# RUNRAL

BUSINESS ADVISOR MAGAZINE

Top Tier Marketing, LLC | 8913 Stone Green Way, Suite 200 | Louisville, KY 40220

Living Urn

# THE GREEN INNOVATORS

How The Living Urn® changed cremation memorials and became the market leader







CONTACT THE LIVING URN TODAY FOR A MARKETING PACKAGE: (800) 495-7022

COVER STORY | PAG



# Introducing

# THE ARRANGEMENT GUIDE™

Many of today's consumers are looking for ways to plan ahead online, which means that you need an online planning and funding tool that goes beyond direct cremation. With the Arrangement Guide, you can offer families a variety of full-service options, have a steady source of qualified leads coming in, and reach a new segment of your market that vou've never been able to reach before.

# **Questions? Request a demo today!**

Go to www.funeraldirectorslife.com/arrangement-guide to request your free demo.





www.funeraldirectorslife.com | 800-692-9515

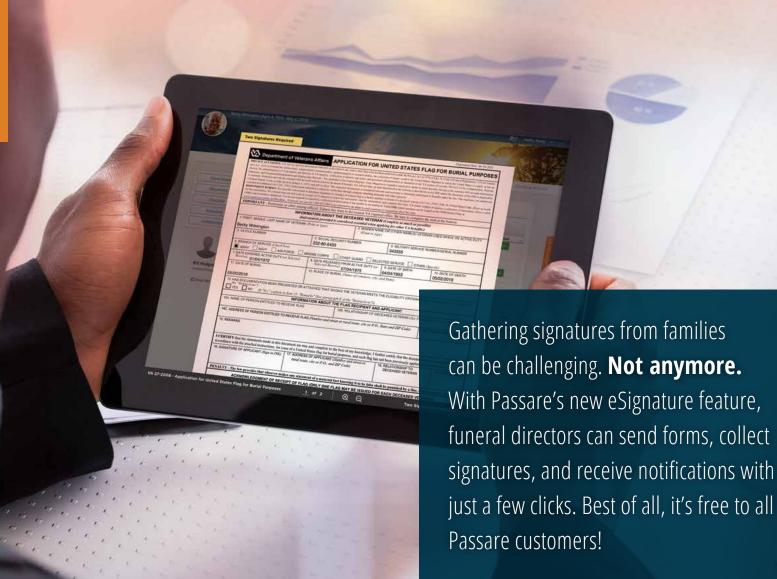
Guide, you can start

**Funeral Directors Life** is proud to introduce the Arrangement Guide. Created in partnership with Passare, the **Arrangement Guide is** the funeral profession's most advanced online preplanning and funding tool.

With the Arrangement connecting with preneed families the way you've always dreamed.

# Why Passare?

Because getting signatures from families just got easier.





info@passare.com | 800-692-6162 Visit www.passare.com

To learn more, visit www.passare.com and request a demo today!

Passare is the funeral profession's **ONLY** collaboration system with integrated case management.



# FEATURES

# NOVEMBER/DECEMBER VOLUME XIV. NO.6 2020

34 COVER STORY

# THE GREEN INNOVATORS

How The Living Urn® changed cremation memorials and became the market leader



20

# COMPANY SPOTLIGHT

# **FuneralScreen**

Funeral Screen offers an entire suite of digital directories, management systems, and LiveStream services.



# FUNERAL HOME SUCCESS STORY

Cedar Memorial Cedar Rapids, Iowa

56

# PROFESSIONAL SPOTLIGHT

# Ryan Thogmartin

Disrupt Media & Connecting Directors
Zanesville, Ohio



20





# 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.

As a funeral professional, many of the services you provide your families are to protect their "peace of mind" during a difficult time. But what about your peace of mind? As a business owner you have questions about your financial future; often these questions relate to the value of your business. What is it worth, can family members or staff raise the money to buy the business, and if not, who else would be interested in my business? If you want to know what your business is worth, give us a call.

JohnsonConsulting.com Created for Partnership. Designed for Business Success.

# REACH OUT TO THE JCG EXPERTS TO LEARN MORE



# CONTENTS

26 FEATURE EDITORIAL CREMATION AND GREEN BURIAL

3 2 Succession Planning in the Age of Coronavirus
BY LIVE OAK BANK

Change Your Language, Not Your Conversation
BY PETRA LINA ORLOFF

Marketing Your Funeral Home Following a Pandemic
BY JOE WEIGEL

Five Things Your Funeral Home Content Absolutely Must Do

Do You Have Stark Raving Mad Families?

BY GEORGE PAUL III

Top 4 Ways Digital Technology Can Transform Funeral Personalization

BY PAUL GOOD

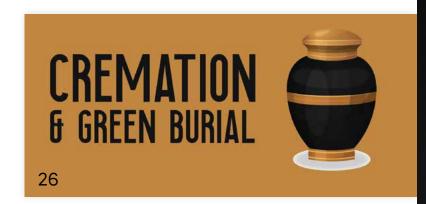
# EXTRAS

12 INDUSTRY ALERTS

See what's happening with vendors, distributors, and manufacturers.

6 2 SPECIALTY VEHICLES
See new and used Vehicles.

**AD INDEX**Manufacturers and suppliers that make it possible to bring you Funeral Business Advisor Magazine.











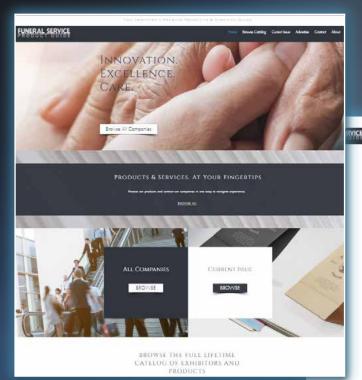




# **INTRODUCING**

# FUNERAL SERVICE PRODUCT GUIDE & ONLINE CATALOG

Funeral Service Product Guide is printed & mailed to you directly twice a year, and features the industry's leading products and services.



WHAT LOVED ONES NEED:
How COVID-19 Has opened Our Eyes To The Power of Remote Attendance

LEARN MORE ON PAGE 18

Our online catalog is your one stop shop for all the products and services we feature.



Easily search & filter by product category and company.

Browse and search our FULL, updated, and growing catalog of the industry's companies, products and services.

info@funeralbusinessadvisor.com

funeralbusinessadvisor.com

# CONTRIBUTORS



Joe Weigel is the owner of Weigel Strategic Marketing, a marketing firm that delivers expertise and results across three interrelated disciplines: strategy, branding, and communications. Reach him at weigelstrategicmarketing.webs.com, or at 317-608-8914, or joseph.weigel@gmail.com.







Petra Lina Orloff is the president and CEO of Beloved, which creates custom, creative, personalized obituaries and eulogies, and the founder of Death Talk, an ongoing series of public discussions on death and dying. Reach her at petra@beloved-press.com, or 248-894-7076, or at www.beloved-press.com.



George Paul III is a branding expert and award-winning designer. He's the founder of Cherished Keepsakes, a provider of memorial keepsakes. Email apaul@cherishedkps.com, call 617-971-8590 / 617-980-1476, or visit their website at www.chershedkps.com or www.seizethebrand.com.



Live Oak Bank's team of funeral home and cemetery loan experts offer a variety of loan products to meet the diverse needs of the funeral profession and can offer small business funding of over \$10 million. Visit their website at www.liveoakbank.com/funeral to learn more.



Paul Good is CEO PhotoFixitPro, Inc. (MemorialPhotoCanvas.com). They provide photo repair services direct to premium framed canvas to funeral homes. Call 818.358.3018, or visit www.memorialphotocanvas.com, or email paul@memorialphotocanvas.com.

# A TOP TIER MARKETING PUBLICATION

8913 Stone Green Way, #200 Louisville, KY 40220 Phone 502.653.8568 Facsimile 877.737.3936 www.fmm-media.com

Michael Manley, Publisher michael@funeralbusinessadvisor.com 502.653.8568

Matthew Ball, Marketing Director matt@funeralbusinessadvisor.com 502.653.8569

Matthew Benoit, Digital Director matthew@funeralbusinessadvisor.com 502.653.8571

# FUNERAL BUSINESS ADVISOR MAGAZINE

www.funeralbusinessadvisor.com

Funeral Business Advisor Magazine is published bi-monthly (6 Issues a year) by Top Tier Marketing, LLC. 8913 Stone Green Way # 200, Louisville, Kentucky, 40220. Subscriptions are free to qualified U.S. subscribers. Single copies and back issues are \$7.99 each (United States) and \$10.99 each (International). United States Subscriptions are \$54.00 annually. International Subscriptions are \$75.00 annually.

Visit www.funeralbusinessadvisor.com for content and updated frequently and to access articles on a range of funeral industry topics. Top Tier Marketing provides its contributing writers latitude in expressing opinions, advice, and solutions. The views expressed are not necessarily those of Top Tier Marketing and by no means reflect any guarantees that material facts are accurate or true. Top Tier Marketing accepts no liability in respect of the content of any third party material appearing in this magazine. Copyright 2019. All rights reserved. Funeral Business Advisor Magazine content may not be photocopied or reproduced or redistributed without the consent of publisher. For questions regarding magazine or for subscriptions, call 502.749.0992 or email info@fmm-media.com.

#### ARTICLE REPRINTS

For high quality reprints, call 502.749.0992 or via email at info@funeralbusinessadvisor.com.







# FIND FBA ON SOCIAL MEDIA



My dad worked his entire life to build a funeral home that loved and served our community. I wanted to honor his life's work and keep his dream alive. To do that, I knew I needed help growing the business and staying ahead of our competitors. When I started to consider retirement, I knew putting the right succession plan in place would be key. After meeting

Foundation Partners, I immediately knew they were family-focused, understood what a successful succession plan looked like, and desired to keep our current team in place. If my dad were here today, I'm confident he'd be proud to see his legacy carried on by a company invested in his life's work and the families we continue to support in our community.



4901 Vineland Road, Suite 300 Orlando, FL 32811

**Get in Touch** 1-888-788-7526 FoundationPartners.com



# INDUSTRY ALERTS



# FUNERAL DIRECTORS LIFE AND PASSARE ANNOUNCE THE ARRANGEMENT GUIDE TM

**Abilene**, **TX** – Funeral Directors Life Insurance Company is pleased to announce a revolutionary preneed eCommerce tool, Arrangement Guide, in partnership with Passare. Arrangement Guide is an online planning and funding tool where a family can fully plan ahead and pay online for funeral or memorial prearrangements, from start to finish. Offering a blended, digital-meets-personal experience, Arrangement Guide drives the value of a funeral while also providing preneed leads to the funeral homes that use it.

"Many of our funeral home customers are competing with online, low cost cremation providers that market aggressively in their communities." said Kris Seale. President & CEO of Funeral Directors Life. "Arrangement Guide is the solution. It isn't just another online preneed planning form - it's an online planning AND funding tool. Our funeral home customers can use this tool to reach families who would otherwise turn to competitors for an online planning option."

The Arrangement Guide is one of the very few online preplanning tools that allows users to pay for a funeral online and in advance, locking in business for the funeral home. Plus, if someone starts to plan but doesn't finish the contract, a sales agent with the funeral home can follow up with the user by scheduling a meeting or reaching out about their interest in planning ahead.

"We wanted this to be a lead generating tool as well as a functional technology platform," said Josh McQueen, Vice President of Product at Passare. "Passare has collaborated with Funeral Directors Life to make Arrangement Guide a strong online platform that opens our funeral homes up to an entirely new demographic - one that wants to connect with funeral homes digitally."

Funeral homes can add the Arrangement Guide link to their websites and pair it with a digital marketing strategy provided through Funeral Directors Life to get the word out about this new tool. Arrangement Guide integrates with Funeral



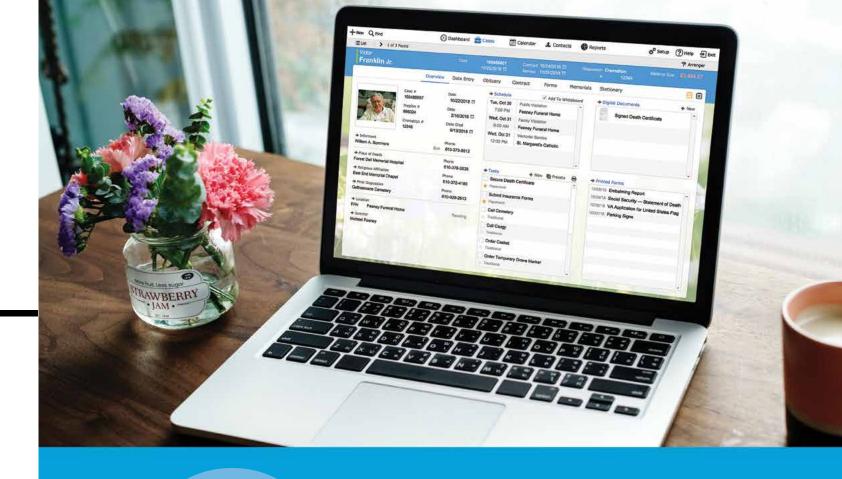
Directors Life's digital sales software, DIGicon®, and all finalized prearrangements appear within Passare. Pricing is up front with a one-time activation fee to set up the funeral homes' packages, images, and merchandise descriptions. Once setup is complete, no ongoing subscription fee is

"Our bottom line has always been to help our customers serve their families and meet them wherever they are," Seale added. "With Arrangement Guide, it has never been easier for families to plan ahead, which will in turn increase preneed profitability for funeral homes."

For more information about the Arrangement Guide™, please visit www.funeraldirectorslife.com/arrangement-quide/.

Funeral Directors Life, rated A- (Excellent) by A.M. Best Company, is a legal reserve life insurance company which specializes in the sale of insurance-funded preneed funerals. Funeral Directors Life is a wholly-owned subsidiary of Directors Investment Group (DIG). For more information about Funeral Directors Life, please visit www.funeraldirectorslife.com

About Passare: 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, devices, and updates, Passare is helping funeral staff to streamline processes, save time, and spend more quality time with the families they serve and with their own families at home. To request a demo, go to www.passare.com.



# **FUNERAL DATA MANAGER** + PRIVATE CLOUD

# **Everything in one place** On-premises or in our private cloud.

Funeral Data Manager provides a complete database solution for managing your pre-need and at-need funeral home cases. Our software is well-known for being simple to learn.

From a few computers, to multiple locations, or cloud connecting all your devices, Funeral Data Manager can be configured to meet the unique needs of your funeral home.





# MESSENGER RELEASES NEW SOILUTIONS GILIDE

**Auburn, IN** – Messenger has announced the release of its new Solutions Guide: Inspire, Engage, Grow. The 48-page guide showcases on-trend products and service solutions to help funeral professionals better serve the changing needs of today's families. "As with all our products and services, we have invested much care to develop this guide into something more than just a standard product catalog" stated Alicia Norman, Director of Product Services at Messenger. "It's meant to serve as a look-book of fresh ideas, concepts and inspiration to showcase the very best of what Messenger and our partnering companies have to offer," Norman continued.

Inside the guide, funeral professionals will be introduced to Messenger's full suite of personalization solutions: Make It! Personal, Signature Service and Remembering with Love. Other noteworthy items include Messenger's new Virtual Guest Registry, mailing service to help families stay connected, at-need insurance assignment by Express Funeral Funding, Aftercare Products and so much more.

Heather Garman, VP of Sales and Marketing at Messenger had this to add, "During this unprecedented year, we have seen first-hand how fast funeral service is changing and we are eager to share our full breadth of solutions with funeral professionals. Our hope is for funeral professionals to find one





thing that inspires them and implement it to make a big impact on their families and communities. Change is imperative for funeral homes to stay relevant as consumer buying patterns and preferences continue to evolve," Garman continued.

Messenger's catalog is currently available online by visiting www.messengerstationery.com/catalog. Printed copies will be distributed by Messenger's team of local Sales Consultants in the coming weeks.

The Messenger Co., LLC, headquartered in Auburn, Indiana, was founded in 1913 by Frank Messenger, who started in the religious calendar business. Messenger has since become the leading provider of stationery, funeral service items and personalization services. For more information about Messenger, visit www.messengerstationery.com or call 1.800.827.5151.



# RESULTS ARE IN FROM JOHNSON CONSULTING GROUPS' ANNUAL PERFORMANCE TRACKER TRENDS & INSIGHTS REPORT

Families are more likely than ever to recommend a funeral service they are pleased with.



Scottsdale, AZ - Johnson Consulting Consulting Group will release findings from a 2019 report that tracks trends in the funeral

profession among more than 1,000 funeral and cemetery businesses. "We are champions of data-driven decisions," said Jake Johnson, president and CEO of Johnson Consulting Group. "Performance Tracker allows us to put that data into our clients' hands—to inform decisions."

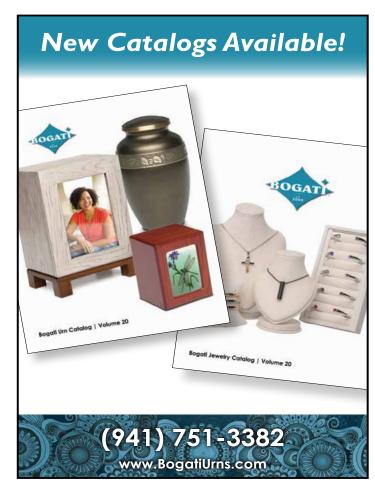
This year's Performance Tracker Trends & Insights report incorporates 2019 data into the sales and family satisfaction survey analysis. The findings reflect the compilation and analysis of more than 700,000 sales records and 184,000 survey responses collected since 2011. In addition, this year's results provide a particularly important baseline for identifying and evaluating the anticipated effects of COVID-19 on the funeral industry in 2020 and beyond.

# Key findings include:

- · Families continue to recognize very high levels of satisfaction with their chosen facility, with more than 96 percent rating their experience as "Superior" or "Above Average," in particular, recognizing the impact of caring, compassionate and professional staff.
- There is not a significant relationship between the average sale and either the family's reported level of satisfaction or how likely they are to recommend the facility.
- The rapid transition from burials to cremations seems to have stabilized. With individual case sales increasing for all case types, the average sale is just slightly below a trending average of around \$5,000, as lower priced cremations make up a larger portion of the sales than a few years earlier.
- Changing economics and ways of doing business are affecting how facilities operate, with significant differences evident in the number of cases and average sales per case by arrangers based on the size of both the facility and the company in which that facility operates.
- While service fees are increasing, discounts are as well, and product sales and services remain in line with customer expectations.

Lori Salberg, Director of Technology at Johnson Consulting Group's sister company, J3Tech Solutions states "There is a significant relationship between the satisfaction of families and their likelihood to recommend. The experience of other family members is cited as a key factor by 50 percent of families when it is time to make choices for their loved ones—so the importance of this recommendation cannot be overstated."

The full Performance Tracker trends and insights report will be published on the Johnson Consulting Group website. For more information, visit www.johnsonconsulting.com to learn more.





# STARMARK ® INTRODUCES NEW ARTISAN SERIES

Artisan Cremation Container Line Offers Affordable Options for Modest Viewings.



**Richmond, IN** – Starmark, a leading provider of innovative funeral products, is proud to announce the

introduction of its Artisan Series Cremation Container line. This line of containers offers high eye-appeal at price points that resonate with cremation families, resulting in more body -present service upgrades.

The new Artisan Series Cremation Container Line offers funeral homes and their families:

- Container choices that are very affordable; that generate an increase in body present events
- High eye appeal, environmentally responsible, strong, and lightweight.
- Facilitates new services above "no viewing" cremations such as private family services, modest farewells, simple witnessings, as well as Identification verifications.

Gerald Davis, President of Starmark Cremation Products explains, "An ever-increasing number of cremation families want to see the body again before cremation but most nicelooking cremation container products are priced too high



The Vista line of Basic Cremation Containers, part of Starmark's Artisan Series, offers seven creative, contemporary designs, each with an interior width of 25"

to allow for cost-effective ID and Private Farewells. The Artisan Series Cremation Containers offer contemporary, high eye-appeal designs at price points that resonate with both funeral directors and cremation families."

Starmark's Artisan Series Cremation Containers are currently available through nationwide Starmark Distributors or may be ordered directly from the Starmark factory. To learn more about Starmark and the new Artisan Series Cremation Container Line, please visit www.starmarkcp.com or contact Starmark at 888-366-7335.

# THE ANSWERING SERVICE IN A CLASS OF ITS OWN Experience MobileFH® Texting Messages Smith Funeral Home Mrs. Davis, you can text me anytime using the funeral home's phone number. 1-800-868-9950

# THE GRIEF RESOURCE NETWORK'S WEBSITE HAS BEEN OFFICIALLY LAUNCHED AFTER YEARS OF DEVELOPMENT



Wilmington, IL - After years of development, which initially began in 2017. The Grief Resource Network's website has been officially launched.

The Grief Resource Network is a multifaceted website designed to cover many different areas of need including a Crisis Center with over 40 nationally recognized hotlines, a Helping Professionals Vendor listing area, a Grief Resource

Library that contains among other things important links to grief support groups, and an area called Griefapedia where the medical and academic communities can post their research studies for grieving people to participate in.

Over the years of building out the Grief Resource Network, the websites have gained incredible traction in search engines like Google, where they are listed on the front page of search results, organically, so professionals and businesses joining the network gain important visibility that might otherwise be difficult to attain as independent helping professionals. The Grief Resource Network, and the associated grief support organization, Grief Anonymous, was created by the founder, Holly Barker, during her own time of need due to grief not being well addressed in society and quality resources were hard to find.

The Grief Resource Network's support groups are accessible 24/7/365 and the resource website is a one-stop shop for the funeral home industry, potentially saving funeral home owners thousands of dollars spent in marketing and aftercare so that resources can be better directed to help bereaved families with their funeral needs.

Registration is free; however, Premier Memberships for the funeral home industry are available and all proceeds go directly to the Jordon Barker Foundation. Inc. that is designed to help those in crisis due to the loss of a loved one and to continue building out Grief Anonymous programs nationwide.

Please join us to be a part of a great solution to helping grieving people in their greatest time of need.

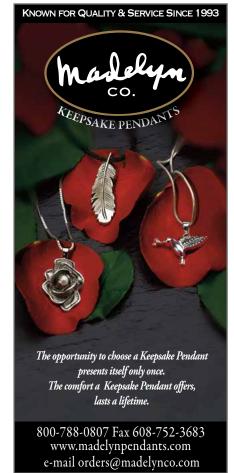






The Grief Resource Network, Grief Anonymous, and the Jordon Barker Foundation were all created with the idea that everyone experiences grief – but they should not have to do it alone. If you feel your clients could benefit from this resource, please reach out to us at 828-726-9554, or holly barker@griefresourcenetwork. com and feel free to visit The Grief Resource Network website for more information, www.griefresourcenetwork.com.









#### AFC Can Help:

- Find the Right Buyer
- Maximize the Price
- Negotiate Favorable Terms
- Ensure Your Legacy

AFC can help you find a buyer that shares your vision and business values. We have the resources and expertise to get you the highest price with the best terms, and we can facilitate a transaction that ensures the continuation of the legacy you've worked so hard to build.

#### We Specialize In

• Business Appraisals • Sales & Acquisitions • Business Plans Plus many more services to meet your business needs. Call Us Today at (800) 832-6232







# THUMBIES ® AND BASS-MOLLETT DISCLOSE NEW PARTNERSHIP

Funeral industry leader and memorial jewelry manufacturer team to help funeral director partners provide comfort to families during vulnerable time.





Woodstock, IL - Thumbies Inc., creator of one-of-a-kind jewelry and keepsakes worn or carried in memory of a loved one, is pleased to announce a new affiliation with industryleader Bass-Mollett Publishers. This strategic alliance will allow Bass-Mollett's team of independent representatives to offer the Thumbies line of jewelry in their portfolio of products, supporting the needs of their funeral partners nationwide.

"Our goal is to be a complete resource for funeral directors," said John Flowers, CEO of Bass-Mollett Publishers. "Working directly with the team at Thumbies will allow us to provide another important service to our partners, the directors who are helping families in their time of need, as they begin the healing process."

"We are looking forward to launching this dynamic partnership with the Bass-Mollett team," said Wayne Read, President of Thumbies. "Especially during this time, in the midst of the COVID pandemic, it has become even more important to support the funeral directors. They are guiding people who have lost a loved one in an entirely new way, to provide solace in a time that we have never before experienced. We are grateful to be part of the healing process and to be working with the entire team at Bass-Mollett."

This new partnership was fulfilled as the NFDA kicked off their 2020 International Convention & Expo. Both Bass-Mollett and Thumbies exhibited at the virtual event, and attendees were able to visit company reps in both booths to meet the teams and have any questions answered.

The partnership is finalized and in place for Bass-Mollett partners on November 1, 2020.

About Bass-Mollett Publishers Inc.: From generation to generation the Bass-Mollett family has carried on a tradition of quality service to the funeral industry. From its conception in 1951, the company's main goal has been to meet the special needs of funeral directors. Bass-Mollett understands those needs, as its founders were funeral directors.

About Thumbies: Established in 1988, Thumbies is the original fingerprint keepsake provider. With products celebrating people and pets (Buddies Pet Keepsakes®) as well as Phoenix Collection<sup>®</sup> cremation keepsakes, Thumbies remains the industry leader in quality and selection. Employing a process that combines art and cutting-edge technology, each fully cast keepsake is hand crafted and individually finished in the U.S. heartland by skilled artisans working with the highest-quality raw materials. The unique ability to take personalization to the next level allows Thumbies to create 100% custom, madeto-order designs.

# WILBERTEDU TM PROVIDES FREE ONLINE COURSE FOR CEU HOURS



Overland Park, KS – Wilbert Funeral Services, Inc. is supporting funeral professionals seeking CEU hours with a new complimentary online program called WilbertEDU™. WilbertEDU fills the gap in this current environment of restricted in-person events such as industry conventions and local and state meetings where CEU-earning opportunities are often provided.

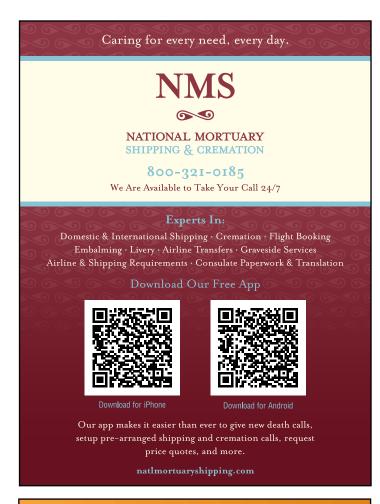
Launching in November, 2020, WilbertEDU will feature presenters such as John McQueen, an accomplished funeral professional and entrepreneur, providing insight on remaining in business during these challenging times; Linda Stuart, Celebrant extraordinaire, on the importance of ceremony especially with cremation families; Lance Ray of Pierce Chemical, on time management and work/life balance, prep room tips, and why ethics are even more important today; and Mike Forbes of Wilbert's Granite Choices division, discussing the many options available to generate revenue in the cemetery environment. Other WilbertEDU topics will address burial vault basics and simple presentation of outer burial container options to families; effective marketing of caskets; legal issues to keep you and your business protected; the importance of engaging youth in ceremonies; and many more topics in development.

"We are excited to offer an excellent series of educational sessions to funeral professionals who are in need of CEU hours but also looking to enhance their skills in funeral service and business operations," said Mark Bates, President and CEO of Wilbert Funeral Services, Inc. "WilbertEDU is designed to bring together professionals to learn and share best practices while exercising safe distancing via online interaction."

While there will be no fees involved for WilbertEDU sessions. strictly voluntary donations will be gratefully accepted for The Wilbert Foundation, which helps provide support for the many children's chaplaincy programs across North America.

Go to www.wilbert.com/wilbertedu to see upcoming topics and receive updates on WilbertEDU sessions, dates, times and registration.

Established in 1880, Wilbert Funeral Services, Inc. is a licensor of, and supplier to, independently owned concrete burial vault manufacturers that are licensed to manufacture Wilbert® brand burial vaults under an intellectual property license agreement including the sale of cremation products, vault forms, liners, and other related products to the licensees. The company sells other funeral industry products directly to funeral home customers through its vast distribution network. Wilbert's Company Store division manufactures and distributes vaults, caskets, lawn crypts, monuments, and other precast concrete products as a licensee. For more information about Wilbert Funeral Services. Inc., visit www.wilbert.com or call 913.345.2120.





# **FUNERALSCREEN**<sup>™</sup>

www.FuneralScreen.com

# **COMPANY SPOTLIGHT**

**FuneralScreen** 

800-270-1237

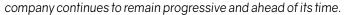
sue@funeralscreen.com jeff@funeralscreen.com www.funeralscreen.com

### Who is Funeral Screen and what services do you offer?

FuneralScreen was created so that funeral homes could have access to more modernized and personalized digital directory solutions. The company has since grown to provide customized digital solutions for funeral homes and cemeteries, even churches. FuneralScreen provides a comprehensive line of products. The company offers an entire suite of digital directories, management systems, and its recent arrival of LiveStream services. It also offers an extensive library of themed backgrounds, templates, promotional ads and videos.

# How did Funeral Screen get involved in the funeral industry?

In 2007, owners Jeff and Sue McCauley had a vision. As a licensed funeral director and funeral home owner. Jeff looked for wavs to provide a personalized experience for his families and guests for his own funeral home. He began to imagine customized flat screens as digital directories, door signs and way finders for each chapel. Seeing the potential of providing these solutions for every funeral home across our nation. Jeff and Sue got to work designing custom framing for wall mounted screens, free standing easels and eventually the trademark Signature Series line of custom enclosed wall mounted and free standing displays. Over the years, FuneralScreen has adapted to provide software for its digital display products. touch screens and LiveStream. The



### What makes Funeral Screen unique?

Even today, at the heart of FuneralScreen, the company continues to find solutions in products and services that will elevate the funeral industry. They are always in search of new ways of helping funeral homes to provide the most impressive digital memories for its families and guests. The company offers beautiful suites of digital touch displays for entries, walls, easels and custom furniture to enhance the interior of any location. It also provides the technology that makes integration of its products easy and affordable. Funeral Screen is one of the most unique companies in its field because it was created by a vision that owners Jeff and Sue McCauley have never stopped designing.

# What are the benefits to funeral homes and cemeteries using FuneralScreen?

The benefits to funeral homes and cemeteries are easy to see. Before Funeral Screen introduced its products to the industry, a funeral home would place paper signs or aging plastic felt boards at the front entrance to display a decedent's name and room location. That was pretty much the extent of it. Today, one only has to walk into a funeral home to see personalized memorials of loved ones, displayed brilliantly on digital displays to greet them. Families look upon digital directories, view memorials on touch screens, and sign digital guest books. Funerals are now broadcasting live in churches and cemeteries

thanks to innovations, like LiveStream. Cemeteries and churches now share the funeral home's digital memorials as they stream funerals from multiple locations. These are only a few of the beneficial examples of products and services, thanks to some of the amazing innovations by Funeral Screen.



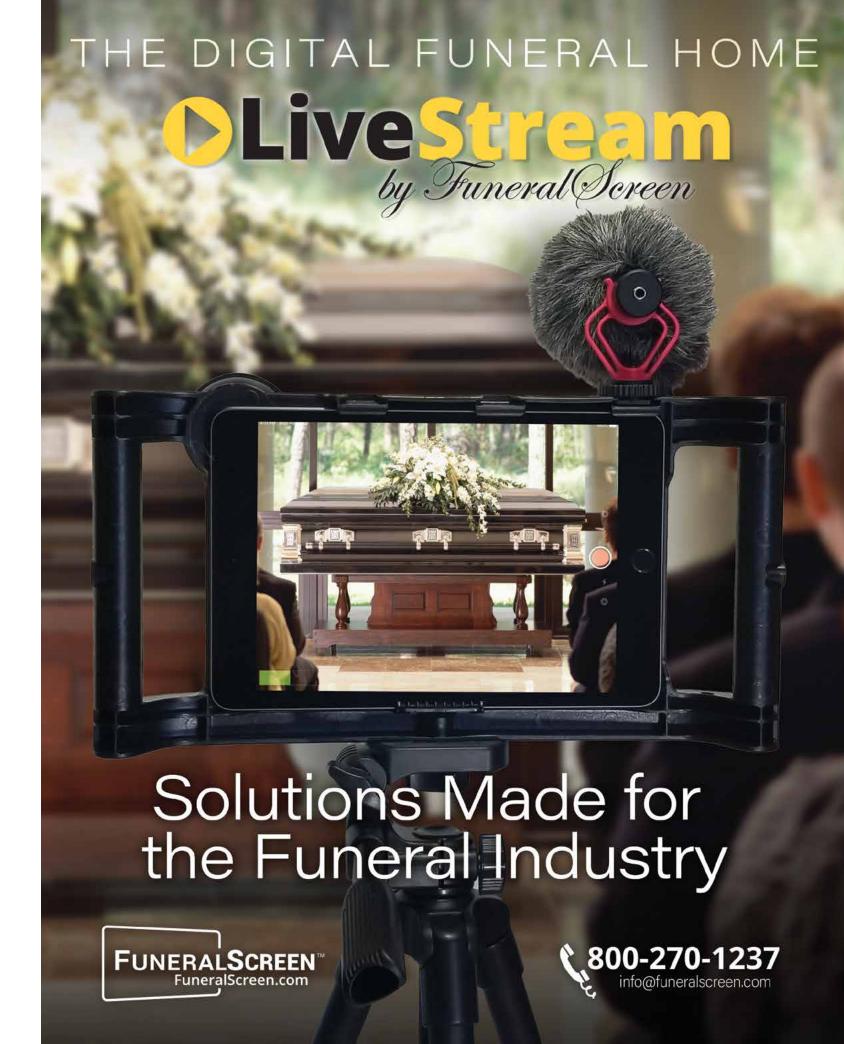
FuneralScreen has been pushing the boundaries of digital technology in funeral homes for fourteen years. As funeral home owners, this unique prospective has made way for innovative award winning products that are made for the funeral industry. Funeral homes, churches and cemeteries all benefit from the highest forms of personalization and advertising. Digital Displays, Touch

Screens and technologies like LiveStream provide an ease of access that allows customers to see and to touch their loved ones memories. Funeral Screen's products and services offer its customers a way to make unforgettable memories, using technology, for each family they serve.

# How would a funeral home, cemetery or church contact FuneralScreen?

Go to their website to see Funeral Screen's line of products and services at www.FuneralScreen.com. Once there you may choose from instant chat, or send us an email to schedule a demo. You may also call Funeral Screen directly at 1-800-270-1237. For additional information about this visit with Jeff McCauley or to learn more about Funeral Screen's "Complete Digital Solution" call, visit website, or email info@funeralscreen.com.









edar Memorial is in Cedar Rapids, Iowa and consists of 2 funeral homes, a memorial park cemetery, 2 cremation centers, a chapel, and a mausoleum. Their comprehensive model gives a family the ability to choose from natural, traditional, or historic settings, and is like no other in the area. Their cemetery park provides the convenience of a funeral home, chapel, family center, mausoleum, cremation center, and flower shop - all in a natural setting.

Cedar Memorial is led by C. John Linge, a 3rd generation cemeterian and licensed funeral director, who is also the Chairman of the Board. John has a passion for innovative, meaningful death care services, that follow a legacy of leadership and innovation from his grandfather, Carl K. Linge, founder of the cemetery, and his father, David E. Linge, founder of the funeral home.

It all began in 1929 when John's grandfather, Carl Linge, purchased a farm near Cedar Rapids. The purchase was made with the intent to start a cemetery that would be unique and unlike anything in the area at the time. "Our roots began in the cemetery, offering a new healing option for the community.," says Brad Kurtz, Director of Sales and Marketing with Cedar Memorial. "With the cemetery in mind, we are drawn to the perpetual nature of our business and how we care for generations of our community."

Later in the 1960's, Carl's son, David Linge, formed Cedar Memorial Park Funeral Home. "David continued the legacy of innovation by creating a funeral home and cemetery that offered all options at one beautiful and serene location" commented Brad. "David led the cemetery and funeral homes to many years of progress and success, while continuing to focus on the needs of the community. He was also involved with the Iowa Legislature to improve preneed for Iowa's consumers, which we continue to take an active role in today."

Cedar Memorial's operations today may look different than they did in 1929, but their mission to serve families with genuine care and personal service. Over all brands, Cedar Memorial is honored to assist almost 2000 families per year. John Linge, son of David and grandson of Carl, has continued to lead and grow the business in an exceptional way. John has continued to execute a full-service strategy by adding additional features, such as their Family Center and Library, Iowa Cremation, and most recently forming Companions for Life, which focuses on professional and dignified cremation for companion animals. "The uniqueness of our business today evolves from the innovation the Linge Family has brought to our community by being on the forefront of changes and customer needs," says Brad. "One of the ways we are unique in the industry is our outstanding Associates who focus on each family's specific needs, one family at a time."

Cedar Memorial focuses on the customer by using what they call the 'Cedar Commitments', a list of service commitments that each employee adheres to. "We have focused on changing the way that Associates look at their jobs and how they serve our families," explains Brad. "As an example, many of our front-line Associates are titled 'Hospitality Associates', and their main focus is to make sure that every family or guest that arrives has a special experience each and every time."

Customer service is a priority at Cedar Memorial. "Good customer service means that each family we serve feels



like they are the only one we are serving at that moment," says Michelle Behnke, CEO of Cedar Memorial. "We strive always to ensure that we do our best to make it as perfect experience as possible. Our AfterCare Coordinator visits with each family we serve to ensure we provide the very best service and offer healing grief resources through our Grief Library and available community resources."

Contributing to their success is their willingness to always evolve to the changing needs of their families. "We constantly strive to find new and better ways for our operations—but most importantly finding that healing experience for our families." says Michelle. "I believe we do a really good job of hiring and our Associates are like a family and they have a passion for how they each contribute to serving."

Communicating with the community on the benefits of preplanning also contributes to their success. "We consistently strive to inform our community about the importance of preplanning one's final wishes." Brad stated. "Being a Funeral Director, I know firsthand what a gift that preplanning is to survivors. We make the preplanning process simple and affordable and it provides a great deal of peace of mind for those that preplan."

Cedar Memorial's Associates are all committed to high levels of exceptional service. From the moment they receive a call to the moment they walk out the door and beyond, each Associate has a unified purpose. "John Linge always talks about our circle of service," says Michelle. "Each person is touching every family in some way at the center of that circle, and we all work together to make sure that they are served properly. Our Associates are passionate about their jobs and care about the families they serve. Every Associate is empowered to make a difference in the lives of the families that we serve."

Community involvement and outreach is also a focal point of Cedar Memorial business model. Holiday's are of particular importance, especially Memorial Day, which draws a lot of attention to their cemetery.

But they participate in many events, both physical and virtual now that COVID-19 is a concern. "One of our events is called 'Coping with the Holiday's' where we have a gathering for those that have lost someone and are struggling through the holidays," says Brad. "We also have a yearly event called

# WHO THEY ARE...

**Cedar Memorial Park Funeral Home** is a classic funeral home that features limestone architecture that blends perfectly with the natural beauty of Cedar Memorial Park Cemetery. It features a large reception room for visitations and funerals, as well as a comfortable lounge for family members to gather.

**Cedar Memorial Westside Chapel** is a traditional funeral home that combines colonial architecture and a comfortable homelike setting. It has been serving families in the area since 1966 and the home has been completely remodeled.

Cedar Memorial Park Chapel of Memories is patterned and modeled in the style of an Old English Church. It is a haven of comfort for those who have lost a loved one, and many families choose to hold the funeral in the sanctuary where the tradition of a candlelight service brings inner peace.

Cedar Memorial Park Cemetery has all the qualities of natural beauty that the outdoors brings and has been a quiet refuge for many generations of families. The park-like setting, brimming with colorful flowers, plants, towering trees, birds, bugs and animals, and unique statutes and fountains, embraces all who enter.

**Cedar Cremation Center** is nestled within Cedar Park Memorial Park Cemetery. It features prairie style flowers and grasses, cobbled waterways, ponds, and fountains that surround the Frank Lloyd Wright inspired building. The beautiful and unique facility was designed not only to provide technologically advanced cremation services, but also to provide a place of calm that comforts and inspires visitor.

Cedar Memorial Park Chapel of Memories Mausoleum offers a clean, dry resting place – out of the elements – where loved ones may visit in comfort any time of the year. Entombment and inurnment, once that to be only for the privileged, is provided as an affordable option for families.

Cedar Memorial Park Family Center and Library provides a private, comfortable setting for families and friends to gather and share a meal following a committal service in the cemetery. It also serves as a meeting place for grief seminars and other community events. The Flower Shop at Cedar Memorial offers two locations to assist families with flowers, gifts, and keepsakes for all of life's occasions.

# CONTINUED FROM PAGE 23

'Hospite', a continuing education and networking event for hospice workers. It's been a great program for us to connect with the hospice community and help them understand who we are, and how we work hand in hand with them to try and serve the same families."

As with most businesses, COVID-19 has impacted Cedar Memorial and forced them to make changes to their operations. One of the newest services they offer is live streaming, which they utilize Tribucast for this service. "On average we have 5-10 families per week utilizing live streaming as part of our services," comments Brad. "Tribucast played an integral part of our ability to offer this service. They helped us ramp up very quickly."

In the beginning, keeping up with the new regulations around COVID-19 created a time of accelerated decision making. "There was a period early on where we had to make many decisions about how we served the community in a very short period of time," Brad commented. "With our Associates all focused on serving, we were quickly able to respond and continue to provide memorable and healing services while maintaining regulatory compliance."

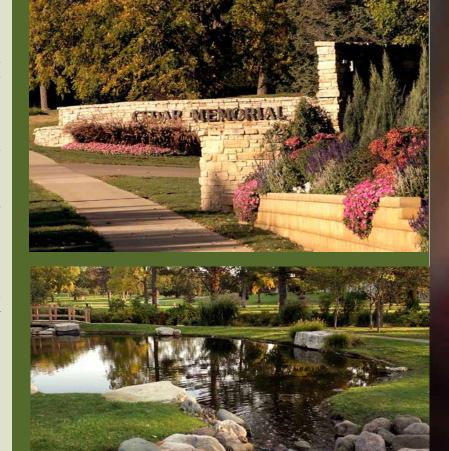
The season brought by COVID-19 has been active with changes for Cedar Memorial, but 2020 had other challenges as well. "We were impacted by a severe Derecho, a straightline storm that came through with winds more than 140 miles per hour for over 30 minutes. This event took out over 300 trees within our cemetery," explained Brad. "On top of COVID-19, our team has been navigating the challenges from a weather event that was declared a major federal disaster."

But with all the challenges they faced, the Associates at Cedar Memorial rose to the occasion. "It has been quite remarkable to see our staff jump the hurdles that we have this year to make sure our families were well served," Brad said proudly. "We were able to find new and different ways and continue to provide the same high level of service."

While COVID-19 has caused a changing demand in certain services, surprisingly that has not been the case with Cedar Memorial. "We are actually seeing an increase in traditional services and families selecting cemetery options, where many parts of the country are seeing decreases in these areas," says Michelle. "Maybe it is a function of being in the Midwest, but this trend has been encouraging considering all the challenges we have faced this year."

Cedar Memorial has come a long way. Starting initially as a cemetery over 90 years ago to being a full-service firm offering the full spectrum of memorial services. "We are excited about the future," and confident Michelle says. "With all the challenges this year, what 2020 and COVID-19 has done is to provide an increased awareness of how important gathering and commemorating has become. I believe there is a new energy to bring people together to grieve together and support each other.

Michelle continues, "And the same goes for preplanning. With the current events of today, I believe people are looking more favorably at preplanning. I believe this shows the continued need in our society for the healing services we provide and the important role we serve in our community." FBA













# FOR A ONE-TIME SETUP FEE OF \$50, YOU WILL RECEIVE:

- FREE printed catalogs with your customized price markup
- Your funeral home information on every page
- A digital flipbook to share with families or place on your website
- One pricelist with your cost
- FREE shipping



800-851-4046

www.bass-mollett.com

# **FEATURE EDITORIAL**



SPOTLIGHT ON:

# CREMATION & GREEN BURIAL

In most industries, technology and consumer buying I trends change over time. The funeral industry is not immune to these changes. Understanding what these trends are and what changes are taking place takes observation, intuition, and diligence. "It seemed like overnight that music sales shifted from compact discs to musical downloads," says Justin Davis of Starmark. "The growth of cremation, like digital downloads, is a world-wide trend for many reasons written about by many. With well over 1,500,000 bodies cremated in the USA by the end of 2020 (80% being likely direct/ immediate cremations), the trending numbers look only likely to continue to increase and funeral homes/funeral directors who do not embrace cremation can expect a continuing erosion of sales opportunities."

The role of a funeral director has shifted. Not long ago, most funerals were roughly the same, what we would call "traditional" funerals today. "A funeral director must listen to the consumer and adapt their product and service offerings to the values of the family, states Darren Crouch of Passages International. "It is important to move toward the values of the family, rather than trying to make them conform to what you offer. Cremation and green burial provide a wider array of experiences to each family, and the funeral director should look at each of these as an opportunity, not a threat."

As funeral professionals, your job is to help guide people through some of the hardest times they will experience in their lives. Understanding the consumer buying trends is one way to ensure you provide the best services. Current data shows that Americans are increasingly choosing cremation over burial (according to the NFDA 2020 Consumer Preference Study), it is even more important to get out in front of these changes. "These numbers and statistics can no longer be ignored," says Darren Crouch." For example, if you are not offering products and services to that families that want greener alternatives, you are underserving them and leaving money on the table.

Another way you may be leaving money are the table is the consideration of recycling prosthetic implants and dental scrap. These materials often contain environmentally harmful materials when buried, and there are environmentally conscientious ways available



to solve the problem of post-cremation metals as well. "Recycling post-cremation metal is an important but often overlooked part of green burials," says Melissa Polis of Garfield Refining. "Burying post-cremation metals in cemeteries is outdated and may be detrimental to the environment. Growing green burial rates have increased the importance of partnering with a good metal refiner. A good refiner can help funeral directors efficiently handle increased post-cremation metal volumes by offering storage, automated shipping, and equipment."

### So, what does the future look like?

This is not an easy question to address. Predicting the future in the funeral industry would be an impossible task. But we can rationalize what could be expected. The phrase "It's not the big that eat the small... but the fast that eat the slow" applies to the cremation and green burial businesses all too well.

Every funeral director has their own perception about the business opportunities the future holds. Some basic things must be done to be in the best position for the changes that will come. "First, build call volume and

eliminate overhead faster and more effectively than your competitors," says Justin Davis. "Cremation families, whether or not there are additional services rendered, in contrast to families seeking traditional burial, do not anticipate the need to purchase a casket. And green burial families, again whether additional services are rendered, are thinking simplicity, low carbon footprint and biodegradability of the container. Funeral directors who want to succeed with cremation and green burial families need to offer alternatives to traditional metal and hardwood caskets. Alternative container sales included with creative services (whether modest or traditional) will make or break the way funeral directors do business moving into 2021 and beyond."

# What do you need to know?

"First and foremost, funeral directors should know the public already wants cremation (and green burials) but may not be informed of their options. We spend every day thinking about funerals, but most of the world does not," says Darren Crouch. "It's our job to make sure that our client families are fully educated in the options available to them, because they might be drawn to something they didn't even know about that leads them to the most meaningful, healing, and memorable ceremony they could have."

There are some important statistics you should be familiar with. They say knowledge is power. The following statistics were compiled from a recent study and survey.

- 1. The nationwide cremation rate will likely hit 78% before 2036; an estimated average thirty thousand burial casket sales will be lost EVERY YEAR over the next 16 years. And we can guess that an ever-increasing portion of the remaining burials will be green or at least simplified.
- 2. With well over 1,500,000 bodies cremated in the USA by the end of 2020 (possibly much higher with COVID-19), and with a growing request for green burials, it is important that funeral directors and their staff be nimble and have an appetite for constantly adapting and improvising service offerings.
- 3. According to Starmark's surveys, Green (or "Natural") Burial is appealing to many cremation families, but survey respondents don't want to pay much more for Green Burial than simple cremation.

# What can you do?

Today, most cremations nationwide are lowest revenue "Direct Cremations" (according to a recent survey that says approximately 80% of North American cremations will fall into this category). "The trend towards Direct Cremation is incredibly strong," says Justin Davis. "Funeral Directors can double or triple cremation revenue with low cost ID viewings, Private Farewells and other value priced gatherings. High eye appeal, low cost containers used to view bodies (often not embalmed) need to be included in value priced packages."

# So, how to adapt?

The basic interpretation of adaptation is the process of adjusting your normal process and the willingness to change to fit the new environment. "We believe that as funeral directors continue to adapt to changing consumer demands, green burial and personalized final disposition of remains after cremation, will become as mainstream as traditional funerals have been for decades," says Darren Crouch. "The common options will be burial (traditional or green), and cremation (flame or water), and funeral directors will focus more heavily on what happens after cremation. This is just the beginning, as there will also likely be other innovations that will enter the market, slowly gain acceptance and challenge funeral directors to be more open-minded."

# Expect the unexpected?

COVID-19 has affected seemingly every aspect of our lives. How we attend religious services, how we vacation, how we visit our elderly and infirm family members and friends, and even how we attend funeral services. It has forced everyone to step back and reanalyze their businesses, and funerals are no exception. "COVID-19, although challenging in many ways, has awakened people to the need of wanting and needing to be together, especially to mourn," says Justin Davis. "Going into 2021 and beyond, new and creative ways to host services will continue to surface. The rise in live streamed and interactive video-based services, outdoor services (with social distancing), drive by funeral services and other creative ways to bring people together will continue to challenge our industry to stretch itself."

"We're all currently dealing with the immediate effects, but this is a good time to look internally at how things can be done differently in 2021, and beyond," says Darren Crouch. "How can our businesses not only withstand this tumultuous time but potentially use this moment, even through uncertainty, to change and emerge stronger? Families may have delayed taking the opportunity to gather and say goodbye, but as the virus comes under control, expect a return to more intimate ceremonies focused on remembering the person. Families will want to get outside after being indoors and restricted for months, so expect an increase in scattering at sea, in the mountains, returning to nature in a green burial or becoming a tree."

Should we expect unexpected events are the norm? Of course not, but one thing COVID-19 has taught us is that there are events that can seemingly change our lives in the blink of an eye. So, we should always prepare for the unexpected.

What is not unexpected is cremation will continue to grow and your families will continue to turn to you to do what you do best. Do not let them down! FBA



Embracing Change Since 1999

Passages International, Inc. was founded in 1999, when the demand for greener funerals was at its earliest stage. With green funerals now mainstream, Passages is dedicated to providing sustainable choices that allow families to have a unique, meaningful funeral experience. We are a family owned and operated business, and our environmentally friendly products are designed to let families and funeral homes create a funeral that truly honors a loved one, meets their values, and celebrates their life.

With Passages products, families can curate a funeral that truly reflects their loved one.

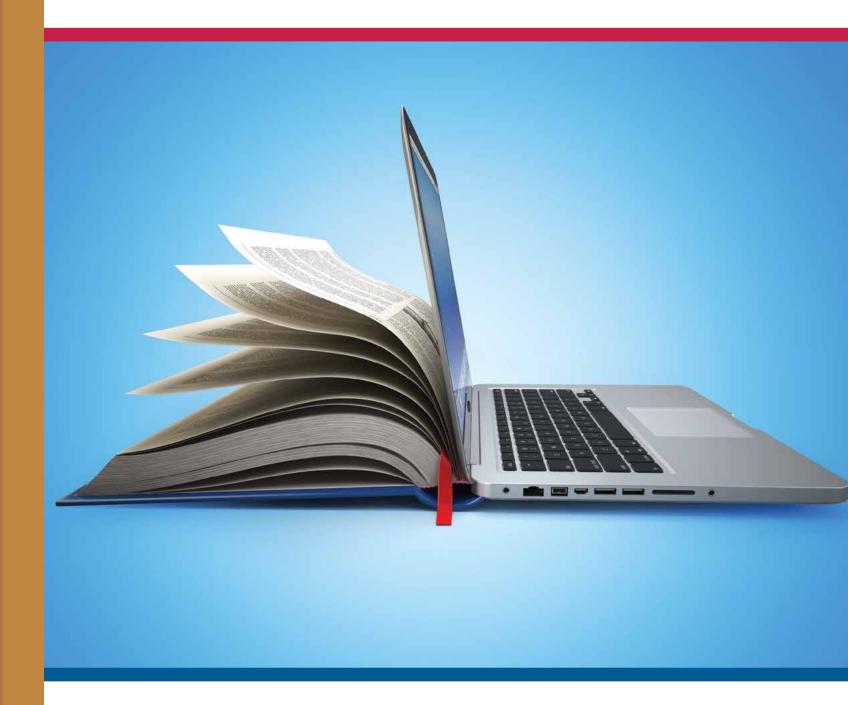
We partner with funeral homes around the world to help them cater to today's modern consumer. People today want more efficient cars, less wasteful products. and are green minded in all areas of life. These values do not simply disappear when planning a funeral, and families have become disenchanted with what is traditionally offered by funeral homes. We believe that we can all do better, for those we serve, for ourselves, and for the communities we live in.

We design and produce many of our own products and stand behind our unsurpassed quality and service. We are proud to be approved by Green America as a socially and environmentally responsible business.

Passages has been providing non-traditional options to funeral homes for over 20 years. Passages offers extensive expertise in the areas of green burial and non-traditional burials that ensure their funeral home partners experience success while catering to today's modern family. Passages goes the extra mile for those funeral directors who are not sure how to get started in green burial and alternative burial options by lending expertise to their partners.

> Passages International (505) 830-2500 www.passagesinternational.com info@passagesinternational.com





# WilbertEDU,

where Funeral Professionals can learn and earn continuing education units at no cost!

For information on the wide variety of topics and to register for any, go to wilbert.com/wilbertedu



cremation products

Starmark (a division of Vandor Corporation) manufactures cremation products sold directly to Funeral Homes and Crematories nationwide and through a growing network of casket distributors. The leaders at Starmark have deep roots in the casket business.

Starmark® Cremation Products began in 2004 designing and marketing a small line of engineered cremation solutions with mixed success.

Presently, Starmark is the Number One provider of alternative containers in North America for cremation. Starmark is 100% focused on providing sensible solutions to funeral homes for cremation that often contribute to overall revenue increases from direct to full-service cremation.

Starmark's passion is for researching, developing, and engineering cremation products that contribute to the overall success of the funeral home by ensuring that families are better served with products that fit their unique needs.

The team at Starmark thinks only about cremation and products for the changing industry landscape.

Starmark is 100% focused on providing Sensible Solutions® for cremation that improve funeral home revenue. Starmark is also the nations largest volume supplier of temporary urns and ceremonial rental casket inserts for all brands available to the industry.

Starmark's goal is customer success – if their customers do not succeed, then they do not succeed. Starmark's products are designed to be simple, cost effective solutions that offer high eye appeal for Private Farewells and Contemporary Full Services alike.

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



Located in Philadelphia, PA, Garfield Refining is a 128-year-old precious metals refinery that buys gold, palladium, platinum, and silver. We believe that a transparent refining process and honest payouts are fundamental to building loyal relationships with our clients. Most of all, we pride ourselves on our friendly, award-winning customer service, and generations of satisfied customers.

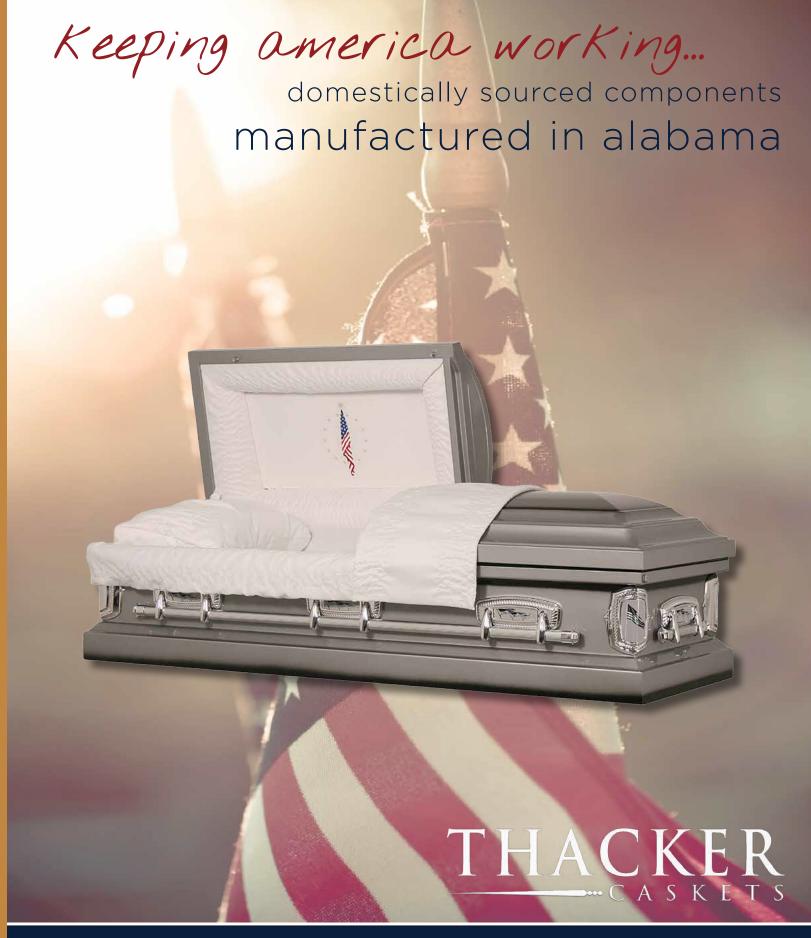
Garfield Refining is a family-owned business that values personal relationships and provides free, onsite consultations to ensure funeral directors achieve an "easy, streamlined solution" for dealing with postcremation recycling. For directors who have never recycled before, Garfield Refining can often provide free equipment and supplies to get the funeral home started. At Garfield Refining, we are experts are refining precious metals which is the most valuable part of post-cremation metal recycling.

For more than a decade, Garfield Refining has held the position of "Best Dental Refiner in North America", according to Dental Professionals. Garfield helps funeral homes and crematories recover and recycle gold, silver, platinum, and palladium from postcremation metals.

Garfield provides funeral directors with an environmentally friendly solution for handling postcremation materials while generating revenue for facility improvements, equipment purchases or to support charities and non-profit organizations that the funeral home holds dear to their hearts.

Garfield has always been a proudly family-owned American business. Get in touch to discuss how we can help with your refining needs!

> Garfield Refining (800) 523-0968 www.garfieldrefining.com crematory@garfieldrefining.com













# SUCCESSION PLANNING IN THE AGE OF CORONAVIRUS

# BY LIVE OAK BANK

The current global health crisis has created unique challenges for small businesses across the nation, which seemed to hit like a tidal wave. COVID-19 has negatively impacted small business operations in an array of industries, but it has also shed light on a crucial element of running a solid business - succession planning. Succession planning is a process that ensures your small business is prepared for the future. Some may think that having a succession plan in place may be reserved for those nearing retirement age or a family-owned business, but succession planning can ensure long-term success for your business. The true value of a comprehensive succession plan has never been more apparent than right now. One of the positives we can glean from all this turmoil is that it prompts an opportunity to better plan for future unknowns.

Common goals of a robust succession plan include long-term success of the company, confirming that both employees and customers are taken care of, ensuring financial security for yourself and your family and retaining the company's value. While each small business will have its own unique, customized roadmap, there are best practices in succession planning that apply to nearly everyone. In the wake of the current global emergency, consider these elements as you create or revisit your overall succession plan.

### **Transition Plan**

Plotting for the potential sale of your small business has drastically shifted post-pandemic. Typically, you'd examine the financial health of your business by asking yourself if the

business model was viable, stable, sustainable and profitable. But now, business owners will be forced to examine the short and long-term effects of the pandemic on the value of their business. If there is a second wave of the virus, will your business remain stable? Focus on the sustainability of your business on the other side of this crisis – is there enough cash flow to stay operational? Change in inventory requirements, cost of goods and vendor agreements, plus increased expense margins, could impact cash flow. Consider the expenses incurred by adapting to the pandemic, including new technology to support remote employees and services. It may be appropriate to reset your expectations and timeline for transitioning your business to a future buyer.

That being said, having a plan for the future along with projections can speak volumes to a future buyer as well as a lender, who may finance the deal. A cash flow lender will evaluate a three to four-year trend in revenue, expense margins, operating margins and projections. This can mean the difference in the seller achieving their goal for retirement or walking away just being able to pay off their current debt obligations for the business.

### Contingency Plan

Another important component of a robust succession plan, especially in the face of the virus, is business continuity. It may not be easy, but you'll have to ask yourself tough questions and document your strategy. What happens if you, or other key leaders, become incapacitated due to Coronavirus? You need a plan in place to offer guidance and direction to operate the business in case of their absence. How will you respond if an employee gets sick? If you create a plan to minimize on-the-fly decision making, you and your team can make smarter decisions that will be less disruptive to long-term success. Beyond simply documenting this, make sure you communicate it to leadership and other stakeholders, so they feel prepared as well.

#### The Time is Now

According to a 2018 survey, 58% of business owners have not created a viable strategy even though a succession plan usually yields better results for the bottom line. However, it's never too late to begin succession planning for your small business. For those small business owners who have not implemented one, it's typically due to a general misunderstanding of what a succession plan entails. The SCORE Association offers a comprehensive guide for small business succession planning, which can be a great place to start. While COVID-19 has created so many unknowns for small businesses, control what you can by creating or revising a plan to ensure your business survives for generations to come. FBA

Live Oak Bank's team of funeral home and cemetery loan experts offer a variety of loan products to meet the diverse needs of the funeral profession and can offer small business funding of over \$10 million. Their non-commission sales team will work with you to determine which product best fits the unique needs of your funeral home or cemetery. Whether you're seeking to buy, build or improve a funeral home, their financing expertise and knowledge of the funeral home profession will help you reach your goals and avoid costly mistakes. Visit their website at www. liveoakbank.com/funeral to learn more.



# As experts in lending we help you through the unknown.

We're your lending partner here to help you meet the unique needs of the funeral industry and accelerate your growth.

United Midwest is dedicated to our customer's success. Here's what makes us different:

# >>> We're specialists

Few lenders understand the details and costs associated with the death care industry as well as we do. We're more than willing to spend time discussing your financing options and help you find the best solution.

# **>>** We understand the funeral industry

Traditional banks often want assets or real estate as collateral and do not take into consideration the underlying value of your cash flow. United Midwest's SBA loan can be a great solution for funeral directors who are looking to acquire, refinance or expand their business and there is little tangible collateral.

# We're a top-ranked lender

United Midwest Savings Bank is ranked as one of the top 30 **Small Business Administration** (SBA) lenders nationally in both dollar volume and number of loans. We continue to grow by focusing on one customer at a time.

#### CONTACT US TODAY TO LEARN MORE ABOUT FINANCING OPTIONS FOR YOUR FUNERAL HOME BUSINESS:

Chad Fondriest 614-205-7600 cfondriest@umwsb.com



Rates, terms and conditions subject to change. All loans subject to SBA lending guidelines, credit review, underwriting guidelines.







# Living Urn THE GREEN INNOVATORS

How The Living Urn° changed cremation memorials and became the market leader

By Thomas Tabbert, a Freelance Journalist living in Los Angeles, CA













tools across his clean office floor. The fast-growing company has just moved into a new larger production facility in the Denver area, outside the city, and Mark is still getting settled into his new space.

Mark is the President and co-founder of Biolife, who, along with two lifelong friends, developed and patented The Living Urn®, a novel biodegradable urn and tree planting system designed to grow a memory tree from the special urn holding cremated remains. Funeral Industry neophytes, the three founders grew up in the same neighborhood and worked in investment banking and engineering for years before changing direction to build their own business. The idea was inspired by a memory tree planted to memorialize a classmate's father who passed when they were kids. Mark explains, "The tree is still there to this day, and we all know why it was planted and what it means - it keeps his memory present all these years later." In a brainstorm, the three friends took the concept a step further by integrating cremated remains, and after more than a year of development working with soil scientists, arborists and materials engineers. The Living Urn was born.

In just a few years since inception, the company is thriving, with an expanding line of unique, market leading cremation memorial products. "Our goal is to create products that can help families honor a loved one in more personal and meaningful ways," says Mark. The company has been hiring more employees to help handle their growth and just moved into a larger production facility. Mark is excited to show me around and talks as he walks

"We've been working really hard and have also had some good luck. We love working with the people in the funeral industry. It has been a pleasure interacting with funeral directors who are genuinely compassionate and working every day to help families who are going through a tough

According to Mark, funeral homes were initially cautious about offering The Living Urn because it involves planting living trees. But once funeral homes gave it a try, they became excited to offer such a unique option to the families they serve. "While we always believed in the idea, we were all a little surprised how much the concept connected with families and how fast it took off. We're now working with thousands of funeral homes all over the U.S. and our products are sold in Europe, Asia, Australia, and South America," Mark shares.

of funeral homes all over the U.S. and our products are sold in Europe, Asia, Australia, and South America.



Each Living Urn comes with a young tree, 2 to 4 feet in height, with a strong and intact root system. While the family receives The Living Urn system upfront, the young tree is shipped separately whenever the family is ready to plant. "We have more than 25 tree options available for every zip code, from small flowering shrubs to large shade trees to beautiful small and medium size ornamentals - something for everyone," says Mark as he holds up a glossy poster showing rows of bright and colorful trees. He explains this is part of The Living Urn marketing package that funeral home partners receive at no cost.

Building on the success of The Living Urn, the team has also developed a number of other hit products, including a visually stunning Eco Scattering Urn. This patented biodegradable urn is made only from bamboo and features a unique controlled release and resealable top so families can scatter at multiple locations. Each comes in an attractive hand-sewn cotton drawstring sleeve that is convenient for traveling. Sandy, a member of the production team, is rubbing an unfinished urn with natural oil, "We love working with bamboo - it has a beautiful aesthetic and also happens to be one of the most eco-friendly building materials on the planet," she says.

The company offers a number of other popular urns including The Living Urn Indoors and the Plant Urn, which allow families to grow a bonsai tree or houseplant in a portable urn holding cremated remains. Another best seller is the Eco Water Urn, which floats upright like a buoy for a short time before freeing cremated remains in the water below. The portfolio also includes the Eco Burial Urn and Eco Home, both of which can be buried in nature or kept at home, as well as Flow<sup>™</sup> the Ice Urn, a patented urn made from a block of ice. Biolife plans to introduce a number of new products in 2021.

In October, the company launched its first version of Ecorial®, a new app and web platform that allows families to memorialize and honor a loved one as they Rest in Nature<sup>®</sup>.

When scattering cremated remains on land or in the water, burying remains at a special place, or planting cremated remains with a tree, families can use the Ecorial app to mark the spot by recording the exact GPS coordinates plus the time and date of the event. A user can also upload photos and videos of a loved one's forever resting place and create a beautiful interactive online memorial. This special location can be found forever on the Memory Map® and shared with family and friends.

"Ecorial fits perfectly with all of our products and services and the market response has been amazing," shares Mark. In addition, the company just launched Ecorial Scattering Services offering both accompanied and unaccompanied scattering services for families and funeral homes in some of the most beautiful places throughout the U.S.

As we finish our talk, I ask Mark what is next for the company. Mark's face lights up with another excited smile. "We have a lot of ideas – this is my favorite part..."



THE PATENTED LIVING URN® PLANTING SYSTEM





# CHANGE YOUR LANGUAGE, NOT YOUR CONVERSATION

BY PETRALINA ORLOFF

Our world is now changed. Some will say for better and some, for worse. However, no matter the case, your clients are just beginning to understand how to reframe the world in which they live, and they need a strong guide to change their perspective, attitude, and behavior as they negotiate memorialization in this changed world. Remote attendance and virtual memorialization is the power currently shaping the funeral industry. Before 2020, these things were a novelty, now, they are a necessity. Though you may be selling a completely different service than you offered before last March, your customer still wants the same impactful, emotionally-connected experience that you have always provided, only now, you must reassure your client that remote memorials can give them exactly what they need.

**Concern:** Your clients have a hard time understanding how meaning and emotion can transcend time and space. Where we once did our grieving in person, we now do it remotely.

Resolution: Begin to rework your conversations around the word sharing. Your clients share at a distance every single day. They share their work through e-mail, their ideas and opinions through virtual meetings, and their family experience through social media. They understand the word sharing. They are familiar with how an e-mail, a Facebook post, or a text message can generate an emotional response. The word sharing holds meaning and experience for them. The word sharing resonates. Teach your clients how memorialization functions at a distance by framing the discussion around the verb sharing, a word which already holds great significance for them. Using an experience with which they are accustomed can quickly change their mindset.

**Concern:** Your clients don't understand the opportunities available to immediately memorialize their loved ones.

Resolution: Remind your clients that they already share on a daily basis. Tie in the products your home offers to something that your clients already understand. You know what works best in your home, so have a conversation which ties those products into those activities in which your client already participates. Everything that you are currently offering can be shared virtually and have lasting impact. Whether it's casting the tribute remotely, repacking paper goods as a memorial packet to be mailed, sending a moving slideshow, capturing a lovely image of a thumbprint necklace, a photo of a beautifully arranged urn, virtual memorial cards, texting, e-mailing, or posting a life story, everything which you offer is still relevant as long as you speak about it in terms the client understands thoroughly.

**Concern:** Families want to wait to gather in person.

Resolution: Remind your clients that there is an immediate need to memorialize, no matter how it's done. For you, waiting only invites a cancellation and postponement often becomes never. Remind your clients that streaming a memorial and remotely gathering is just another option to honor a life, one that existed before the pandemic. There has been a demand for virtual gathering for many years, and now necessity has forced that need to increase. Remind your client that they gather virtually for work, for school, and to meet with friends. Again, connect the concept of virtual sharing to those activities with which they are most familiar. If your client considers that one can honor a seminal birthday or welcome a new baby virtually, they will be able to see how the emotional impact of a death can also be experienced virtually.

**Concern:** Your clients don't understand the impact of remote gathering.

Resolution: Share the stories and testimonials from past clients. There is nothing more powerful than a well-told story, so demonstrate how to share, by sharing. You should be able to point to a collection of letters, notes, thankful e-mails, social media posts, and so on, to express the impact of remote sharing. Now is the time to share your stories: a description of the memorial and then some details about how well it was received. If your client cannot imagine it, then you must physically show them. Social media is the perfect way to share what you are doing in your home and also, maintain a record of your most impressive moments. Just as you display your paper products, urns, and caskets, your client should be able to get a very good sense of how your home customizes a virtual celebration.

We cannot speak about new traditions by using old language. Yet, there isn't a need for new conversations, only a need to recontextualize those same conversations in a manner with which your client can identify. So, talk about sharing because it changes your client's perspective on remote gatherings and also, because the word speaks to a behavior which they already practice. The changes which this pandemic has brought are not as radical as we imagine, they only call for reframing our own thinking, and all of this, of course, begins with the language we use. **FBA** 

Petra Lina Orloff is the president and CEO of Beloved, which creates custom, creative, personalized obituaries and eulogies, and the founder of Death Talk, an ongoing series of public discussions on death and dying. She has been a professional writer for nearly 30 years and completed her doctoral studies in English at Wayne State University. To connect with her, you may email petra@beloved-press.com or 248-894-7076 or visit her website at www.beloved-press.com.



# YOUR DRIVES DRIVES US

A small business loan isn't just about the money. It's about making the most of it.

With our dedication to efficiency, collaboration and deep knowledge of the funeral home and cemetery profession, we'll take you where you need to go.

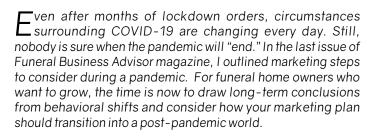
To learn more, visit us at liveoakbank.com/funeralfinancing



©2020 Live Oak Banking Company. All rights reserved. Member FDIC. Equal Housing Lender. 🚖

# MARKETING YOUR FUNERAL HOME FOLLOWING A PANDEMIC

BY JOE WEIGEL



Letting your families know that your funeral home is taking care of keeping people safe, but also returning to some semblance of normalcy is key. Especially now, there is a lot of unclear information from companies about when and how businesses can operate. That is where doing some specific optimization for marketing post-COVID-19 can come to the rescue for you and your families.

# What's the best way to prepare for the new normal?

In this article, I have recommended ten steps that every company in the funeral profession can take now to best prepare for business after the coronavirus crisis, which can be very beneficial for your future success:

# 1. Review Your Website

Now is a great opportunity to thoroughly evaluate your website. Identify information and photos that need to be updated. Look at your competitors' websites to see if there is more information, imagery, or a FAQ section that should be added. Is the time right to now post your prices online? Or maybe it's time to allow families to make arrangements online. Or perhaps you need a new site altogether. Regardless, get your funeral home's website ready for the next stage of business.

# 2. Explore an Outreach Strategy or Expand Your Current Efforts

Have your families come to expect to hear from you regularly by email, social media, or text messaging? Do not let that relationship drop off—but avoid crisis-related promotions. What you can do now is start a regular dialogue with families. Get creative and think of how you can offer reassurance, social connection, or tangible assistance during and after COVID-19.



# 3. Reconnect with Families You Have Recently Served (and Those You Are Yet to Serve)

One of the most important things you can be doing now is determining how to reach out to families you served during the pandemic that were forced to reduce or eliminate their funeral service. Remind them that a memorial service or "celebration of life" is possible and can now be planned for their loved one.

The same goes for contacting other families in your community once COVID-19 has passed. As a result of the pandemic, many families may now be more predisposed to preplanning their funerals. Don't let this opportunity pass you by.

### 4. Assess Your Digital Marketing Footprint

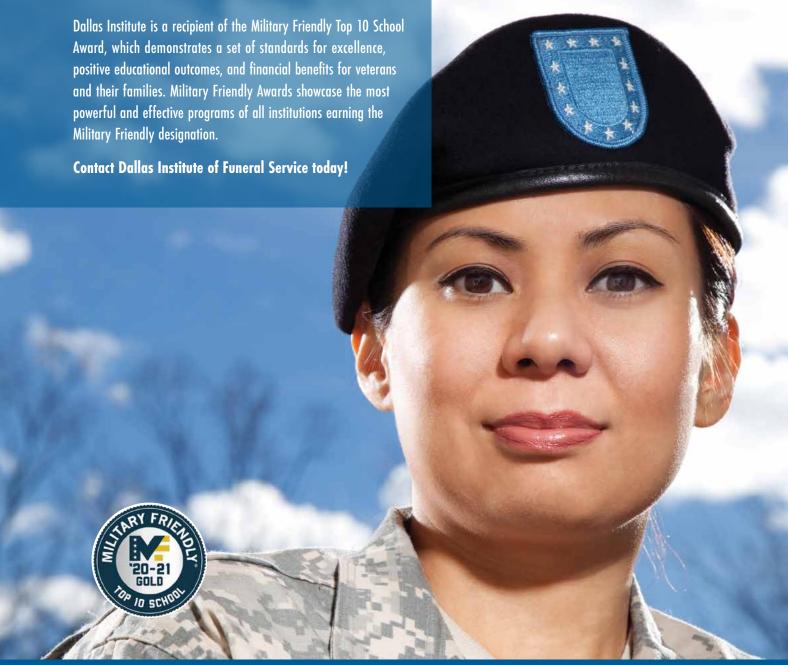
While having a deep digital footprint in your marketing communications platform typically is critical to success, during a time of crisis it is mandatory. Digital marketing has the advantage of being faster than traditional marketing. An email or social media campaign can connect a marketing message to a targeted subset of families for a fraction of the cost of a TV ad or print campaign, immediately. Become hyper-segmented with your targets. Consider finding platforms that will allow you to capitalize on underpriced attention and think outside the box.

### 5. Expand Your Online Review Presence

If you do not yet have a plan or strategy for responding to online reviews, now is the time to compile one. The web is filled with online reviews that companies have not responded to. You do not have to go back and answer each one, but this is a good time to make sure your more recent reviews have a thoughtful response.

Create a reviews policy and, if you have a good candidate, train an employee to manage your online reviews going forward. Write a few template responses and go over your brand messaging with them. Coach them on how to respond to negative reviews from families and when to escalate legitimate customer-service issues to the right person. Provide them the tools they need to monitor reviews and get alerts. Show them what you expect as far as measuring the value of reviews. If necessary, employ a simple digital review and reputation management software platform such as Rannko (Rannko.com).

# MARCH TO A NEW TUNE





Graduating Professionals of Distinction

Visit dallasinstitute.edu to apply online or learn more 214.388.5466

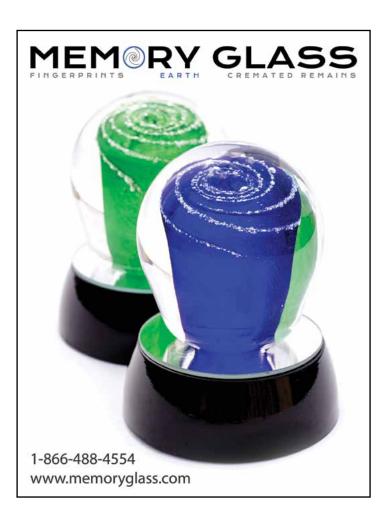
### 6. Review Your Firm's "Google My Business" for Families

If you are operating with special hours or are taking special care to avoid the spread of COVID-19, let customers know what has changed. Update your hours and business description, share Google Posts with updates and offers, and make sure your contact information is correct in case people want to reach you. This should be done regularly as things change. This action is crucial, not only for Google My Business but also the dozens of other similar business information websites such as YP.com and Yelp.

### 7. Examine Your Marketing Properties

There is much you can do during this period to improve your future marketing efforts by performing an audit. If you have not kept an inventory of your assets - website, photos, videos, blogs, presentations, white papers, e-books, email, articles you've published — to date, this is a great time to get started.

- · Look at each piece with a critical eye. Is it up to date and explain all the services you now offer such as live streaming of funerals, etc.?
- Which images and high-quality pieces can you repurpose for other uses and other channels as well as which ones should be "retired"?
- What content or topics resulted in the most traffic to your website or email responses to your firm?



Note that there also may be opportunities for:

- Adding links to new products/services on your website.
- Updating your site with fresh images and photos that better reflect your safety protocols
- Optimizing your digital marketing CTAs (call to actions) and your keywords.

# 8. Create Videos Today for Future Use

Even though we all realize that videos are a key tool for your marketing toolbox, there is always an excuse why they can't get done. Well, now is a great time to record and/or at least make plans for your videos because they can form a basis for all types of other digital marketing content, too.

- Consider embedding the new videos in a blog post and
- Take screenshots from the videos and use them as images in social media posts.
- Take quotes from the video and use them alongside images on social media in the coming months.
- Reuse those quotes in press releases and upcoming blog posts.

# 9. Develop Webinars or Produce a "Frequently Asked Questions" Video

Planning and conducting a webinar can be a very effective way to answer frequently asked questions about your funeral home. This also can be a means to introduce new staff members or new services like live streaming. If webinars aren't your thing, then make an FAQ video and push it out on Facebook, YouTube, and other social/media portals. Or create an FAQ section that can be added to your website and place your video there.

# 10. Complete Your Photoshoot and Video

Just like "social media videos." this may be the perfect time to get your professional company video and/or photoshoot completed. If you can do so, now it can be a very good time to do the project that has been put off year after year, perhaps because you always felt it would interrupt business or families. Because business has likely slowed for videographers and photographers, you can probably get a good price, but you also will be helping them at a time when they may need the work.

In essence, the pandemic has proven that for marketing to work, it needs to be agile and flexible by reflecting the changes in family habits. The pandemic has already changed many funeral homes to the core and the speed with which you respond to these changes will make the difference between failure and success. So, now is the time to get strategic and incorporate a functional and flexible marketing plan. Taking these steps now can best prepare your funeral home for the better days ahead. FBA

Joe Weigel is the owner of Weigel Strategic Marketing, a marketing firm that delivers expertise and results across three interrelated disciplines: strategy, branding, and communications. You can visit his website at weigelstrategicmarketing.webs.com. He also can be reached at 317-608-8914 or joseph.weigel@gmail.com.

# **New Heavy Duty Mortuary Cot**



Built of sturdy anodized aluminum tubing that will not oxidize and will keep looking like new for years. Features an outstanding load capacity of 900 pounds!

- · Legs lock automatically when unloading
- One person can load and unload
- · Multiple level adjustment for bed to cot transfer
- One locking swivel wheel
- · Comes with heat-sealed mattress and three restraint straps

#### Specifications

Dimensions 78" L x 21" W Minimum Height 10" 321/2" Maximum Height Weight 73 lbs. Load Capacity 900 lbs

3121 Millers Lane • Louisville, KY 40216



WWW.FUNERALBUSINESSADVISOR.COM / NOVEMBER/DECEMBER 2020

# FIVE THINGS YOUR FUNERAL HOME CONTENT ABSOLUTELY MUST DO

BY WELTON HONG

uneral home directors should know exactly how to measure the success of their firms. For example, you know your staff is doing a good job when families are satisfied, and your funeral home is consistently booked. Financial reports, sales numbers, and customer reviews are all common ways to measure the success of your business.

But how do you know if your funeral home website content is doing its job?

Most marketers use a series of metrics to help them understand whether on-page content is succeeding:

- About 75 percent look at organic traffic—the number of page views that come from organic links in SERPs.
- · More than 60 percent look at the number of leads they get related to content—how many people who visit a page sign up to find out more or make an appointment?
- Approximately 60 percent look at engagement statistics metrics for how long people stay on pages and whether they click through to other areas of the site.
- Just under 50 percent look at conversion rates—the number of people who come to your site and eventually make a purchase or contact you to schedule service.

Choosing just one of these metrics and using it to determine whether your funeral home content is doing its job can be a mistake.

For example, you wouldn't assume your staff was exceeding expectations simply because people were scheduling funerals at your location. You dig deeper to understand whether clientele is satisfied. You also look at your sales numbers to understand whether business is trending up or down-among many other things.

Take a similar comprehensive approach to evaluating your website content marketing efforts. Look at all the metrics above and other factors to understand whether your funeral home content is getting these five key jobs done.

Here's the what, why, and how to know for each objective:

# 1. Perform in Search Results

What? The first task of your website content is to help your deathcare firm show up in search results. Specifically, you want

to rank on page one of results for the relevant keywords-even better if you can rank in one of the top three organic spots on

Why? It's true that Google has muddied the waters with answer boxes, map results, and other on-page properties. But the first five organic links still get the bulk of the clicks-something like 68 percent of them.

Position one, which is the first organic link, gets over 30 percent of the clicks, and positions two and three garner close to 25 percent of the clicks on average.

If you're not showing up in one of these spots, you're not connecting with the vast majority of people who begin looking for deathcare services via the search engines.

How? Do keyword research to understand what potential clientele is searching for. Then create high-quality content that includes those keywords and also answers the intent of the search.

# 2. Inspire Backlinks

What? Backlinks occur when a page that isn't on your domain links to one of your pages. That can include links from blog posts, industry association pages, and social media.

Why? Backlinks are important for two reasons. First, they provide a path for potential clientele to discover your website. Second, high-quality backlinks can help increase your page's performance in SERPs.

That's because Google considers your page more likely to be authoritative if other high-quality pages are linking to it. Think of it like this: A backlink is like the digital version of a recommendation.

How? Black hat SEO tactics of the past involved buying backlinks, but Google is much more sophisticated today. It wants to see high-quality, organic backlinks. The best way to garner those is by creating helpful, informative copy that people, organizations, and businesses are likely to link to.

# 3. Engage Page Visitors

What? Engaged visitors stay on your site longer. They read more of your content, click through to other pages, and are more likely to sign up for newsletters or contact you for additional information.



How would you like to experience a 2.5, 3.5, or even a 9 times\* greater increase on your death benefits?

When you work with Great Western Insurance Company (GWIC®), you gain a partner focused on your success. GWIC is here to help you get the best return on your Preneed business.

Just like the commitment you have to your families, we have a commitment to you.

With GWIC, you reduce the risk of Preneed shortfalls and increase your profitability.

You can count on us to be your Preneed partner.

# Don't leave money on the table. Discover the GWIC advantage today!



866-689-1401

www.gwic.com



"Our funeral home has always sold GWIC insurance, and we could not be happier. The growth on the Voyage plan has kept up well with our charges throughout the years. We recommend using the Voyage plan to fund your preplanning needs. We have had several families that have welcomed the growth of their policies and having a credit with us."

> - Joe and Rachell Rudd Rudd Funeral Home Garland, Utah

"Memorial Park Funeral Homes have been using the Voyage product for the last 18 years, and the growth for our firm is second to none. Just recently, we fulfilled a Preneed that was written in September 2012 for \$8,200. When she passed away in March 2020, the death benefit was \$13,572. It grew \$5,372 in eight years. In the past, we had entertained the idea of using other products, but there is just nothing out there that can compete with Great Western's Voyage plan. When using the Voyage product, we don't have to ever worry about eating a loss on our at-needs, and I fully recommend any funeral home to use the GWIC Voyage product."

> - Kevin Wetzel Memorial Park Funeral Homes Gainesville, Georgia

\*The 2.5, 3.5, or even 9 times greater increase on the death benefit is based on an internal overview of the potential returns a funeral home partner may receive, depending on its face amount and policy year count, with a death benefit in Year 10. GWIC's calculations are based on a 71-year-old Voyage policyholder who paid all premiums and had them returned in the death benefit.

For agent use only. Not for consumer solicitation. The policies are non-illustrated products. The policies and commissions have limitations and exclusions. GWIC® is a registered trademark owned and licensed by Great Western Insurance Company. ©2020 Great Western Insurance Company. 43 114 5257 0620 US

# CONTINUED FROM PAGE 44

Why? The more someone engages with your funeral home online, the greater the chance they'll think of you during their family's time of need. Plus, content that keeps them reading has a greater chance of persuading them that preplanning (and specifically preplanning with you) is a good idea.

How? Again, high-quality content that truly speaks to the needs of the reader is critical. You also want to ensure your content addresses searcher intent for the keywords. If your page promises one thing in search results and doesn't deliver that when the person clicks through, they'll bounce quickly.

It's worth noting here that engagement depends on more than copy. Content that's formatted for easy reading on computers and devices, site architecture that's user friendly, and pages that load quickly work together to help increase engagement.

# 4. Encourage Trust in the Reader

What? Content that demonstrates authority and expertise helps generate trust in site visitors. Other elements that drive trust include transparency, integrity, and compassion.

Why? Consumer trust is always important, but it's a critical aspect of funeral home marketing and sales. People need to feel able to trust in your firm and staff before they can decide to place their own final arrangements or those of a loved one in your hands.

How? I know I'm playing the same turn repeatedly here, but there's a reason this one is a metaphorical chart-topper: Highquality, relevant content is a must for building trust.

Some tips for creating authoritative content include interviewing experts on your staff, creating video content that demonstrates your knowledge, and linking to reputable organizations or pages to back up any statistics or facts you state.

# 5. Provide Instruction for Next Steps

What? Once you capture visitor attention, let them know what the next steps are in a clear call to action (CTA).

Why? CTAs are extremely powerful. Adding just one CTA to a marketing email can increase click-through by as much as 370 percent. Using CTA language with anchor text links can increase on-page conversions by more than 120 percent.

How? Create short, concise (but compelling) instructions that let readers know where to go from here. Experiment with CTAs in different locations and formats, including buttons for contacting you, making an appointment, downloading information, or making a purchase. FBA

Welton Hong is the founder and marketing director of Ring Ring Marketing (FuneralHomeProfits.com), which specializes in helping funeral homes convert leads from online directly to the phone line. Welton also is a speaker at funeral home conferences and the author of Making Your Phone Ring with Internet Marketing for Funeral Homes. Reach him by email at info@ringringmarketing.com or call toll-free at 888-383-2848.



You may not find Rainbow City, AL on any list of popular destinations. But if you're a funeral home depending on a family's insurance to cover the expenses, it's the biggest red dot on the map. It's the headquarters of C&J Financial, the largest and most responsive insurance assignment firm serving the funeral profession. With all the tools, technologies and high-touch service to assure blazingly fast turnaround when you need it most. If cash flow is vital to your business, welcome home.

# To 3,000 funeral home owners, Rainbow City, AL is the happiest place on earth.





& You

CJF.com | 800.785.0003 | 200 Market Way, Rainbow City, AL 35906

# DO YOU HAVE STARK RAVING MAD FAMILIES?

BY GEORGE PAUL



I'm not talking about difficult to deal with families that border on being insane. Yes, those come along every now and then and we wonder why we even took the service call in the first place. What I'm referring to here are families that are diehard loyalist to your firm, pun intended. You may wonder does that even exist in this industry? Yes! It's the difference between having a funeral home and a funeral brand.

Transforming your funeral home into a funeral brand doesn't happen overnight. It's not the result of a flashy gold logo. A brand is more than that. It's the feeling people have when they see your fleet vehicles driving on the street. It's the feeling they have when your name comes up in conversations related or not related to death. It's the impression that stays with them after you've served a family whether it was their family or not. That's why they call it a brand. The feeling families have when they encounter your business is your brand. Your logo merely symbolizes that feeling. Nonetheless, the feeling stays with them wherever they go. It's the place your firm occupies in their mind. Ultimately, it'll be the reason why they call you to serve their family over and over again.

How do you know your firm is a brand and not just another funeral home? Examine the questions and points below to see where you stand. Even better, ask your staff and trusted families you serve about these points and listen to their responses. Their feedback will help you make changes to your firm and help transform it into a brand.

# 1. Does your firm serve a niche audience?

Apples to apples comparisons don't exist when you niche. When people say, "call Annunciation Funerals if you're Catholic", or "if your pet dies Carnegie Cremations will take great care of you", or "Johnson's knows how to help families that have lost loved ones due to homicide", etc. then your firm serves a niche audience. You want to be the go to firm to serve either a specific demographic, faith or death care service. The challenge firms have is staying in their lane.

Much like pouring concrete once you pick a niche you have to give it time for it to set in the minds of people. That means turning away service calls you can legitimately handle because it doesn't

fit your niche. For instance, if you specialize in cremations and everyone says you're the go to guy if you need to cremate somebody then by definition you shouldn't do traditional burials. At the very least it shouldn't encompass more than 10% of your business. The reason why is because point three in this article won't be able to happen.

It's gonna hurt. You're gonna want to take on all the work you can do cause you're trying to grow. You're gonna think niching isn't going to work because growth is slow. However, think of this. Generalist have to reach out for more clients. Specialists are sought out. Become the specialist in your area and people WILL seek you out in time. The ONLY exception to this rule is if your families fall into the group defined by point four of this article. By that time, they want only you to handle arrangements for them regardless of type. Before families can fall into the fourth point, though, you have to make sure you're a big fish in a small pond.

### The fewest number of competitors.

When there are multiple firms in your town or neighboring towns people will automatically group all of you into the same category. The problem is that the one who was first in that category is usually the one with the most service calls. One of the firms we do strategy work for has a competitor who does four times as many service calls as him. The reason is because he was the first funeral home in town and my client was the newcomer. This was slowly driving him out of business until he followed our strategy and niched his firm. Now his service calls as well as revenue is rising.

By niching your firm, you happily gain the advantage of being the only game in town. There's an anime I love based car drifting called, Initial-D. The main character has a 1986 Toyota Celica GT-S that has been modified and maxed out except the engine. You'd expect him to get waxed by modern high-powered sports car, but it's just the opposite. The reason why is because he's known as the specialist of that car and the roads he races it on. In other words, he niched. He knew exactly where to put his car so that no matter who the competition is, he wins even if their car is better. This is because he's modified his car to run at 100% while his competitor runs at 60%. When you niche your



# AlternaView

# Sets Include:

Any Fabric Throw and Pillowcase







# Take ID Viewings from Clinical to Comforting.

Utilizing a revolutionary strap set that expands to fit any size dressing or embalming table, the AlternaView System installs in minutes and brings dignity back to non-casketed viewings.

# Tables Full?

Use the included cot straps to attach your skirt to any size stretcher or gurney for cot views. Installs in just two minutes!

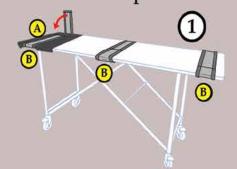
# Easy to Clean.

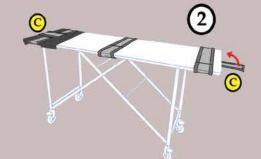
While "spray and wipe" is perfect for everyday cleaning, all throws and pillowcases are washer- and dryer-safe. For best results, dry clean.

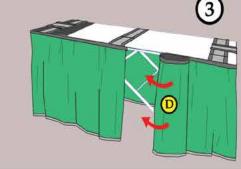
# Get the Right Size for Your Needs.

The standard throw is generously sized at 56" wide and 86" long. Plus size, which increases the throw to 66" wide and 91" long, is available for a small upcharge.

Three Steps. Two Minutes. One Chance to Make the Best Impression.









toll-free 800-896-0598 www.finalembrace.com



firm, you capture all of an audience rather than a portion. When you do that you can answer yes to the second point.

# 2. Do your families pay more for your services when there are cheaper options?

When I go to the grocery store there's going to be products I buy the generic version of. However, when it comes to dishwashing, I only buy Dawn. Yes, it's much more expensive, but it's known to cut grease. Better performance equates to more value and worth the higher price. The higher price is actually less than what it costs me in time doing the dishes and how much dish soap I have to dole out of the generic version. The same should be true of your firm.

This doesn't mean people won't give you pushback on your prices. However, most will pay it after certain steps in the sales process are taken. Even better is if you list your prices on your website and you still get service calls and meetings with families. That means families have researched your firm, researched other options (because they do) and have decided to come back to you because you're the best option with the most value.

## Raised price no problem.

As you transform your firm into a brand you should be able to incrementally raise your prices. However, don't just do it for the sake of doing so. While raised prices increase profit, they also increase family expectations. You don't expect nor would you except a luxury car with cloth seats. It just doesn't match up with the price. In the same way as you raise your prices you need to raise the value of what you offer families, so they continue to pay it. Doing so puts you in the position to let number three happen.

# 3. Can your firm handle service calls without your presence?

If you can't take a vacation because you'll lose money, then you don't have a business. Actually, you have the worst job in America because you can never take long breaks from it. While your firm may be on call 24/7/365 you can't be or else you'll burn out. You're the owner. Your job is to build and run the firm. In other words, your job is to work on the business not in it. While it may not be possible now you have to start building a team. It's the only way you're going to grow. It's the only way you become a brand. When you build a team, you are going to have to begin creating systems that your team can run. Systems are crucial because they allow you to deliver the same result every single time.

#### Replace yourself with yourself.

Create systems for every part of your business. Do it for service call inquiries, family meetings, service preparation, the actual service, aftercare and so forth. As the systems in your business run and are refined to perfection you can confidently put people in place to run those systems while you tend to other things. Having systems in place allows others to handle tasks in the way you would since that's part of the reason why families deal with you in the first place. They have a connection with you. When you create a system of delivery you confidently replace yourself with yourself. One key is not to expect perfection from

your team. If you were to grade someone on their performance and that grade was a "B" then leave them alone and don't micromanage them. B's are passing grades, and no one can truly be you 100%, but your systems can get them close. Give them and your system room for growth and improvement by letting staff run the system. As the system runs smoothly, you will begin to deliver the same expectation all the time, every time and people will become stark raving mad for your firm.

# 4. Do your families scoff at the idea of using any other firm but you?

Anyone recall The Whopper experiment? It's Burger King's signature item on their menu. They wanted to see how much people loved The Whopper so they took it away and filmed people's reactions. People flipped out! "What do you mean you don't sell The Whopper anymore?" "I want my Whopper." "I want to speak to the manager!" Those were some of the reactions people had because they loved The Whopper to the point they couldn't live without it. If you don't serve families multiple times for multiple generations then you don't have stark raving mad families.

### Deliver over the top.

Your systems and brand experience should be so over the top that families won't even contemplate the idea of anyone caring for their loved one but your firm. Other family members may suggest other firms, but ultimately there will be someone in the family, usually the one with the strongest influence or the decision maker that will say, "Nope. We're going with Jamieson Funeral Home. He's served our family for years. He's done everyone in our family: mom, dad, uncle and more. He's gets it right the first time and we know what to expect from him." Do you get comments like that from your families?

One of our brands has recently had the privilege of serving a family a fifth time and we average families returning or referring three times. This is because we've applied these four points and continued examining ourselves under them always making improvements. As a result, even the firms that work with us grow. When you have a brand everyone that's a part of the brand benefits from owners, staff, vendors, families and more.

# Funeral Brand Equal Future Security.

As you transform your firm into a brand, you will be able to successfully transition your firm to the next generation or successfully sell it. When that happens, you have created a legacy that will have touched and changed the lives of thousands in your community. That's what real brands do. I know that's what you want too. Until next time I wish you much success transforming your funeral home into an amazing funeral brand. **FBA** 

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



Memorial Tri-Folds

Remembrance Cards

Tribute Thank You Cards

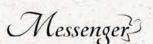
Personalized products to have, hold, remember and share with loved ones near and far.



We are here to help you serve families with our new Mail Service option. We can now easily mail personalized stationery keepsakes on behalf of your client families to all their family and friends.

# WE ARE HERE FOR YOU.

Contact your Messenger Sales Consultant to learn more or call 1-800-827-5151 www.messengerstationery.com





The rise of digital technology has had a profound impact on I 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.

### 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.

#### 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



# CONTINUED FROM PAGE 52

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.

# 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 upconverted 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.

# **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 the Founder and CEO PhotoFixitPro, Inc. dba as MemorialPhotoCanvas.com. For over 30 years Paul has worked professionally in traditional & digital photography technologies and photo retail marketing. He had a 14-year career at Kodak and worked across product platforms ranging from high speed printing to motion picture film postproduction. In 2006, he founded PhotoFixitPro. 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. He may be reached at 818 358-3018, or paul@memorialphotocanvas.com, or visit their website at www.memorialphotocanvas.com.





# CARROLLTON BEECHWOOD



Delivered Price\*

4 Units at \$229 each

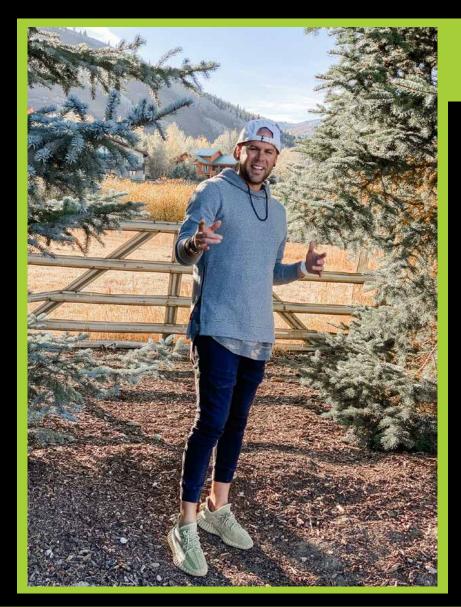






Copyright © Starmark Cremation Poducts. All rights

Specific portions of Starmark products may be covered by one or more of the following US Patents D874,75 D859,777 D,50,018 10,500,117 10,54,525 10,398,616 10,098,801 9,872,809 9,649,449 9,649,240 9,727,9539,161 9,427,369 9,248,069 9,089,467 9,050,234 8,959,732 8,607,423 8,959,908 8,488,329 8,375,800,4157 (2313),317,204,007 27,494,02 7,249,403 7,234,211 7,263,751 Additional Patents Products Patents Paten



# **PROFESSIONAL SPOTLIGHT**

# RYAN THOGMARTIN

Ryan Thogmartin is the founder of Disrupt Media & Connecting Directors. Ryan is married to his lovely wife, Khali Thogmartin. They are raising two beautiful daughters, Kihryn (age 14) and Kwynce (age 12). They currently reside in Zanesville, Ohio and like to visit their condo in Park City, Utah in their spare time.



Though born in Lexington, Kentucky, his family moved to Millersport, Ohio when he was a child. At an early age, Ryan felt he had an entrepreneur spirit within him. Shortly after completing high school, he started a company that built sports websites and sold advertising into the local community for those websites. During his first year of college in 2002, Ryan continued operating his business from his dorm room. But after his freshman year, he decided that college was not right for him. He felt that he was being groomed to go into a corporate job, but his entrepreneur side told him this was not the direction he wanted to take. "It just wasn't part of my DNA," Ryan proclaimed. "I just knew I didn't want to be dependent on someone else for my income, so it just wasn't my thing."

After dropping out of college, he continued to work his business. During this time, in 2004, he met Khali. Shortly after meeting Khali, he sold his company, and soon after they decided they wanted to get married. With the responsibility of starting a family, Ryan was concerned that he would need a steady job. So, Khali convinced Ryan to consider going to work for her father, who owned a vault company. "I knew absolutely nothing about that business," Ryan recalls. "I had no idea what a vault was or what I would be doing. I just knew I needed a job."

In October 2004, Ryan began his new job and started in the manufacturing side of the business. "I started out pouring concrete, stripping molds, painting vaults, and anything they needed me to do," he said. "I quickly learned that manual labor was not my thing whatsoever."

Ryan and Khali got married in 2005 and he wanted more responsibility within the business. So, at his wife's urging, he discussed with his father-in-law the opportunity to move into sales. After 2 years in manufacturing, Ryan was given that opportunity - which would change the course of his life forever.

After making many sales calls to funeral homes, he quickly learned that they were lacking in one important area marketing. Specifically, the funeral homes were missing a robust technology perspective and were not correctly marketing their businesses or engaging online.

In October 2007, he had an idea. He went to his father-in-law and told him that he wanted to start blogging about some of the conversations he was having with funeral homes and how technology and online marketing could improve their businesses, offering to come in early and stay late to make







# CONTINUED FROM PAGE 56

this happen. In the beginning he would come into the office and spend a few hours writing and blogging, then he would move on to making his regular sales calls.

Though at first, this was just a labor of love for Ryan, and something he worked on in his spare time, the experience of writing content for the blog unexpectedly gave way to his first business, Connecting Directors. Today, Connecting Directors is an online news publication that provides content, daily funeral industry news, information, and trends. It currently reaches 45,000 funeral directors per month and has 25,000 subscribers to its daily email. He did not realize, at first, that this side initiative would one day become a thriving business.

Unfortunately, in August 2010 Ryan was in a serious car accident and suffered several serious injuries. Over the next 3 months he was not able to walk and spent his time recovering. During that time, he had an idea and decided to discuss it with his wife. "I told her I was going to start a social media company," he recalls. "I don't remember her reaction, but I think she probably was not very excited or thrilled at the time."

Because of that conversation, and the unfortunate events that moved him to consider it, a new business was born. Disrupt Media is a social media agency that helps funeral home, cemeteries, and suppliers with their social media strategy.

In May 2012, Ryan left the vault company to focus full-time on Connecting Directors and Disrupt Media. Initially, Disrupt Media worked with many small businesses, with most of its clients residing outside of the deathcare industry. But in August 2014 he made the decision that Disrupt Media would focus solely on the deathcare industry. It was a difficult decision, but they informed their current clients that they were changing their focus and over 12 months they let their contracts expire. Now, they could pursue their mission of becoming the go to company in the deathcare industry, focusing on helping any business looking to have and execute a comprehensive social media strategy. Today, Disrupt Media has become a Facebook agency partner, employees a team of 27 and works with over 200 brands in the deathcare space across North America.

Ryan enjoys many things about what he does, but he enjoys most the opportunity to have challenging conversations with a prospect or customer. "I enjoy when I have a conversation with a funeral director who is against social media marketing, but it is gratifying when they realize why it is valuable," says Ryan. "In addition, I really enjoy seeing the impact of the content we create for our customers and how it impacts the consumer they work with. It is very gratifying when we hear our customers tell us that their customers tell them that they had interacted with their content prior to doing business with them."

Ryan also indicated there are many challenging aspects of his job. He explained that it is a great challenge to overcome a customers preconceived notion, but it is just as challenging to work with funeral professionals that are reluctant to embrace technology or social media. "It is always difficult to get them to understand the value of content and brand building," he indicated. "It takes a great deal of time and hand-holding, but it is always worth the time in the end as they realize how



# Aftercare with impact.

97% 4.8 25.4

of Domani-partnered funeral homes are ranked #1 in their market on Google

Domani-partnered funeral homes have an average rating of 4.8 stars on Google

the average Domanipartnered funeral home has 25.4 5-star reviews on Google

thedomanigroup.com

# CONTINUED FROM PAGE 58

There are many things that Ryan is proud of about his life and his business. But he takes exceptional pride in the nontraditional approach he takes to his business. "I believe authenticity is better than conformity," Ryan proudly states. "I wish that when I first started my business, I would not have taken other opinions so personal or close to heart. I was not a suit and tie guy. I would wear my hat backwards and my ripped jeans in my videos. Initially that may have turned some people off. But I have learned to be true to myself and now most people appreciate it. I am authentic, and so is my company. We may do things a little different, but we still do it the right way." He concluded by saying, "I think that now people have an appreciation for what I do that didn't exist when I first started my business many years ago. I think part of building our strong brand is rooted in the fact that we did not conform and went against the grain. We have not wavered from who we were then or who we are today."

Though successful in his pursuits, Ryan has not rested on his laurels. "I do not feel I have made it by any means," he is quick to point out. "I am proud of the brand that we have built but also feel we still have a long way to go. I am very authentic with my brand, and authentic to who I am as an individual. I think many people have an appreciation for doing things

In looking back now, Ryan hopes people understand the type of man he is trying to be. "I use the same philosophy all the time," he says. "Not only for my business, but also for the type of father and husband I try to be. Because this is a

Ryan and his wife Khali

family-oriented profession, my company is also very family oriented. My wife is COO of the company and she and my kids travel with me to all the industry events."

Ryan is most proud that he has been able to get people to change their perceptions of how they market their business. He is proud of his business, his team, and the change they have been able to make together the in the industry.

Ryan has some sound advice for his peers. "Remember that sometimes we think we know what the consumer wants, and we think they expect us to act a certain way," he proclaims." Often, we take ourselves more seriously than the consumer does. At the end of the day, the consumer wants us to be human. They do not expect funeral professional to be unemotional, or have a wall up, they want you to be approachable. They want you to be authentic to who you are. By doing so, this will break down a lot of the stereotypes that the consumers have about the deathcare industry. Challenge yourself to think about why you got in the funeral profession to begin with. Go back to that moment when you knew this was what you were going to do for the rest of your life. Be true to yourself, because we tend to get molded into what we think people want, but what they really want is for you to be authentic and real."

In closing, Ryan says to remember something particularly important." Things are not going to stay the same forever," he says. "COVID-19 has made us realize that we must be fluid. We must be able to change if we want to remain relevant. Be nimble and be flexible." FBA





# **Small Business Specialty Finance**

We can help you with your funeral home financing needs

Ready Capital, through its subsidiary, ReadyCap Lending, LLC, is a nationwide direct lender specializing in financing uniquely successful businesses that require specialized industry knowledge. Our team consists of industry specialists who have 10-20 years of experience lending to the death care industry. Our loan programs are designed to maximize business cash flow and the creation of wealth for our clients.

Funeral homes have substantial value that is intangible. We understand the value of your firm, and we will lend against the goodwill value where many lenders will not. Our creative loan structures promote cash flow, growth and liquidity for our clients.

# Loans can be structured to include:

- Up to 100% financing
- Up to 25 year terms and amortization
- Construction and renovation financing
- Equipment financing
- Working capital
- Acquisitions and partner buyouts
- Debt consolidations

# CONTACT

John Moshier | Ready Capital Corporation President, Small Business Lending 973.577.4893 direct I 216.650.0574 mobile funeral@readycapital.com

Jody Myers | Funeral Home Financing Associates VP, Loan Operations 309.258.3708 jmyers@funeral-financing.com

Marie Shelton | Funeral Home Financing Associates Owner, Managing Director 812.475.9711 mshelton@funeral-financing.com

For media inquires, please contact Jennifer Dencker at info@readycapital.com

Creative Solutions. Reliable Results. www.readycapital.com

©2020 ReadyCap Lending, LLC. | Arizona Commercial Mortgage Banker License #CBK 0930164 and #CBKBR-0120450, California Finance Lender's License #60DBO 43995, Iowa Mortgage Banker License #MBK-2014-0053, Oregon Mortgage Lender License #ML-5305, South Dakota Mortgage Lender License #ML.05087, Vermont Lender License #6680





# WE HAVE THE FINEST **USED VEHICLES IN THE COUNTRY!**



2013 MERCEDES SPRINTER LIMOUSINE WITH 15,850 MILES. WHITE EXTERIOR AND BLACK INTERIOR.



**2018 CADILLAC XTS PLATINUM COACH** WITH 18,000 MILES. **BLACK EXTERIOR AND TITANIUM** INTERIOR.



**2014 CADILLAC XTS PLATINUM COACH** WITH 42,138 MILES. **BLACK EXTERIOR WITH BLACK AND GRAY INTERIOR.** 



2011 CADILLAC S&S MEDALIST COACH **WITH 25,114 MILES.** SILVER EXTERIOR AND GRAY REAR

**INDUSTRY FOR 53 YEARS** 

P.O. BOX 1132, UNIONTOWN, PA 15401 TOLL FREE 800.333.2533 TEL 724.439.8800 / FAX 724.439.6404



**2013 MERCEDES SPRINTER WITH** 17,900 MILES. **SILVER EXTERIOR AND BLACK** INTERIOR.

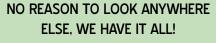


**2013 MERCEDES SPRINTER WITH** 26,792 MILES. **BLACK EXTERIOR WITH BLACK AND GRAY INTERIOR.** 

**WORLDWIDE SUPPLIERS SINCE 1971 REASONABLE RATES** 

WE SHIP EVERYWHERE IN THE COUNTRY, AS WELL **AS OVERSEAS** 

LET US HELP YOU WITH YOUR LETTER OF CREDIT AND FREIGHT FORWARDING NEEDS





**2020 CHEVY TRAVERSE HEARSE** WITH 650 MILES. **BLACK EXTERIOR WITH BLACK AND GRAY INTERIOR.** 



2020 LINCOLN NAUTILUS LEGACY **HEARSE 423 MILES.** SILVER EXTERIOR WITH BLACK AND GRAY INTERIOR.



2011 CADILLAC SUPERIOR STATESMAN **COACH WITH 26,780 MILES. BLACK TOP, SILVER BODY AND BLUE** INTERIOR.



2009 LINCOLN SUPERIOR MAJESTIC **HEARSE WITH 46,027 MILES.** BLACK EXTERIOR AND INTERIOR.

# CALL FOR INFORMATION ON VEHICLES SHOWN OR FOR ADDITIONAL LIST OF LOW MILEAGE VEHICLES



800.333.2533











# ADVERTISER INDEX

THANK YOU FOR SUPPORTING OUR ADVERTISERS!

American Funeral Consultants 800.832.6232   teamafc.com	18
ASD - Answering Service for Directors 800.868.9950   myasd.com	16
Bass-Mollett 800.851.4046   bass-mollett.com	25
Bio-Response Solutions 317.386.3503   bioresponse solutions.com	18
Bogati Urn Company 941.751.3382   bogatiurns.com	15
BSF 913.890.3966   4bsf.com	IBC
C & J Financial 800.785.0003   cjf.com	47
Conaway Sales 800.333.2533   conawaysales.com	62
Domani Group (The) thedomanigroup.com/100-demo	59
Express Funeral Funding 812.949.9011   expressfuneralfunding.com	53
FDLIC 800.692.9515   funeraldirectorslife.com	IFC
Final Embrace 800.896.0598  finalembrace.com	49
Foundation Partners Group 888.788.7526   foundationpartners.com	11
Frazer Consultants 866.372.9372   frazerconsultants.com	4-5, 36-37
Funeral Connections Answering Svcs. 888.606.6211   funeralconnectionsonline.com	15
Funeral Data Manager 888.478.9774   funeraldatamanager.com	13
Funeral Service Product Guide 502.653.8568   funeralbusinessadvisor.com	9
FuneralScreen 800.270.1237   funeralscreen.com	20-21
Great Western Insurance Co. 866.689.1401   gwic.com	45
Infinite Innovations 800.362.6224   infparts.com	63
Infinity Urns 866.511.4443   infinityurns.com	14
Johnson Consulting 888.250.7747   johnsonconsulting.com	7
Junkin Safety 888.458.6546   junkinsafety.com	43

# **BUSINESS ADVISOR MAGAZINE**

Kanga-Woo 800.645.8966   kanga-woo.com	54
Lamcraft 800.821.1333   lamcraft.com	17
Live Oak Bank liveoakbank.com/finance	39
Living Urn (The) thelivingurn.com	FC, 34-35, 66
Madelyn Company 800.788.0887   madelynpendants.com	17
Memory Glass 866.488.4554   memoryglass.com	42
Messenger 800.827.5151   messengerstationery.com	51
Mortuary Lift 800.628.8809   mortuarylift.com	19
National Mortuary Shipping 800.321.0185   natlmortuaryshipping.com	19
NFDA 800.228.6332   nfda.org	43
Noble Metal Solutions 888.764.3105   noblemetalsolutions.com	46
Passare 800.371.4485   passare.com	3
Pierce Colleges/Dallas Institute 770.593.2257   dallsinstitute.edu	41
Platinum Funeral Coach 513.752.0734   platinumfuneralcoach.com	63
Ready Capital 812.475.9711   readycapital.com	61
Ring Ring Marketing 888.383.2848   atneedsprofits.com	17
Sich Casket 888.794.1744   sichcasket.com	65
Starmark 888.366.7335   starmarkcp.com	55
- · · · · · · · · · · · · · · · · · · ·	55 31
888.366.7335   starmarkcp.com Thacker Casket	
888.366.7335   starmarkcp.com  Thacker Casket 800.637.8891   thackercaskets.com  Tukios	31







HT07 Kingston Purple



HT01 Kingston Blue

# MEET OUR ROYAL FAMILY

Every casket in our Kingston series offers all the kingly features befitting a royal family – majestic, massive shell design, striking colors, and rich, velvet interiors – all at a not-so-kingly price. Each casket's regal profile enhances the casket's appeal for both masculine and feminine tastes.

There's no need to look all over the kingdom to find a stately, 18-gauge casket to offer your families. Every model in the Kingston line befits its royal heritage and is certain to satisfy every family's need for an affordably-priced casket and your need to protect your royal coffers.

For your nearest Sich distributor, call 888-794-1744 or visit sichcasket.com.





# NOW ACCEPTING LOAN REFERRALS

Refer a loan to BSF and earn a referral fee if the loan closes!

For details call (888) 665-4273 or visit www.4bsf.com



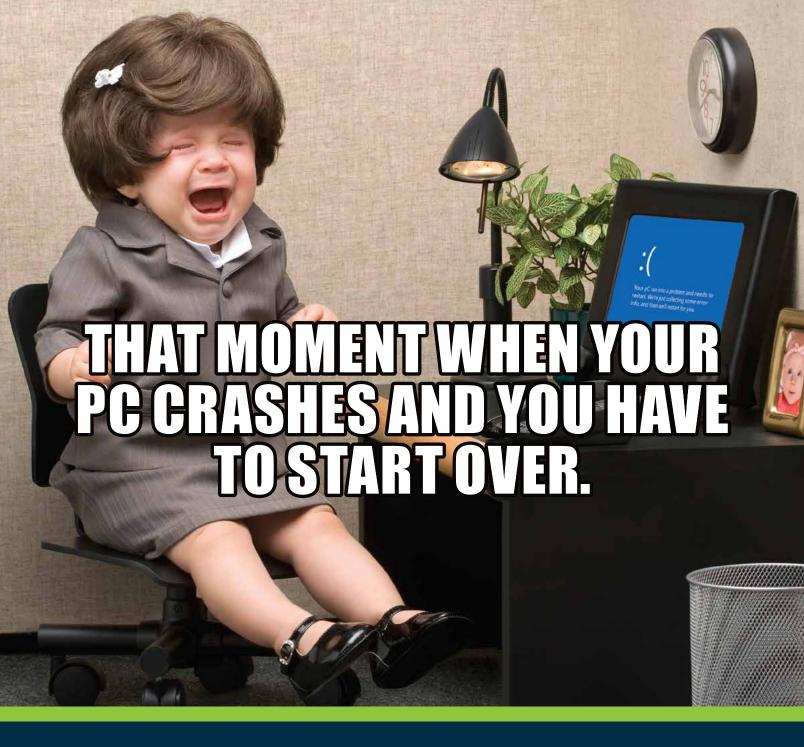
- Acquisitions
- Partner Buyouts
- Family Succession
- Expansions
- Refinances

Up To 100% Financing **Now Available** 

> **CALL FOR DETAILS** (888) 665-4273



Visit www.4bsf.com today to get your free eBook on buying, selling and financing a funeral home.



Work in the cloud, on any device.



www.tukios.com