total cost of all your marketing efforts and divide that by the number of service calls you made last year. That's your acquisition cost. Let's break it down into hard figures to get a better grasp on this.

Let's say your service calls average \$3500 taking traditional burials and cremations into account. If you did 100 service calls last year, then you grossed \$350,000. They say you should be spending at least 10% on branding, marketing and advertising which would be \$35,000. When you divide that by the number of service calls then that means you spent \$350 to gain one family. Like the NFDA survey mentioned if you do your job right, they come back. Which means you gain another \$3500, only this time you didn't have to spend more money to get them. This means you spent \$350 and gained \$7000. Those are some really good numbers. However, if

they don't come back then you've just lost more than the additional \$3,500. I don't know about you, but if numbers like that begin to add up then my business is in trouble.

The reality is that there should be no reason whatsoever that a family wouldn't come back to you if they haven't relocated a significant distance from your firm. We're kind of like dentists. No one wants to go, but if we find a decent one we'll go back and we're definitely not shopping around. It's too risky. I had a bad experience with one dentist and it took me over two years to go back to one and only after A LOT of research. We all know death is a taboo subject with our families. No one likes to talk about it until it happens. If there's such resistance and stigma then naturally the family is going to go to the last place that made that experience easiest and pain-free. Now ask yourself, what grade would you give yourself for the last service call you did? Unless you have a review from the family or conducted a survey it actually doesn't matter what you would grade yourself. It's hard for us to be unbiased in our assessments. It only matters how your families think you did.

## "With Great Power Comes Great Responsibility"

Thus, we see the importance of making sure we get it right the first time because there are no do-overs. People will rarely tell you why they're leaving you. They just don't come back. Later you find out one of your competitors are servicing them. For most people that may sting them a bit and they move on. I'm an empath so it cuts me to my heart because I put my heart into everything I do. I understand everything that's at stake for both myself, the firms I serve and their families. As a result, I make sure I get it right the first time. Because of that families come back to us an average of three times. This is because I've strategically mapped out all the factors that could create a bad brand experience and created systems

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to make sure things go the way I want. Listed below are the factors that would cause a family to use another firm after you've served them.

### Stereotypes & Objections

I list this first because you need to know the objections to the sale before you can close one. This industry carries the stereotype of only being out for the money. We take advantage of vulnerable families. This gets amplified if there was recent news of a firm that did in your area. Then there's any stereotypes people may have of your firm specifically whether true or untrue. One firm we did branding and strategy for unfortunately carried the objection that his facility was rundown. To address it we provided a 4-phase renovation process. You need to know the objections and stereotypes you're dealing with and address it through branding and marketing.

### Reviews

This is crucial for both before and after. Most people choose a company because of online reviews. The longer your firm has been established the more reviews you should have. If not, people raise questions like, "why does a funeral home that's been around for 40 years have only 18 reviews? They must be doing something wrong. I'll look for someone else then." Now, you've just lost a sale and you didn't even know it. Now if you do service them and they leave a bad review it will block future business. Thus, you need to have a system to get reviews and survey specific areas they might comment on to ensure they're happy and will come back.

### Initial Meeting

You may close them, but if they don't like that experience they may not want it again. This actually isn't a deal breaker if you deliver over the top. But if you don't, then like the last article I wrote, When One Thing Is Good Everything Is – How Personalization Enhances Your Firm's Brand, it'll be added to the many reasons the family chooses to go to another firm.

### Price

This is a catch 22. I definitely don't think you should be the lowest price unless your plan is to make it up with super high volume. There is though, a connection between price and value. The higher the price the more value you must deliver. However, keep in mind that no matter what people pay in price, when they do pay it, they expect the best. Thus, it's better to price what's best and most profitable for you and deliver an amazing value because that's something you can control. Bottom line is that you don't want people buying based on price alone because if they find a lower price somewhere else, and they will, there goes future business.

### Staff & Vendors

Yes, they can break you too. Someone is treated badly by staff they're not going to complain to the owner, unless it was really egregious. They'll just say, "I'm not dealing with that again", and go somewhere else. It doesn't stop there because vendors you recommend to families are a reflection of you. They play a large factor into the brand experience you provide your families. If your family has a bad experience with one of your vendors then they had a bad experience with your firm. This doesn't mean that you keep everything in-house

because that'll quickly drive you mad as well as raise your operating costs. You just need to have systems in place to monitor them to make sure they are performing at or above your standards. After all, you're paying them, so you get to dictate terms to a reasonable degree.

### Human Error & Issues

It happens. What's more important is how you address them. Most people are reasonable and if you handle an issue well, then they'll forgive you and move on. Don't make excuses. Admit fault and make it right. If the human error is due to the family not following your systems and procedures, you can point that out and see what reasonable terms you can agree upon before moving forward. Always handle these face-to-face or over the phone and never ever through email or text. Too much can be misconstrued that way.

### Bonuses

What else comes with what they're buying? Bonus gifts, personal touches and so forth go a long way to making sure the experience you give families is one they want to repeat. What do they say? Under promised and over deliver.

### Branding

All of the above are part of your brand. What I'm referring to here is your actual collateral, social media, website and logo. It needs to look bigger than what you really are in order for people to come and come back. Marty Neumeier, the man who literally wrote the book on branding says, "a brand is a promise you make to your clients." This is why your brand consists of people, places and things that represent how you deliver on your promise. All of that is symbolized by your logo. Deliver on your firm's promise in an amazing way and they'll come back. Therefore, a professional should design the collateral for your firm. They're trained to put things together in a way that elicits the response your families want.

### Do It Again, Please

Yes, there's a lot of factors to ensuring families come back. This is about strategically creating a brand experience that people want to repeat. That takes time and a lot of planning. There's a reason why you have to walk through the entire store at Ikea to get out. It's about a full brand experience. Give your families a good one and they'll keep coming back. Until next time I wish you much success transforming your firm into an amazing funeral experience. **FBA**

George Paul III is a branding expert and award-winning designer. He's the founder of Cherished Keepsakes and Seize the Brand. Cherished Keepsakes provides memorial keepsakes such as prayer cards, memorial programs, buttons, photo collages and more. Their innovative designs have been sought after by families and funeral homes across the country. Seize the Brand provides branding, strategy and marketing services to funeral industry professionals. There they take the collective experience gained branding companies in numerous industries and apply best practices to firms and funeral professionals to transform their business into an amazing brand. To connect with George, email [gpaul@cherishedkps.com](mailto:gpaul@cherishedkps.com) or [gpaul@seizethebrand.com](mailto:gpaul@seizethebrand.com); call 617-971-8590 / 980-231-1476; or [www.cherishedkps.com](http://www.cherishedkps.com) or [www.seizethebrand.com](http://www.seizethebrand.com).



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# THACKER

## CASKETS

### Who is Thacker Caskets and what product and/or service do they provide?

Thacker Caskets is the industry's leading family owned funeral supply company. We supply funeral homes with essential products, including metal and wood caskets, oversize caskets, cremation products, crematory supplies, and specialty need items.

### How did Thacker Caskets get involved in the funeral industry?

Our history begins in 1939 when Carl C. Thacker founded the company in Washington DC. It started off as a local funeral supply company servicing the greater Washington, DC market. Our company was originally called Old Dominion Casket Company, but the name changed to Thacker in the early 1970s. In 1981, Carl's wife, Audrey and son, CJ assumed leadership of the company following the death of Carl. Under their direction, the company grew and prospered into the business that we are today. Throughout our 80 plus year history, we have relocated headquarters, expanded into 41 states, began our own manufacturing of metal caskets, introduced innovative products, and launched an interactive virtual showroom.

### What makes Thacker Caskets unique?

First and foremost, we are family owned. We are unique in that we are not just trying to sell caskets; but we listen to our customers and treat them as part of the family. In a 2016 survey, the number one request by funeral homes of their casket supplier was to offer more modern casket fabrics that can be interchanged on an at-need basis. We listened. In 2017, we introduced Tailored Designs™, a program that allows a family to style their loved ones' casket with one of eight alternative modern woven fabrics on an at-need delivery basis. In 2014, we introduced the Remembrance Line, which offers families the ability to choose from several of Thacker's most popular selling burial casket designs that have been copied and included in our metal, rental Remembrance Line. We also got the rental design patented. These are just a few examples of how Thacker is truly interested in providing funeral homes what they need. We are continually reading, researching, and doing "in the field" work to understand what our customers need.

### COMPANY SPOTLIGHT

THACKER CASKETS  
5251 INTERCOASTAL DR  
MONROVIA, MD 21770  
TEL: 800.637.8891 | FAX: 301.856.5107  
THACKERCASKETS.COM

### What are the benefits of funeral homes using Thacker Caskets?

Our company stands out in the industry because of our hard work, our dedicated employees, and the true passion we have for what we do daily. Our goal is simple: provide an honest product at an honest price while valuing the ideals of excellent customer service. When funeral homes decide to work with Thacker, they are not only receiving high quality products, but the best possible service as well. We have highly trained, well-educated sales consultants in the field that understand all aspects of the business, from the administrative side to the sales side to the marketing side. In addition, we offer training sessions that are specifically geared towards individual funeral homes that include display methods and training materials for the arrangers. We do not have one standard training program or resource; we take the time to really get to know the customer and understand their goals and aspirations for their business. We strive to do as much possible "behind the scenes" tasks for our customers so they can focus on their families. The service funeral homes get from Thacker doesn't stop at training programs; we also provide individual merchandising plans that are well suited for the needs of a specific funeral home, with the needs of the families they are serving in mind.

### How does Thacker Caskets provide a solution for funeral homes?

As shown in some of the examples above, we are interested in learning about our customers and understanding what it is they need. We are dedicated to our customers, so much so that CJ Thacker leaves his personal number on our voicemail if the office is closed, so customers can get assistance anytime they need it. We have created innovative products based on the needs of funeral homes and will continue to listen and learn as the industry changes and adapts to modern times.

### How would a funeral home contact Thacker Caskets for more information on your products?

Funeral homes can contact Thacker Caskets at 800-637-8891 or visit [www.thackercaskets.com](http://www.thackercaskets.com).

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# THACKER

## CASKETS

the leading family owned funeral supply company since 1939  
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Most major casket components are produced by Thacker or sourced to USA based companies



# Is Your Funeral Home's Website in the Right Decade?



Old websites are confusing to navigate, have no tools for extra revenue, are not secure, and create extra work. Do any of those things remind you of your funeral home's current website? If so, it may be time for an upgrade.

With the right features and tools, your website can accomplish so much more for your funeral home and client families. A website that's in the right decade should be user-friendly, have revenue-generating features, be secure, and work for you, rather than create extra work.

Let the Frazer Consultants team help! All Frazer-powered websites have the following features and tools to make sure your website is in the right decade.

### User-Friendly

Frazer-powered websites have a responsive design. This simply means that your website responds to whatever device type families are viewing it on. Whether it's a smartphone, tablet, or desktop, your website is easy to navigate on all devices.

The responsive design also helps create an interactive obituary experience for users. On Tribute Walls, families can view and share their loved one's obituary, post memories and photos, leave virtual symbols, and light virtual candles. They also can order flowers and memorial trees, donate to a crowdfunding campaign, and see recommended places for donations in their loved one's honor.

A user-friendly design creates more opportunities to showcase what makes your funeral home unique.

Does your funeral home have a long-lasting history in your community? Or, are you new to the area and excited to put down your roots? Use your website to help tell your funeral home's story and what sets you apart from your competitors.

### Revenue-Generating Features

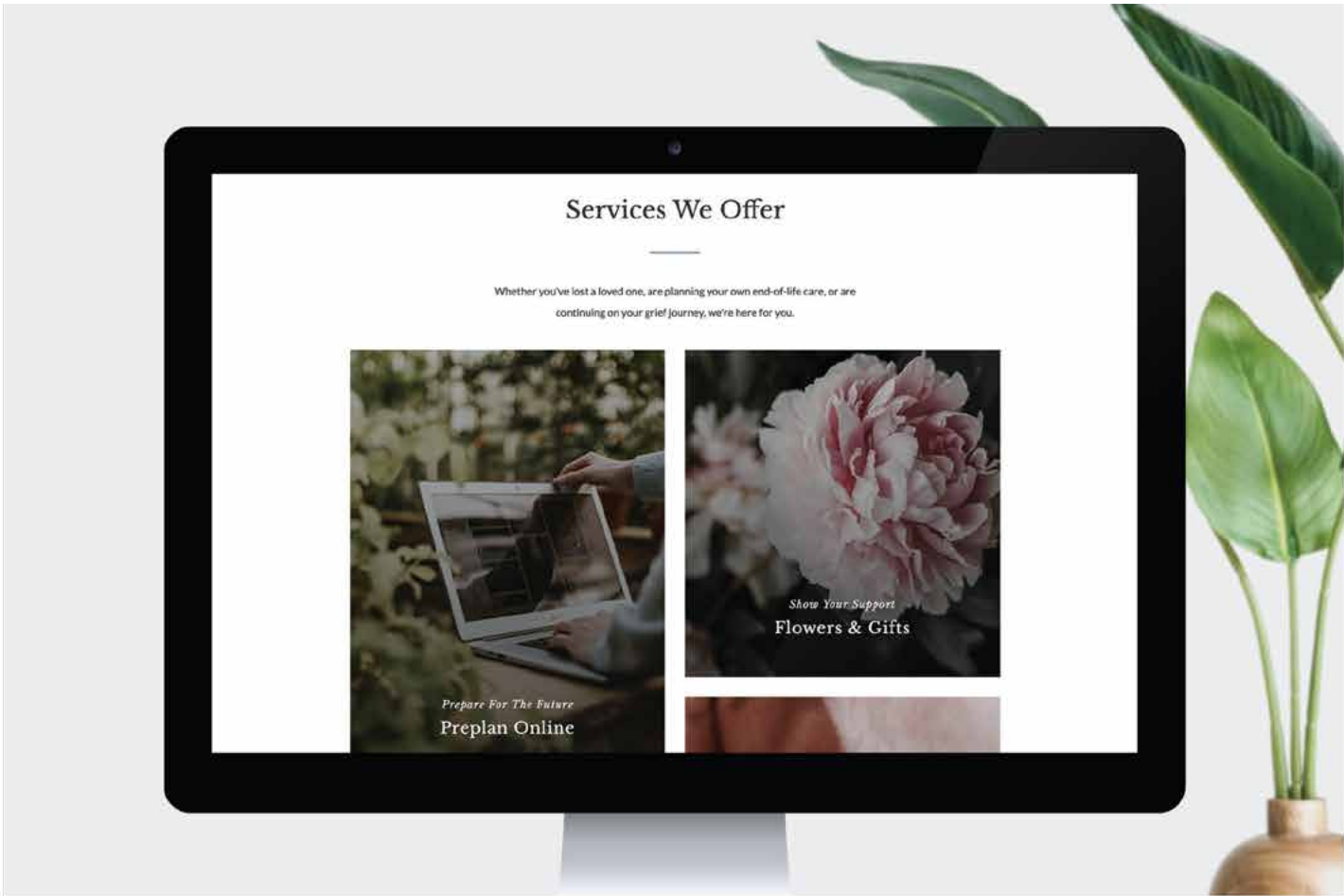
Having a modern design is important, but a website that's in the right decade is made up of much more than that. With a Frazer-powered website, you can earn extra revenue to tackle other projects that you had to put on the back burner.

Frazer-powered websites come with Tribute Store capabilities for ordering funeral and sympathy flowers and memorial trees. Since you're hosting Tribute Store on your website, your funeral home earns a commission from the flower sales. This way, you're also keeping traffic on your funeral home's website instead of sending them elsewhere.

Instead of wondering when you'll get the funeral payment, get paid right away! With Tribute Pay, our all-in-one payment platform, your funeral home gets paid faster and easier than ever before. With this payment platform, families have multiple options, including credit card processing, eCheck, crowdfunding, loans, and life insurance assignments.

### Website Security

With more funeral planning happening online, a website that's in the right decade needs to be secure. That's why all Frazer-powered websites are protected with Secure Sockets Layer (SSL) certificates. These



simply encrypt the data sent between your web server and browser, which keeps your sensitive information safe and secure.

Families are at their most vulnerable and stressed when coping with the loss of a loved one. By having a secure website, you can give them peace of mind and one less thing to worry about. Then, they can enter their personal information, such as a credit card number for the funeral payment, without any worries.

Besides keeping your information secure, having an SSL certificate also can help boost your search engine optimization. For example, search engines like Google prefer websites that are secure, so your website may rank higher on search engine results pages. Google also makes it very obvious to users if your website does not have a secure connection.

### Works for You

Lastly, if done right, your website should be like an additional employee for your funeral home. With a Frazer-powered website, you have built-in forms, such as contact us and preplanning forms, to find new client families for your funeral home.

Websites also should have time-saving integrations. For example, Frazer websites integrate with the top funeral software and answering service companies to eliminate double data entry and save time. They also integrate with Tribute Center for creating personalized funeral stationery products, Tribute Videos, and more.

With a Frazer website, you also get innovative features that require zero work for your staff! For 365 Days of Healing, families simply submit their email address to receive daily messages of support and hope. For Text Directions, families can have the service directions sent directly to their phones.

At Frazer, we are continuously developing technologies that help you better serve your client families. To learn about even more features that come with your Frazer-powered website, give us a call at **866-372-9372** or email **info@frazerconsultants.com**.



## COMPANY SPOTLIGHT

ATLANTIC COAST LIFE INSURANCE COMPANY  
WWW.ACLICO.COM  
843-573-3045

### Who is Atlantic Coast Life and what product and services do you provide?

Atlantic Coast Life headquartered in Charleston South Carolina is a premier provider of preneed products, including annuities and life products for families. Since 1925, Atlantic Coast Life has been helping families to prepare for a confident and secure future. Our mission is to bring sound products and solutions for our funeral homes and distribution partners. Growing from our home state of South Carolina, we now have product in 35 states across the US with states targeted for expansion. We are committed to having state of the art service and competitive consumer product offerings and are well-positioned to maintain our financially strong and stable platform.

### What makes Atlantic Coast Life Unique?

Our partners are paramount and we are here to support them with a variety of growth rates, product options and seamless transactions including our E-App for paperless submission of business, remote sales platform, claim processing, EPO quotes and ordering of supplies. All of which can be transacted on a smart device, laptop, desktop, and I-Pad. Descendant coverage is included in our Life plans for Children, Grandchildren and Great Grandchildren. All transactions can also be accepted by email, fax, and mail.

### What are the benefits to funeral homes working with Atlantic Coast Life?

Our funeral home partners tell us they love the options in growth rates from simple to a compounded rate, and a simple easy to use product offerings for their families. We also offer an aftercare platform and marketing support options. Our customer service team continues to receive great feedback from our funeral home customers and partners. New business, commissions and claims are processed without delay. A dedicated concierge phone line is provided to our funeral homes and partners for when they need us and we are here to answer their call.



### How does Atlantic Coast Life provide a solution for funeral homes?

Atlantic Coast Life provides simple, easy to understand product solutions, great customer service, and business reports needed to track your business with confidence preneed claims will be paid on a timely basis. Local support with our many Regional Sales Directors and Marketing partners is another plus with Atlantic Coast Life.

### How does funeral homes reach Atlantic Coast Life?

You can contact us by visiting [www.aclico.com](http://www.aclico.com) or call 843-573-3045, or reach us by email Tom Holland at [Tholland@aclico.com](mailto:Tholland@aclico.com).

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## PROFESSIONAL SPOTLIGHT

### TIMOTHY TOTTEN

At an early age, Timothy learned that his imagination, initiative, and perseverance would take him far. He had many personal goals and set out to achieve them. And all these years later, he has had the opportunity to live by the philosophy that has always guided him, which is to live in a nicer world with nicer people. And Tim has done exactly that, making the world better for himself and others.



**F**inal Embrace owner Timothy Totten became an industry veteran by accident. At 22, Totten was working at a theme park when an opportunity to answer phones at a corporately-owned funeral home became available. Lured by the promise of higher wages, Tim also found the prospect of working in an industry that focused on hospitality and helping others inviting.

This first job led him eventually to a smaller family owned home where he was given greater amounts of responsibility and the chance to accompany his boss on removals. Seeing the boring fake fur polyester cot cover the firm was using, Tim asked if there was anything that might be nicer to use. Learning the blue fur coverlet with the funeral home name embroidered in an antique font was pretty much standard, he quickly decided to make something himself by cutting up and fitting a new quilt. Tim says that the family were over the moon about how nice the cover was and were particularly vocal about how much nicer it was than what had been used for a previous loved one. Like dramatic irony in a Shakespearean play, we can nearly feel the idea strike in Tim's mind. What if others needed this same type of beautiful cover?

At first, Tim wasn't sure how far this idea would go or how many people would be interested in purchasing his cot covers, so he pursued the opportunity merely as a side job to supplement his regular income. And though he brought on a part time employee along the way, Tim didn't officially hire himself for ten full years! Clearly he was not afraid to chase his business or put in the hours necessary to make it a reality, sometimes working hundred hour weeks building his company stitch by stitch while also working in his full time positions at the funeral home, followed by a hospice and a fire department.

#### A Maker at Heart and a Maker with Heart

Being a maker at heart, Tim likes to make things and it was certainly this joy of making, especially those kinds of things that are new and innovative, that acted as fertile soil for his business. However, it was his innate drive to escape the mediocre and mundane as well as his committed desire to help others be happier that were the true seeds of his company. Getting to blend making with helping is his greatest source of Joy and to this end, Final Embrace has been built from its roots. Tim says that his goal is to, in some special

way, take away some of the cold and clinical feel from removals and to do whatever he can to make that time more comforting for the family. If he can simply help create an atmosphere of intention and care by providing the best and most beautiful cot covers, then he knows he's been able to mitigate at least some of that sadness and bring the family more peace in a tough time. It's precisely this that brings him purpose and gladness.

Despite his many strengths, Tim knows that he can't do it all and says that if he could give any wisdom to his younger self, it would be just that: "I can't do everything." He wishes that he would have gotten a banker, a lawyer, and an accountant early on and not tried, as he did, to do those things himself. It ended up costing more time and energy to do himself what he could have gotten professional help for. There are accountants for a reason, Tim says, and no one gets into a non-accounting business so that they can do accounting. Had he known this earlier, he would have been able to focus more directly on his passions and waste less energy on back-end business things. It would have saved him a lot of stress. Tim lays out this concept succinctly: focus on the things you love, get help for the things you don't and lean on the expertise of others even if that costs you a little more up front.

#### Setting Goals and Shipping Goods

As a creator, Tim finds that the most challenging thing for him right now is managing a mature business that doesn't have lots of new stuff going on. It's harder, he says, to make decisions about the future when you're doing pretty well because you don't want to rock the boat when you make any changes. However, Tim also knows that he can't be left behind, so he has to continue to grow and innovate, which has encouraged him to direct some of his energy there. It's this particular blend of drive to innovate and do all things well that make Tim who he is.

Tim says that he strives to set personal goals based upon how he wants to grow and how he wants to challenge himself. However, he believes that business goals are somewhat different because the kind of challenges one might give a business can be difficult to reach and be potentially unrealistic. So, Tim says he focuses on setting appropriate challenges for his employees, and focuses on developing what he thinks that the industry is willing to get from them. Then after making the best product possible, Tim says he drives robust customer engagement and the ability to quickly turn around product and ship it with ever increasing efficiency.

*Final*  
**EMBRACE**<sup>TM</sup>



#### Business Is as Business Does, but the Times They Are a Changin'

Tim attributes his primary success in business to the fact that they simply make good and beautiful products. This is one of his greatest sources of pride and he knows it's true not merely because of his high standards, but because he continually hears from customers that Final Embrace makes the best version of all that they sell. Success also belongs to the fact that there is a conscious effort on his part to be an innovator and to follow a design model that strives to think far into the future. The goal being to produce a beautifully designed solution that people haven't thought of before. And though these design principles and the products they produce are essential to Final Embrace and their success,



Tim desires, more than anything, to keep deep customer service values at the core of his business. It is a part of his personality to serve others well and ultimately use his talents to enrich and help them, so that naturally comes out in his business model. Through his leadership, every person at Final Embrace is committed to treating every customer better than they, themselves, would want to be treated; and that is certainly a legacy worth leaving.

One way that commitment is expressed is in their immediate shipping goals. Tim says that he knows that orders are placed because products are needed, and he does everything possible to get his products out the door as quickly as possible and always within 72 hours, if possible.

This commitment to immediacy in filling orders is a part of the way he has seen the industry change over the last two decades. Like all other Industries, he certainly sees the Funeral Industry moving toward greater and greater immediacy and Tim has had to stay on his toes to be ready for all areas of that as well as the changes in product acquisition and distribution. Whether nurturing new and deep relationships with distributors through wholesale opportunities, or pursuing catalog and magazine marketing, to today, ensuring mobile friendly ordering, Tim is keeping his eyes on the ever-changing nature of business. It might seem strange to hear that large numbers of Funeral Directors are ordering their cot covers from their cell phones, but it's true and Tim has worked tirelessly to ensure that Final Embrace is prepared to meet those customers, and every customer, at the place they are buying. He knows that Funeral Homes will do better when they are able to make better choices to serve their customers, and this is made possible by making better options available, both in terms of products, but also in terms of purchasing.

**A Hand in the Community**

Guided by a philosophy that he wants to live in a nicer world with nicer people, Tim does what he can to make the world better for himself and others. This shows first in his commitment to taking care of his employees, and also in his personal commitment to do things that help his community. Tim is committed to such community projects as putting on the annual Amazing Race for Charity which, as a volunteer effort, helps raise funds for twelve separate charities. Through this effort he's been able to raise and donate nearly \$35,000 every year. More recently, Tim instituted an effort to make and provide masks during the shortage and has organized upwards of 150 people to help make more than 23,000 masks for first responders and the community at large.

Tim is also involved in a project he started called Celebrating Heroes which began as an effort to simply make community banners that honored military veterans. Eventually, other Funeral Directors began contacting him to provide banners for their communities too. So now he now works regularly with Funeral Directors around the country to walk them through all the necessary steps so that they can also begin hanging these banners in their towns and cities. The Funeral Home doesn't even have to know how to do any of this! Final

Embrace provides all the tools, training and resources, from the digital artwork for the banners to the banners themselves, as well as the press releases, videos, and social media post material. Additionally, this costs the funeral home and the city absolutely nothing and they get to be a part of donating funds to a local veterans' charity and honoring the lives and memories of people in their own communities. It truly is good for everyone involved. The Funeral Home not least of all as they get to engage more directly with the community many times and in multiple ways during this program. People come in to tell their stories, sponsor a banner for their loved ones, get pictures of loved ones scanned and then to pick up their personal banners once they've hung in a place of honor in the city. This ends up being a kind of deep level soft marketing since it presents time that the Funeral Home gets to spend with each of these people outside of a funeral, deepening individual relationships and generating community trust and loyalty.

**Words of Advice from A True Success**

Ultimately, Tim believes that in order to be successful in the industry you must, of course, be customer-oriented, but you can't lose sight of business. You must be aware of the current and changing ways that people are going to actually buy stuff from you. Additionally, Tim believes that the oft-used business model of selling a product to a Funeral Home by convincing them to give it away to every customer and then add it to their bottom line simply does not work. He says companies should stop trying to add more work to the already-busy schedules of funeral directors. Tim has seen company after company fail trying to operate under that model. You should, he says, endeavor to produce a better solution to what's already happening rather than trying to sell another new thing as an "automatic add-on".

For a long time there seemed to be a mentality of "my way is the best way," with little thought to the changing times or what works best now. Tim says he's excited by the changes he's seeing in the industry in this area, but he hopes people continue to get on board. Additionally, he's excited to see more Funeral Directors become better connected with each other, listen to each other better, and embrace the better opportunities available to them through new technologies.

As a person and a businessman, Tim commands a lot of respect. He can certainly attribute his success to his personal relational ethics as well as his expert blending of traditional staples such as unparalleled customer service and community involvement with his embracement of the changing nature of business. We leave you with a few choice words right from the man himself.

"Anything I can do in my community to help them live and be well is important to me."

"There's always a market for the best."

And, of course, his personal motto: "Don't be boring."

We couldn't have said it better ourselves, Tim. **FBA**



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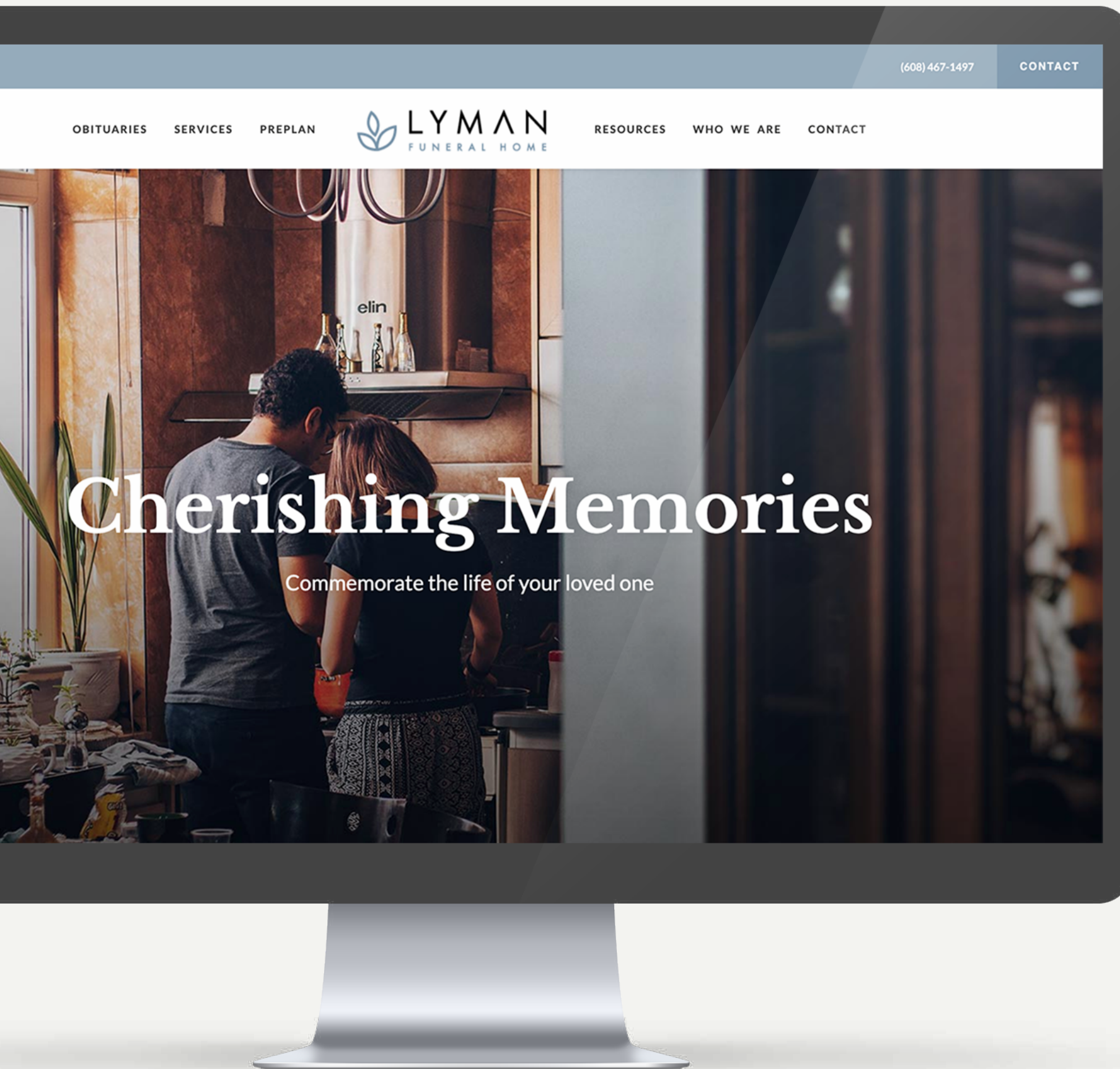
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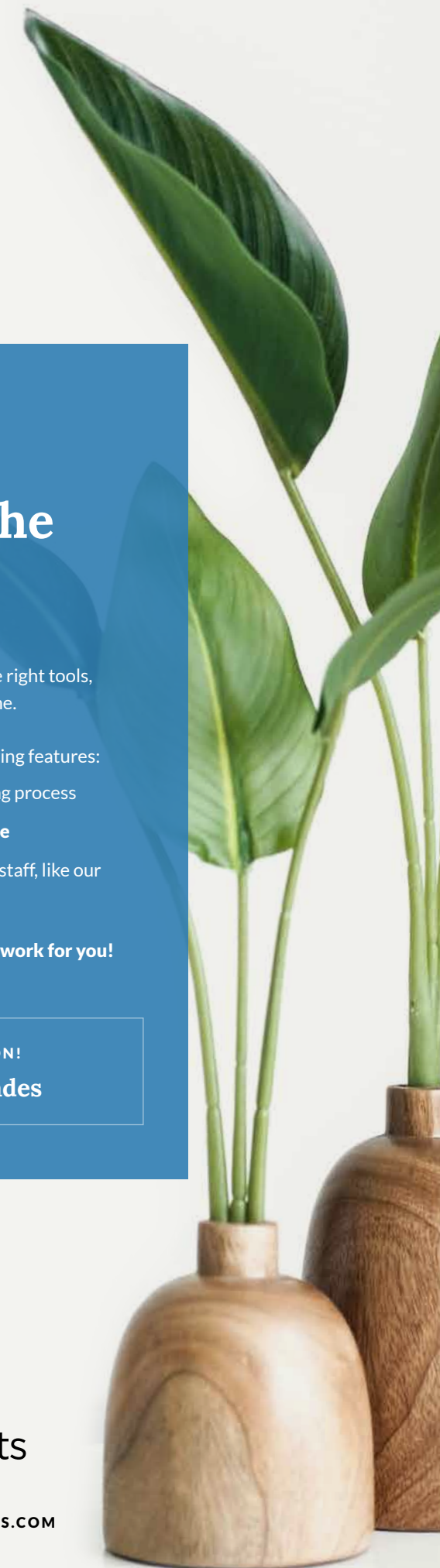
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# GETTING YOUR PRENEED SALES BACK ON TRACK!

BY THOMAS HOLLAND, CPC



The last few months have been interesting. It has influenced your ability to meet people face to face and your preneed sales results probably reflected this. First, let me assure you that your prospects and families will allow you to start meeting with you again. You should plan on this. When this will happen, we do not fully know just yet. The timing of this depends on a few factors some of which you have no control over. There are counselors who have continued to sell preneed plans throughout this time. While their sales may not be at the levels before all of us were asked to stay home, they are finding ways to generate business. So, what should you be doing now? Here are some suggestions:

1: Stay positive! Fear can be a salesperson's worst enemy do not let fear control your daily activities. These times will pass. Things will get better for everyone you need to believe that. The basic prospecting and selling skills still apply today. Activity leads to appointments and that leads to sales! Keep making those contacts. Phone calls, e-mails, and mail notes to your prospects to let them know you are here for them when they are ready to meet or talk with you about their preplanning needs. Use all resources at your disposal to generate activity and keep track of your activity results, this leads to future sales.

2: Start keeping track of your suspects, prospect's, and hot leads. The most productive counselors are those who do not run out of people to call and or follow up with. Keep records, a journal or other file of all these names and where they are in the process for buying their preneed plan with you. This will give you plenty of prospects to follow up with in a variety of ways. Some of your best sales tomorrow are people who you will and or have spoken with that did not buy for some reason. They just need continual follow up and this shows that you really believe in preplanning, so do not give up on them.

3: Start now if you have not begun already asking for e-mail addresses and ask if you can continue to connect with them. If you are using any social networks, keep your message to one of the services you provide and plant the seed for future conversations. Remember, that is your goal here is for a conversation either in person or remotely. Get up to speed on Webinar services such as Zoom or Go to Meeting. Be ready to answer that objection that your prospect does not want to meet personally. You will be surprised to see the number of people who will accept your invitation to hold a live presentation with them remotely.

4: Utilize a remote sales process. Remote sales have really helped counselors assist families in finalizing a preneed plan. If you have access to an E-App or remote sales app use it. Technology advances in E-Apps and remote sales processes can really boost your results. These are not difficult to navigate, and you will find your families are receptive to you providing a solution to the issue of not wanting to meet face to face today. Promote the ease of use for these tools with your prospects. We have a great E-App and have developed other methods for processing business to help counselors sell more preneed during these unique times and when we get back to normal for your families.

You can do it! Be ready and create new sales opportunities today. **FBA**

Thomas Holland has been helping funeral homes and preneed counselors across North America for over 20 years. Tom's field positions include, Agent, Manager, Training Sales Director, Director of Conservation, Director of Development/ National Accounts, Director of Preneed Development, VP Sales/ CMO. Currently, Tom is the Vice President National Accounts for Atlantic Coast Life. He can be reached at 404-229-8648 or by email at [Tholland@aclico.com](mailto:Tholland@aclico.com).



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# PROFESSIONAL ONLINE LEARNING: HOW WE GOT HERE AND WHERE WE'RE GOING

BY ANN HEINZ



When the COVID-19 pandemic hit, most people were forced into online learning. However, even before the coronavirus changed our lifestyles, online learning had already entered the mainstream—and for good reason! As technology has advanced, so have the benefits of online learning. Some of these benefits aren't new. Distance learning itself has been appreciated for years and has a long history, one that may go back further than you think.

Distance learning began long before the internet—by over two and half centuries, in fact. In 1728, a teacher by the name of Caleb Phillips began advertising the world's first known correspondence course in the Boston Gazette. Courses where instructors would teach students by mail continued to be offered throughout the 1700s, but it wasn't until the nineteenth century and the advent of uniform postage that distance learning truly began to flourish.

In 1843, the Phonographic Correspondence Society was established in England which taught shorthand to students by mail, and only fifteen years later, the University of London began offering degrees through distance learning programs. Later in 1873, Ana Eliot Ticknor founded the first formal correspondence school in the United States, "The Society to Encourage Studies at Home," a network dedicated to furthering the education of American women. By the mid-twentieth century, most major universities offered some type of mail-based learning program.

And as communications technology advanced, new distance learning opportunities were created. In 1919, professors at the University of Wisconsin created the first radio station dedicated to educational programs, and three years later, Pennsylvania State College began offering radio courses. By 1925, over 200 colleges and universities in the United States had been granted radio licenses.

The invention of the television was the next distance learning milestone. In fact, in 1953, the University of Houston even offered college courses on TV! Colleges also began filming courses that could be ordered by mail, and institutions even started taking advantage of the telephone. In 1965, the University of Wisconsin created the first statewide telephone-based education program.

Naturally, personal computers and the internet were the next big step up from correspondence, radio, television, and telephone programs, and instructors began utilizing the internet for distance learning almost immediately. In 1989, the University of Phoenix began offering online educational programs, and three years later, the Electronic University Network was offering the world's first online Ph.D. program. By the late 1990s, we had firmly entered the era of online learning.

But while some college courses were available online during the 1990s, there were few professional development and continuing education learning opportunities on the internet. Initially, funeral directors and other professionals could order professional development material and course books online, but online classes themselves took time to be recognized by state and professional boards. As technology continued to

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progress, professionals and state boards began to appreciate the success and benefits of online education. Over the years, more and more states and professions have begun to adopt online learning for their licensing and continuing education programs.

While online learning used to be niche, the tide had turned by the end of the new century's first decade. In 2012, surveys showed over 75% of academic leaders believed online learning was equal or superior to classroom learning, and more recently, a 2018 study revealed 85% of students who had taken both face-to-face and online courses felt their online courses were the same or better than their in-person courses.

Currently, COVID-19 has made online learning a necessity for most, but the main benefit of distance learning has been appreciated for over a century: namely, it can be done at a distance. Online learning, like its technological predecessors, does not require traveling or being present in a classroom, and most courses can be completed at the learner's own pace. This allows professionals to save money and enormous amounts of time.

COVID-19 has also highlighted one of the previously unappreciated benefits of online learning: when disasters occur that restrict travel or prohibit an in-person setting, online learning can continue uninterrupted. When COVID-19 began, almost all in-person education was suddenly

suspended. Meanwhile, those completing their education online have been able to continue their courses without disruption.

Even before the pandemic, the number of professionals utilizing online learning over traditional classrooms was expected to increase, and COVID-19 has almost certainly sped up that timeline. More and more professional organizations have adopted and will likely continue to adopt online learning for professional development across numerous industries.

Fortunately, modern technology has made remote learning more accessible and more convenient than ever. With mobile phones, learners can literally carry study materials anywhere in the palm of their hand and can complete their education on their own schedule, day or night. Our company and others even have courses with additional features like video and audio to make lessons more engaging.

If history teaches us anything, the best is yet to come. Professionals will undoubtedly continue to see and embrace the quality and convenience of remote learning for years into the future. **FBA**

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





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# FUNERAL SERVICE EDUCATION IN A PANDEMIC — AND BEYOND

BY JILL KARN

While the COVID-19 pandemic has caused stagnation for many businesses, the funeral profession has experienced not only a higher level of activity, but also has had to modify various processes and traditions. Whether these evolving practices result in permanent changes remains to be seen. Nevertheless, during these times it is even more incumbent upon our profession to support our families and communities.

That same professionalism and need for responsive flexibility applies to funeral service education. The pandemic crisis has struck the entire education system like a lightning bolt and shaken it to its core. Across the nation, we have seen all colleges and universities suspend on-ground instruction, send students home and ask on-campus instructors to teach online in order to help flatten the curve of COVID-19. College administrators have had to make rapid decisions about the appropriate response, often with imperfect information. Confusion and uncertainty was and still is pervasive for all stakeholders – students, instructors, administration, and even accrediting bodies.

Specific to funeral service higher education, single-purpose mortuary colleges, as well as general colleges who offer mortuary science programs, have been forced to switch entirely from in-person to remote instruction. Funeral service programs have made an enormous shift toward online courses with faculty and staff transitioning to all-online learning in a very short period of time.

Going online that quickly is challenging, especially for those institutions that did not have the technologies or an existing online program already established before the crisis. In the short term, educators are applying a first-aid solution while shifting their learning structure exclusively online. While the ability to do this so quickly has indeed been impressive, the effects on teaching and learning has been very mixed. There are several aspects of higher education that are ideal, or in some cases only possible, onsite. For example, embalming cannot be learned and practiced virtually. Collaboration with other students and staff is best face-to-face, even though online collaboration via platforms such as Zoom is done.

The crisis that institutions of higher learning have faced may well spark needed innovation and technologies more broadly. Robust, high-quality online instruction takes time to plan and develop. For many colleges, time was not available due to the sudden mandatory campus closures. Still, the adoption of online solutions in recent months has been extraordinary.

This sudden shift to online learning, whether temporary or long-term, poses a challenge for funeral service programs to quickly scale up their program to a distance learning format under less than ideal conditions. Classroom lectures shifted to web broadcast. Interactions with students have been via polls, message boards, breakout discussions, and live online sessions. Many instructors had to learn and incorporate them on short notice. Instructors have been required to think about courses in new ways, trying new teaching techniques and learning to use new online tools. Although there are numerous educational technologies that support engaging course activities, these solutions tend to require more advance planning and technological ability.

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But one thing is undeniable: the COVID-19 pandemic has underscored how indispensable distance learning is for our students and higher education at large. More fundamentally, the pandemic is causing us to be more digitally literate to function in a world in which social distance is mandated and consider how we deliver education. It also emphasizes the importance of lifelong learning and how a greater degree of digitally-centered communications may increasingly become the new norm to facilitate that.

There's another interesting macro aspect to consider: as painful and stressful of a time as this is, a long overdue and welcome rebirth of our education systems may be a valuable outcome. With COVID-19, we are seeing how yesterday's disruptors can become today's lifeguards. In the long term, it may make students who had positive experiences more likely to consider online programs in the future. While opinions and attitudes toward online learning will certainly continue to be polarized, the appetite for students for online offerings will likely grow long after the pandemic.

As colleges prepare for many unknowns, it is imperative to keep the unique needs of students front and center. The overnight shift to remote learning has revealed much about what matters most and what accounts for little. Whatever the future may hold, higher education institutions will likely end up being better prepared to teach online in the future

– whether that is under a planned basis or precipitated by emergency circumstances.

As we navigate the many challenges presented by the COVID-19 pandemic, it has taught us that the most significant challenge and obligation that higher education faces is recognizing that, in the long run, our students' needs, abilities, or aspirations should not be overlooked. As the next new academic year unfolds, and even if we return to a situation that resembles a pre-pandemic higher education, colleges will likely have a sharpened appreciation and knowledge of the obstacles and challenges that their students face. We expect and hope that all higher learning institutions are, in fact, making adjustments to these circumstances based on the unique characteristics of their student body and work to support their students during this crucial time.

Stay safe. Stay inspired. **FBA**

Jill Karn is Chief Operating Officer for Pierce Mortuary Colleges and oversees the operations and overall strategic direction of all Pierce Mortuary Colleges, including Dallas Institute of Funeral Service, Dallas, TX; Gupton-Jones College of Funeral Service, Decatur, GA; and Mid-America College of Funeral Service, Jeffersonville IN. Jill has over nineteen years in executive leadership roles, including sixteen years in higher education. To connect with Jill, email her at [jkarn@wilbert.com](mailto:jkarn@wilbert.com).



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# EVALUATION



## THE REAL FACTS ABOUT HOW ONLINE REVIEWS AFFECT YOUR BUSINESS

BY WELTON HONG

Did you ever play the grapevine game as a kid? In this game, you form a line of people. The person at the beginning of the line whispers something to the next person—usually a silly message. Each person whispers the message they heard to the next until the last person in line receives it. By that time, the message has usually transformed.

It's a silly children's game that makes for some goofy translations and much laughter. But it's also an illustration of how information changes as it gets passed around.

I see it a lot when working with deathcare clients. They've heard something about online marketing that simply isn't true because the facts have been passed around and repeated so many times that accuracy has been left behind. And perhaps no topic gets abused by the grapevine more than online reviews.

Allow me to step in and translate some of these online review rumors so you get the right message, even if you're at the end of the grapevine line.

**Rumor: No one pays attention to reviews because most of them are fake.**

Fake reviews are definitely a problem, but consumers know this. About 74 percent of people say they've read a fake review online in the last 12 months. And while it's not always easy to pick fake reviews out of the crowd, consumers are able to identify many of them.

Estimates are that around 90 percent of online reviews are real. But what's more important is the number of people who put stock in them. A whopping 97 percent of people read online reviews as part of their research before choosing a local provider of goods or services—that includes funeral and deathcare services.

And 90 percent of people say they trust the consensus provided by numerous online reviews as much as they trust recommendations from friends and family.

Here's the real, accurate message: Yes, people pay attention to reviews. They even make buying decisions based (at least in part) on them. So deathcare firms need to pay attention to them as well.

**Rumor: Star ratings are all that count.**  
It's easy to see where the confusion on this one might be. This rumor comes from misunderstanding some very true facts.

- People do want to see a decent star rating. Most people won't consider your business if you don't have at least an average of 3.3 stars.
- It's better to have a star rating without text content than no review at all.
- Many people are hesitant to write a review due to time concerns or worries about their writing or what they should say, but they will happily leave a star rating.



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But none of this means star ratings are all that count. People like to see details about how other clientele were treated or what services they engaged with.

When asking for reviews, try phrasing the request with language such as "Do you mind writing a review of our services on Google?" You can let people know that a star rating is also appreciated if they seem hesitant to write a full review, as something is typically better than nothing.

**Rumor: You shouldn't get involved with your reviews, because it looks like Big Brother is watching.**  
In the fiction-writing niche, many authors take the stance that reviews are on one side of the wall and authors should remain on the other. The thought is that responding to your reviews is bad form and can make reviewers nervous about giving their opinions about books going forward.

But in most industries, the opposite is true. In fact, more than half of consumers expect a business to respond to reviews—and to do so in just a few days at most.

Responding to reviews also offers benefits for your deathcare firm. It lets you set the record straight if someone has left a dishonest or misleading review. It also shows that you care about the quality of your service and are willing to step up to make things right when someone has a legitimate concern.

And in the case of those reviews that are fake, your response can clue readers into this fact.

**Rumor: One negative review can spell the end for your business.**  
A negative review feels like a hard hit, especially if you regularly do everything you can to provide high-quality service to families. But a single harsh review doesn't mean you need to shut your doors.

First, consumers don't put all their eggs in a single review basket. Most want to read at least 10 reviews before forming a final decision about a business, and they take the overall consensus of those reviews.

Second, your star rating is more important than a single negative or positive review. And consumers actually don't expect all five-star reviews—that looks disingenuous, because no one gets it perfect or pleases every person 100 percent of the time.

Instead of worrying too much over a single negative review, take action to encourage more people to leave reviews. That increases the chance that the overall takeaway from your reviews is positive.

**Rumor: People are more likely to leave a review if they're not happy.**  
This probably comes from the old word-of-mouth marketing wisdom that says people talk more about your business when they had a negative experience. And it's not incorrect wisdom. Clientele who weren't satisfied with your service tell between nine and 15 people about it.

Businesses take these types of statistics and decide it's not worth asking for reviews. Why ask if people are more likely to leave a review only if they have something bad to say.

In reality, however, 68 percent of people who are asked to leave a review do so. You can drive up your positive review numbers by asking families who appear to be satisfied with your services if they're willing to leave an online review.

The true story about reviews comes down to this: Reviews do matter, and many people will be willing to leave one for your deathcare firm if you ask nicely. And since it's a numbers game, make sure you ask as many seemingly satisfied families as you can in a tactful, kind way. **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](mailto:info@ringringmarketing.com) or call toll-free at 888-383-2848.



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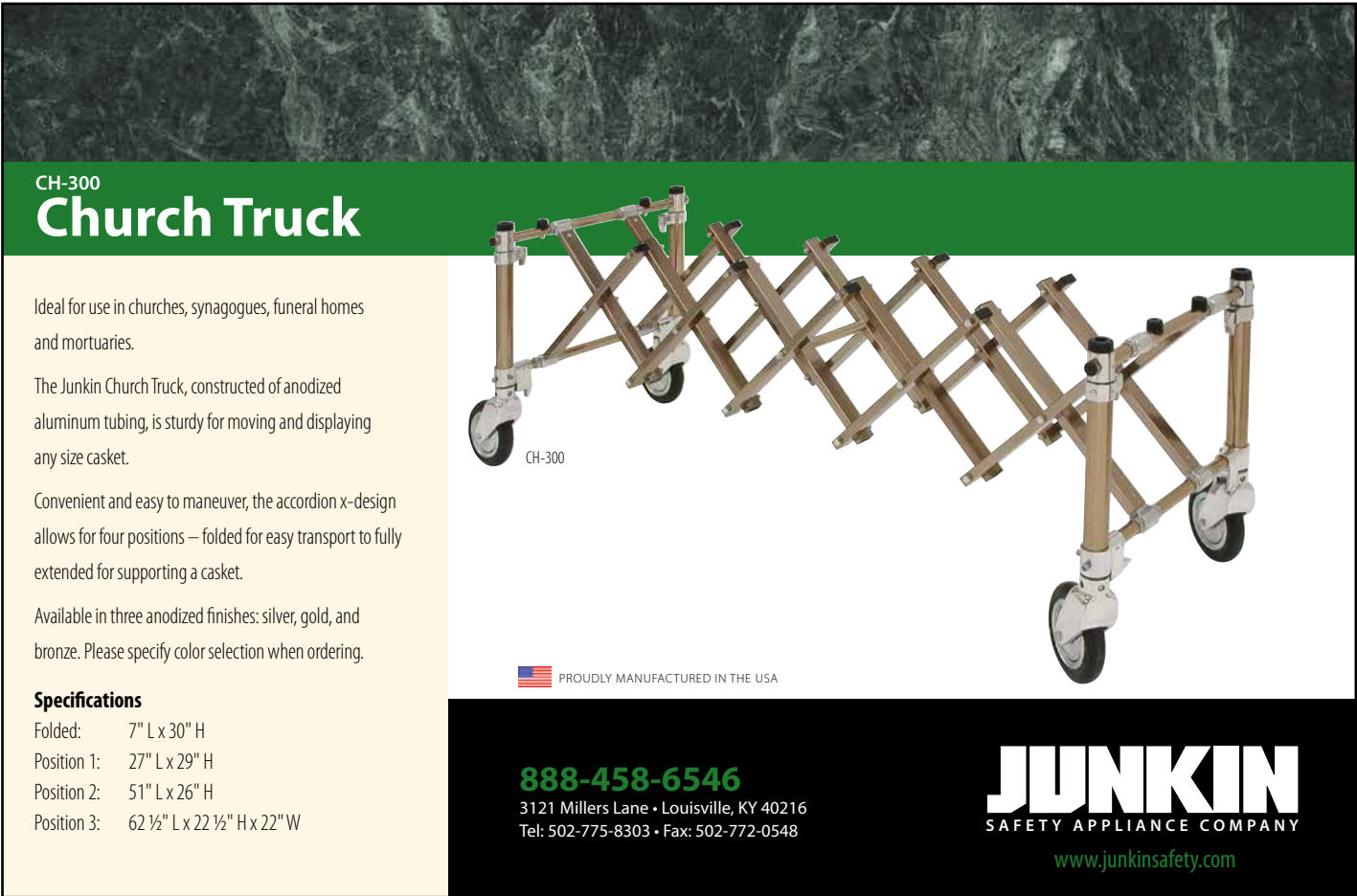


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# FIVE MISTAKES YOU CAN'T AFFORD TO MAKE WITH YOUR CASH FLOW

BY MICHELLE MORGAN

We can probably all agree that funeral service has changed dramatically in the past few years. Consumer preferences, changing values, cremation rates, and price sensitive families have all caused a decline in the average at-need sale. That is why many funeral homes are looking for ways to remain cash flow positive in these changing times. Over the years, I've worked with hundreds of funeral homes to help them increase their profitability and cash flow with a few simple principles, and I thought it was time to share these keys to success with you! Here are the top five mistakes you can't afford to make when it comes to your cash flow and my tips for increasing your profitability with your next at-need call.

**Mistake #1: Not offering life insurance assignments up-front.** For many families who come into the arrangement conference, the question that is first and foremost in their minds is, "How much is this going to cost?" and maybe more importantly, "How am I going to pay for this?" In speaking with funeral homes across the nation, we have found that those who explain the option of life insurance assignment to their families up-front see an increase of approximately 30% on their at-need contracts. This method has been tested on both large and small firms, all with the same results. That is because offering life insurance assignments puts the family at ease knowing that they can pay for the service that they want, without cutting corners. In essence, families can make decisions based on the proceeds of the policy rather than the balance in their checking account. The best part? Taking advance payment on your life insurance assignments lowers your accounts receivables. You get paid for your services in a timely manner, and the family gets to honor their loved one the way they want to. Now, that's a win-win! If you have not already, it is time to start offering life insurance assignments to your families before you begin the planning process, not after.

## Mistake #2: Doing assignments in-house.

Many funeral homes are still making the mistake of processing their own life insurance assignments in-house. This mistake could cost you more than you even realize. Life insurance assignments create more work for the funeral home, tie up your staff's time, and can dramatically affect your cash flow, delaying payment for services for 6 to 8 weeks or more. In addition, every insurance company has its own requirements, and often make changes to claim forms, meaning that your payment will be delayed even further. Any delay with death certificates, a pending coroner's case, or new at-need families coming through your door means that assignments can sit on your desk unattended for months. It just doesn't have to be that way. Assignment companies can fund within a few days and then handle all the changing requirements and requests from the insurance company, at no cost to the funeral home. Doing your assignments in-house can stall out your cash flow and inflate your accounts receivables very quickly, especially if you get busy. It just doesn't make sense to tie up your own time or your staff's time when you could be using that time to enhance your service to families.

## Mistake #3: Taking on too much risk.

Life insurance assignments can be risky to take on because there is always the chance that the claim could be denied. And then you're left holding the bag or have to go back to the family to request an alternate form of payment. No, thank you! To minimize your risk when accepting insurance assignments, you can work with an advance funding company that guarantees their verification of a policy's benefits. Be sure to check the fine print, here! Not all funding companies are created equal. Some will seek repayment of advanced funds plus interest if the claim ends up being denied. As long as you are working with a company that guarantees their own verification process and offers 100% risk-free advanced funds, you know that when you take an assignment,

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**Mistake #4: Missing the red flags.**

When an insurance assignment is not something you deal with on a regular basis, you can miss the red flags. Did you know that some policies have exclusions for a death caused by a pandemic? Are there loans or liens against a policy? If you miss this red flag, there may be nothing available to pay out from the policy. Is a policy assignable? This is another red flag that if missed, can leave you with an unpaid contract. Is the beneficiary contestable? Often, policies are not updated after divorce or death. Or the beneficiary could be a trust or a minor. All of these are red flags that most funeral directors don't see coming, which can become costly mistakes for the funeral home. However, an insurance assignment company has expertise in all types of policies because they handle thousands of cases per year, and they know exactly what to look for and what to ask when verifying the policy benefits.

**Mistake #5: Leaving money on the table.**

Many funeral homes miss out on the opportunity to grow the future of their business with each life insurance assignment. They are essentially leaving money on the table! How? Well, depending on the insurance assignment partner you use, you have the option to offer your families advanced payment on a portion or all the remaining policy benefits. This is the perfect opportunity to discuss prearrangements. With money in hand, many families are willing to plan ahead and alleviate the burdens on their loved ones, so those decisions are not left for others in the future. So, life insurance assignments can not only help you increase your at-need contract size by an average of 30%, they can also help you grow your preneed block of business and further secure the future of your funeral home. Finally, life insurance assignments also provide a seamless experience for families, and that means they are more likely to return and recommend you to their friends and extended family members in their time of need.

In today's rapidly changing marketplace, these are five mistakes you just can't afford to make. I encourage you to do your due diligence. Find out if you are taking on extra risk with your current assignment company. Really look at your accounts receivable and see how much of that balance could be taken care of with one phone call to a reputable advance funding company. Overall, working with a company you can trust will improve your cash flow, put more time into your day, and give you more time to dedicate to the families you serve. By following these simple principles, you will be on your way to a healthier business, less stress, and better work-life balance for you and your staff. **FBA**

Michelle Morgan serves as Director of Business Services for CLAIMCHECK, a life insurance assignment funding company. Michelle has worked with funeral homes across the nation to help them save time, increase their cash flow, and improve profitability by making good decisions with their life insurance assignment programs. Michelle attended Texas A&M University - Commerce with a dual focus in Animal Science and Business Management.

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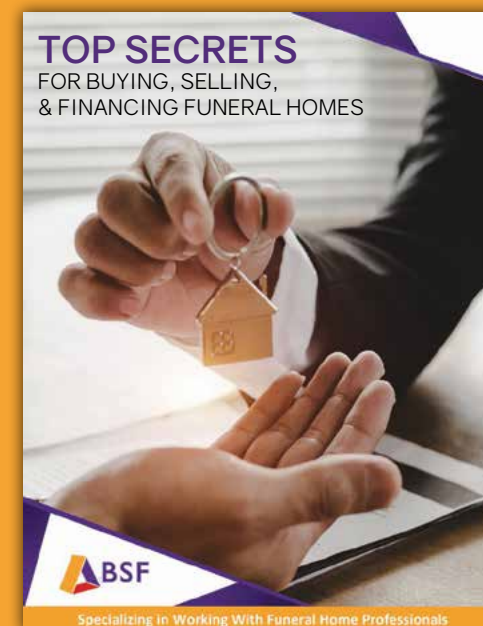
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