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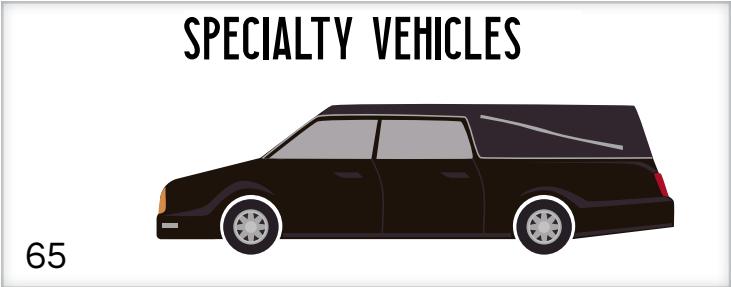
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Live Oak Bank's team of funeral home and cemetery loan experts offer a variety of loan products to meet the diverse needs of the funeral profession and can offer small business funding of over \$10 million. Visit their website at www.liveoakbank.com/funeral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



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INDUSTRY ALERTS



NFDA PARTNERS WITH CERTIFIED SAFETY TRAINING TO PROVIDE OSHA SAFETY PROGRAM

Brookfield, WI — Failing an OSHA inspection can result in thousands of dollars in penalties. To help members and other funeral professionals avoid costly penalties by fully complying with critical health and safety regulations, the National Funeral Directors Association (NFDA) is pleased to partner with a new Endorsed Provider, Certified Safety Training (CST), to introduce the NFDA OSHA Safety Program.

CST has decades of experience helping businesses comply with OSHA regulations and is a leader in providing assistance to funeral homes.

“The OSHA regulations with which funeral homes must comply are numerous and complex,” said NFDA President R. Bryant Hightower Jr., CFSP. “I am happy to welcome CST to our family of NFDA Endorsed Providers to help funeral home owners like myself adhere to regulations and keep our employees safe.”

“We are thrilled to work with NFDA,” said Mark Harrison, president of CST. “They are the most reputable funeral association in the world, and we are excited to serve their members worldwide just as we have done so for nearly 25 years in the northeastern U.S.”

Just for Members: OSHA Hotline

As an exclusive benefit for NFDA members, CST is now responding to calls to the association’s OSHA Hotline. The hotline, offered at no charge to members, offers immediate answers to pressing questions regarding health and safety compliance. More information about the NFDA OSHA Hotline is available online, www.nfda.org/endorsedproviders.

In addition to the OSHA Hotline for members, the NFDA OSHA Safety Program offers several services to all funeral professionals, with discounted pricing for association members.

OSHA Compliance Programs

OSHA Compliance Programs give funeral home owners and managers a comprehensive review of the requirements of select health and safety standards. Each program comes with a written compliance plan, including recordkeeping requirements,



fact sheets, customizable forms and other resources; a walk-through of the plan for the funeral home owner or manager via Zoom; and a staff training video (15-30 minutes; no CE).

OSHA Compliance Program topics include:

- The Formaldehyde Exposure Control Program
- Emergency Action and Fire Safety Program
- Bloodborne Pathogen Exposure Control Program
- Hazard Communication Program
- Respiratory Protection Program
- Personal Protective Equipment Program
- Spill Response Program

The OSHA Compliance Programs are \$295 per program for NFDA members and \$395 per program for nonmembers. More information is available online, www.nfda.org/osha.

OSHA Safety Audit

Funeral home owners and managers interested in a top-to-bottom look at where they excel at health and safety compliance and how they can improve should consider an OSHA Safety Audit. The in-person experience will include an onsite inspection at the funeral home, a corrective action plan, staff training on the Bloodborne Pathogens and Hazard Communication Standards, and more.

“In these challenging times, we are grateful to offer both in-person and online OSHA services,” Mark Harrison said. “We know how hard the pandemic has hit funeral homes. Our job is to help funeral homes stay safe and in compliance and to allow them to do what they do best: serve their communities in times of need.”

The audit is available for \$1,595 for NFDA members and \$1,995 for nonmembers; members and nonmembers also will be billed for travel and lodging expenses. More information is available online, www.nfda.org/osha.



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INVESTORS HERITAGE LAUNCHES 'CANOPY' – A NEW SUITE OF PRENEED PRODUCTS



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Frankfort, KY — Investors Heritage announced today the launch of its Canopy Preneed suite of products. Canopy was designed to provide coverage for the funeral home on two fronts – satisfying the needs of their clients and their business. First Canopy is a 5-in-1 solution – five products on one application. Regardless of a client's age, health status or budget, funeral homes will be able to offer an easy and affordable option that fits their customer's needs. Canopy also provides a choice of growth tiers to cover the funeral home and agent's business goals.

Jay Slatton, Director of Preneed Development, guided the design of the new products. "Canopy includes the best of our Legacy offerings with enhancements to provide better benefits for the preneed client and the funeral home. We've kept our industry leading Single Premium and we still credit all policies monthly to the date of death, ensuring all the growth possible is received on each policy. We've also added new features such as improved premium rates and a Graded plan with tiered death benefit returns of 35% and 75% in the first two years."

"Canopy is a complete preneed solution for our funeral home partners. It was designed for ease of use to maximize sales with our 5-step process and is backed by the support of our outstanding field and home office teams, our innovative agent portal and dedicated marketing support." explained Garth Waterfield, VP, Sales and Distribution.

Investors Heritage funeral home partners will continue to receive personal attention from a dedicated account representative, but Canopy is being rolled out now in selective states with on-demand webinar training to fit the time demands of each agent and any COVID restrictions. To learn more about Canopy Preneed, contact your Investors Heritage representative, visit investorsheritage.com/canopy or call 800.422.2011, ext. 4130.

About Investors Heritage: Founded in 1960, we began working with funeral homes in the 1970's and developed our first preneed product in the 1980's. From the beginning we made service a top priority. We're proud to say that honoring commitments, loyalty, problem-solving, and personable service are still strong, vibrant, and essential pieces of our culture. We've brought these old-fashioned values into the future and believe they're fundamental to the relationships we build with our clients. Over the years, we listened to and learned from our funeral home partners, working to improve our products and enhance our services to suit your needs. We realize that our reputation is on the line with every policy we issue and every client we serve. We built our business on that and we will continue to do so every day. It is how we have always done business and always will. Maybe that's why we still work with so many of our original producers.

PASSAGES INTERNATIONAL INTRODUCES NEW 2021 CATALOG



P A S S A G E S®
Embracing Change
Since 1999

Albuquerque, NM — Passages International, Inc. has released their new 2021 product catalog. The catalog was created to be used as a tool for funeral homes to present eco-friendly urns and caskets to their non-traditional families, and it features several new urns and caskets.

The new digital "flip" format can be shared with families for them to review in the comfort of their homes or on their own devices. Printed copies are discouraged, but available upon request or can be printed in the funeral home.

The organization of the catalog follows the product decision-making process that a family would go through when arranging a funeral. Beginning, for example, with the selection of a casket or shroud for cremation or natural burial, followed by a presentation of urns organized by usage, and then to memorial pieces and jewelry. The catalog does not include pricing or funeral industry jargon.

The new modular layout allows funeral homes to customize the catalog presentation for their specific needs. For example, a funeral home on the coast that performs a high number of water memorials may want a specific module that features biodegradable urns suitable for placement in water. Or a funeral home that wants to focus on natural burial can use only the Natural and Green Burial module, which includes shrouds and wicker caskets.

"As the leading supplier of green funeral products, our customers expect that our carbon footprint is kept to a minimum," says Darren Crouch, President of Passages International, Inc. "It is to that end that we are upgrading our systems and processes to reduce or completely eliminate paper usage. The flip catalog and our new ERP system enable us to take a significant step in the right direction while remaining on the cutting edge."

Passages International, Inc. has led the green sector of the funeral industry for 20 years, with the largest selection of innovative, environmentally-friendly urns, caskets, and memorial products. For more information on green funerals and their benefits visit www.aGreenerFuneral.org. For more information on Passages products or Fair Trade visit their website at www.PassagesInternational.com.

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EXPRESS FUNERAL FUNDING INTEGRATES WITH HALCYON SOFTWARE

Clarksville, IN — Express Funeral Funding (EFF), the nation's largest privately held FASTEST and EASIEST insurance assignment funding company is excited to announce the integration with Halcyon software.

"We are thrilled to have partnered with Halcyon and provide an even greater experience for our funeral home and cemetery customers nationwide. This software integration will provide a seamless transition from Halcyon's software to our Express



Hub," said Andy Buckman, executive vice president of sales and marketing at EFF.

Halcyon has partnered with industry-leading companies whose services complement the functionality of their software.

Halcyon's management software is now configured to automatically pass information directly to Express Funeral Funding's online claim submission platform the Express Hub, making the experience even faster and easier.

Sara Gard, President of Halcyon said, "We are excited to be integrating with a high-quality partner like Express Funeral Funding. Halcyon has always been committed to providing solutions that simplify work processes and this integration will allow us to streamline insurance assignment processing."

Express Funeral Funding is the nation's largest privately held at-need insurance assignment funding company. They have been providing funeral homes and cemeteries nationwide the ultimate funding experience since 2002. Express Funeral Funding eliminates the challenges of working with insurance companies by limiting administration, providing immediate payment and advancing complete policy funds. For more information on Express Funeral Funding, please visit their website at www.expressfuneralfunding.com, or email contact@expff.com or you may call 812.949.9011.

ABOUT HALCYON:

Halcyon is an independently-owned and operated company and has been a leading provider of comprehensive web-based deathcare management solutions for funeral homes and crematories for nearly 20 years. Halcyon is dedicated to providing innovative software to meet the changes needs of the funeral profession.

Want to learn more about Halcyon? Request a free demo by emailing to demo@halcyondcms.com or visit their website at www.halcyondcms.com or you may call 770-877-1158.

PASSARE® ANNOUNCES NEW INTEGRATION WITH THE PENNSYLVANIA ELECTRONIC DEATH REGISTRATION SYSTEM

Abilene, TX — Passare, Inc. is proud to announce the release of the first-ever integration with a state's electronic death registration (EDRS) system in Pennsylvania. Passare collaborated with the Pennsylvania Funeral Directors Association (PFDA) and the Pennsylvania Department of Health to make this integration a reality. With this integration, Passare users can now quickly and easily submit death certification information with a few clicks.

"We are thrilled to offer our Pennsylvania clients this groundbreaking integration," said Josh McQueen, Vice President of Product at Passare. "No other administration system has ever attempted to integrate with a state's EDRS system, making this the first integration of its kind. And Pennsylvania is the first state to offer an API that makes this integration possible."

Passare is the funeral profession's only collaboration system with integrated case management, offering a best-in-class experience for funeral professionals and the families they serve. The EDRS integration allows Pennsylvania funeral directors to sync case information directly into the PA EDRS system to help save time, increase accuracy, and eliminate duplicate data entry into multiple systems.

In addition to the EDRS integration, Passare offers dozens of integrations with leading funeral home partners to help funeral directors save time and streamline processes.

"This is a sign of things to come," McQueen continued. "In the future, we are looking forward to integrating with other state registration systems as opportunities present themselves."

To learn more about this feature, please visit www.passare.com/pennsylvania-edrs-integration/. For more information about Passare's cloud-based collaboration software with built-in business management tools, request a demo today!

ABOUT PASSARE:

One of the greatest challenges in the funeral profession today is communication with today's tech-savvy families and access to accurate, timely information



when and where you need it. To meet this need, 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.



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NFDA NATIONAL FUNERAL DIRECTORS ASSOCIATION

NFDA by the Numbers

Membership has benefits! Explore what NFDA has to offer by going to nfda.org/membership/member-perks.



Harden-Pauli Funeral Home

Eustis, Florida



Clarence Harden

Lance Pauli

Lance Pauli grew up in Port Charlotte, Florida, a preplanned community that was started by the General Development Corporation in the 1950's. Led by Mackle Brothers, they decided to take advantage of the Florida land boom and developed land primarily on both of the Florida coastlines. In the summer of 1974 and at the age of 15, Lance obtained his first summer job working part-time at Kays Funeral Home in Port Charlotte. It became his summer job, and he continued to work each summer for 3 years until he graduated high school.

After graduating high school in 1978, Lance decided not to pursue his dream of playing college football. Instead, Lance attended Miami Dade College and studied Mortuary Science. After graduating from Miami Dade in 1980, he was hired by Clarence Harden, owner of Harden Funeral Home in Eustis, Florida. Eustis is a small town located about 35 miles northwest of Orlando and named after Colonel Abraham Eustis, who served in the U.S. Army during the early nineteenth century. Today, Eustis prides itself on being 'America's Hometown' and is an arts and culture destination.

Harden Funeral Home originally opened in 1958, as Layton-Harden Funeral Home. In 1966, Clarence Harden purchased full ownership and it became just Harden Funeral Home. Upon being hired by Mr. Harden in 1980, Lance worked as an embalmer and a Funeral Director Intern. It was during this time that Lance realized that he wanted to make the best possible future for himself and his family, so he realized that he wanted to own his own funeral home.

In 1982 and with this ownership goal in mind, Lance began to buy shares of stock in Harden Funeral Home, showing his commitment to funeral service and his desire to one day become a full-time owner. With the help of his parents and a bank, Lance achieved his dream of being an independent funeral home owner in 1986, when he became President of Harden-Pauli Funeral Home. "My life has been one of being in the right place at the right time," recalls Lance.

In 2008, Harden-Pauli underwent a major remodel to better service the families of Central Florida. This improvement allowed the funeral home to provide up to 3 chapel services daily. Harden-Pauli has been fortunate and exhibited phenomenal growth over the years that has exceeded the expectations of Lance's projections. They have gone from serving approximately 200 families per year in 2000, to serving approximately 300 families per year in 2020. The business has changed significantly over the years, but the current breakdown is as follows: 60% cremation, 30% burial and 10% out-of-state transfer to colleagues.

Lance feels strongly that they are positioned to carry this momentum into the future, and he has no plans of slowing down. "We believe that while COVID-19 did help our growth somewhat in 2020 - we strongly feel that it was our hard work and dedication to our preneed program that got us to where we are today," Lance emphasized.

In looking at his business as he enters 2021, Lance reflects on some of the lessons that he was originally taught by Mr. Harden. He acknowledges that for him personally, it has always been difficult to try and change what was already working. But, Lance added, "Mr. Harden taught us that change is good and to always be open to change." Lance indicated that it has always been a bedrock principle and one that was instilled in him by Mr. Harden. He meets with his staff regularly and reminds them that if during the arrangement meeting the family is asking for something different, to stop, pause, think about it, and find a way to do it. "We always accept and serve a family's wishes to remember a loved one the way they want to be remembered," Lance states. "As long as their requests are not illegal, immoral, or unethical, we will work to fulfill their wishes and exceed their expectation."

Lance often evaluates the business to determine if they are doing all they can to meet the needs of their families. In doing so, he meets with his staff regularly to review their corporate mission. "I try and ask our staff what they think is the strongest (or weakest) link in our chain of success," says Lance. "In doing this, I can solicit feedback from those on the front line to be sure we are doing all we can do."

In discussing the market for Harden-Pauli Funeral Home, Lance acknowledges that he controls and focuses on a 10-mile radius around his funeral home. He also indicates that there are only 2 competitors who are independently owned in his area, and the rest are owned corporately. For Lance, he feels this gives him a competitive advantage because it is his belief that his independent status gives him more flexibility, without restraints, to meet the unique needs of his families.

Besides his flexibility as an independent business, Lance feels his approach to customer service also sets him apart from his competition and allows him to stand



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out in his market. “I know it seems repetitive and cliché to say, but it truly is about exceeding people’s expectations and giving them that wow factor and heal their grieving hearts,” Lance says emphatically. “That truly is our primary goal. Our business is built on transparency and trust for over 60 years, and our families know what to expect from us when they call on us. To provide exemplary customer service, it begins with that singular goal in mine... to exceed expectations.”

In discussing his competition, Lance is quick to point out that he also believes that it is detrimental to worry too much about what your competitors are doing. “I noticed it became stressful to worry about what everybody else is doing, so I decided to take the philosophy that I will only worry about what we do,” says Lance. “I’ve told our staff to only worry about what goes on between the four corners of our building. I stress to our employees that is their job to give their best each day, and in doing so the rest will take care of itself.”

Success can be defined many ways. But for Lance, it is simple. “I believe success is about respect and dignity. Dignity and respect to grieving people and the deceased human body,” Lance indicated. “It is the greatest compliment imaginable when a family acknowledges the work that went into treating their loved one with respect and dignity. I live and work by the Golden Rule. And I try to embed that same philosophy into our staff. No discrimination of any kind, no disagreements with our colleagues, and peace within our personal lives.”

In asking Lance what he would recommend to others to help them achieve their goals in funeral service, he mentions two primary things; understand what your job is and find the motivation to do it to best of your ability. He discussed the need to always be telling yourself you can do whatever you want if you have the desire. He referenced his love of sports by quoting two famous coaches. He is inspired by Lou Holtz when he said, “Ability is what you are capable of doing. Motivation determines what you do. Attitude determines how well you do it.” He also strongly connects with the quote by Jim Valvano, “Time is precious. Don’t give up. Don’t ever give up.”

Lance talked about his excitement for the future. “I’m excited about the new future of death care once the COVID-19 restrictions are lifted,” he declares. “I feel it is important to give back to the profession that has given so much to me.” Lance ended with this advice, “21st Century embalmers are constantly challenged in their labs because of new medical treatments, procedures and pharmaceuticals. Funeral directors are constantly challenged on how to serve a diverse grieving public with different beliefs concerning daily living, marriage, family, religion, responsibility, and entitlement. When we work with dignity, respect, and excellence, then the public can move forward with the peace of mind and heart.”

Today, the reputation of Harden-Pauli Funeral Home in the community is proof that Lance has succeeded in his quest for success. **FBA**

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TECHNOLOGY THE PANDEMIC THE FUNERAL HOME

As with any business, competition drives innovation. And of course, that applies to the funeral industry as well. We have all heard that competition is good for business. But why is that? Is it just because competition makes us work harder? Or is it because competition makes us look at our deficiencies? We will explore all these questions as they relate to the increased emphasis on technology and the need to embrace it to continue to grow as an industry.

Through competition, we discover what we are capable of and how much more that we should be doing. With or without competition, we should always be looking to improve our processes, efficiencies, performance, and our capabilities. One of the greatest technology minds of our generation, Bill Gates, famously once said, "I am not in competition with anyone but myself. My goal is to improve continuously."

It has become apparent that few industries are changing faster than the funeral industry. As baby boomers age, demand and costs for services have risen. Methods have changed too – as the popularity of cremation continues to increase due to the process being more cost friendly and more environmentally friendly. But these are not the only changes that we are facing. Technology has moved to the forefront and in some ways, that may be the most important change of all and may the biggest impact on your business moving forward.

Before we discuss technology, remember that technology only changes the **way you operate or function** and has NOT changed the **why you do your business**. The goal has always been and will remain, to provide your families with the highest quality of funeral services possible, and to do it affordably.

So, let us dive in. To the average person not in the industry, the thought of technology being important to a funeral home might seem like an absurd thought. But we know that is not true. If the challenges we faced in 2020 have proved anything, it is that technology is important in all aspects of our life, and perhaps even more important in the funeral industry.

Change is Good for Revenue and Profits

Let us start by looking back first. The concept of slow to change has cost the funeral industry dearly in the past. Tong Li, CEO of AP Lazer was quick to point this out by stating, "Ignoring cremation and refusing to change with the market and new technologies will have caused approximately 1,421 funeral homes to close business during the last 10 years, with cremation rates going from 38.1% to 54.6%, an increase of 16.5%." He continues, "This means for every 1% cremation increase, there were 86 funeral homes that closed their doors. Using technology has become more important than ever for funeral homes not only to survive, but to thrive in this fast-changing market by focusing on increasing cremation demand, individualism and to celebrate life with emotional products and services."

While cremation has reduced revenue and profits for funeral homes, new technology has drastically increased revenue with new product offerings and increased profits through improved margins with the efficiencies that technology provides. "Laser engraved caskets, photo memory cremation memorials and urns, and memory oriented engraved products from necklaces to garden benches are gaining popularity among boomers and helping increase revenues for the funeral home," according to Tong. "Laser technology also increases traditional burial by engraving emotions on caskets, monuments, and merchandise. The fastest-growing trend is the laser engraved family photo cremation memorials, from community columbarium to single lot family columbarium. Especially family cremation memorials can be the same setting and look like traditional burial in a cemetery, without burying thousands of dollars underground. Families tend to spend the savings on photo-engravings to preserve their most precious memories forever. As a result, cremation memorials bring the funeral home a much higher profit margin than a casket, and long-lasting satisfaction from family that will provide word-of-mouth advertising that will last for years."

Technology and your Families

The internet, social media, mobile apps, payment technologies and even websites are changing the way we memorialize loved ones and shape the legacy that we leave. We see it all around us, as we all seem to have gone "digital" in many aspects of our lives. Those of us previously resistant to some forms of technology have now embraced it due to COVID-19. How many of us did not like to buy online before the pandemic? How many never used Zoom or FaceTime? That soon changed since we had no other options due to restrictions. Even the older generation has been quick to embrace technologies like FaceTime and Zoom, which have enabled them to see their loved ones.

Bruce Likly, President and Co-Founder of Tribucast, states, "Since the onset of the pandemic, we have witnessed the most dramatic shift in the use and impact of technology across all industries since the industrial transformation caused by WWII." According to Bruce, "This has been particularly true of the funeral industry, which has rapidly embraced a number of new technologies such as online arrangement planning, online payment technologies, and the use of livestreaming."

Technology and the Pandemic

You could say that technology has not only made our lives easier, but at the same, has made our lives more difficult. It has forced us to find the time to evaluate different technologies and how they can be used by us in the new normal that we now live in. It has required a significant allocation of our time that we had not budgeted for or planned for. And to some, it has been a difficult transformation.

Technology has also made it more difficult for the families you serve. As families fulfill their final wishes, they not only think of those who will attend the funeral, but how they will attend. This has become more important due to COVID-19, especially.

Do they plan for an in-person visitation or a virtual visitation – or both? They must decide on the various methods of

submitting an obituary, memorializing their loved ones, and the legacy planning that technology provides. They must also decide how to protect against identity theft. We even live in a world today where we do not have to buy tangible flowers anymore, we can send a virtual flower bouquet. In short, technology has made planning the funeral more difficult for both you and the families you so diligently serve.

We all know that funeral homes are firmly in the baby boomers' sights and this has created new challenges for you. This is not lost on your suppliers either. "Baby boomers are now coming into the funeral homes service scope and dramatically changing the traditional funeral business with individualism, life celebration, memory centered funerals, and cremation," says Tong. "Technologies developed by the boomers is pushing the slow and reluctant funeral industry to change quickly with the internet, cremation, memorialization, and green burial. We have seen it with the growth of 'laser engraved' emotion fulfilling merchandise that we provide."

As 2021 begins, it is important to evaluate whether we are adapting to the change that is upon us.

Uses of Technology in the Modern-Day Funeral Home

The obvious uses of technology are in the day-to-day operation of the business. It can be used to receive phone calls, complete arrangements, print forms and keep accurate records. Kim Simons, Vice-President of SRS Computing noted this change by stating, "Even as early as 2 years ago, it was fairly routine to watch a family contact a funeral director, and he would sit and write everything out by hand; or they would leave a message and wait for a call back." She continues, "Now consumers expect instant answers from Google and require instant gratification and convenience. Technology has empowered and enabled funeral directors to go online and offer tools and options the way the funeral consumer expects."

"Gone are the days of a business writing paperwork by hand or asking a family to drive 40 minutes to sign a document or

make a payment. Technology – and software specifically exists in every industry, and it is all to save a business time so they can get back to doing what they do best. By introducing electronic signatures alone, your business can save 55%-78% in administrative costs and an entire day's worth of time. At SRS, we passionately believe that you can be more profitable, not just by increasing your revenue, but also by having that all-in-one, time-saving software," says Kim.

Technology can also be used to print signs with service date(s), name(s) and service locations(s) on them. You can craft photo montage DVDs, create online memorials and obituaries, or craft a personalized memorial candle with of picture of a loved one on it. All these services are not new, but advancements in technology are making it quicker, simpler, and cheaper to do it yourself.

Jeff McCauley, President of FuneralScreen, has also noticed this new reliance on technology and innovation. "Technology is making funeral homes more effective by helping to organize their day-to-day tasks," says Jeff. "Funeral directors have more time to serve what's most important- serving their families. Tools like digital directories, way finders, cameras, and iPads are all connected through the internet with wireless streaming technology to produce brilliant, coordinated displays. This is a cost-effective way to promote and showcase services with an unforgettable experience."

Jeff believes the most successful funeral homes have embraced technology. With FuneralScreen, he likes to describe what this technology may look like by painting a picture of the experience from start to end. "As a family arrives to the funeral home, the first thing they see is a digital photo of their loved one along with a directory for the service. On the wall is a custom framed digital memorial and obituary of the deceased. It is also displaying a video tribute. As the guest walks to see the loved one, a digital way finder points their way to a chapel where the loved one is resting. The guest finds a digital touch screen that lists the service, a digital registry and tribute opportunities. An easel stands beside the casket with a digital photo and name of the deceased. When the service begins, a family is directed to their phones or browsers so that they have a secure option to watch the service and read about the deceased. The funeral home's website provides a livestream service that continues with the procession to livestream the graveside service and final prayers," says Jeff.

Additionally, technology has opened new doors for funeral directors and the way they interact with families. According to Reviews.org, 65% of Americans check their phones 160 times per day. That is a lot of people connected to their phone and not something a small business should ignore. Embracing technology connects you to the families, on their terms. "Offering to talk with families via phone, email or text opens new doors," says Kim. "Being in that search result when they ask Google a funeral-related question at 2:00 a.m. means you can be there for them 24/7."

Kim continues when discussing the importance of a quality website, "Selling urns and memorial jewelry on your website lets them shop online, locally with you, instead of on Amazon.

Social media empowers your team to build relationships with them long before they may even need you. Technology gives you opportunities that you've never experienced before."

Perhaps the biggest shift caused by the 2020 pandemic was the necessity to use livestreaming services by the funeral home. We all know the ramifications that state and federal restrictions due to COVID-19 had on how a funeral home conducted business. These changes required new methods to not only meet with the family, but also for how the visitation was provided. To meet these needs, funeral directors turned to livestreaming. "In the age of COVID-19, many funeral homes now offer virtual funeral arrangements," explains Jeff. "Now from the safety and comfort of their homes, families can arrange a loved one's funeral service and sign documents electronically. Those same services can be livestreamed, viewed, and preserved for family and friends from anywhere in the world."

According to Bruce, "The pandemic has caused a seismic shift in how funeral directors are conducting their business." He continues, "For example, more and more families are handling funeral arrangements remotely, an activity that has traditionally been in-person with funeral directors. In addition, 40% of consumers are voicing an expectation that livestreaming of services will be available post pandemic. These numbers will continue to grow and will fundamentally change the array of services funeral homes will be offering in the future."

"The most successful funeral homes we've seen have included remote pre-need and arrangement planning, remote payment options and value-added livestreaming that enhances a home's virtual brand, says Bruce. "As society evolves and customer expectations and needs change, the funeral industry must set itself up to meet those needs."

In conclusion, technology has always been important, but we have entered a whole new age that provides businesses with innovations that MUST be considered to meet the needs of an ever-changing industry, aggressive competitors, and a demanding consumer.

Jeff McCauley summed it up well when he said, "I think the impact of the COVID-19 pandemic is probably the best example of technology's impact for the industry. Just one year ago many funeral homes were dependent upon bringing the families and guests to them for a service. These processes had to change quickly to allow for funerals to continue in the new digital age of COVID-19. It was technology that made it possible for the industry to adapt and to survive this crisis. Funeral homes have had to quickly upgrade their technologies to become more efficient. We had to quickly provide new services that helped us to be relevant while designing new ways to become profitable again."

It seems amazing that in just 12 short months, we have leaped further than we have in the last decade, or even earlier. Furthermore, this leap was not without necessity. In many ways, our very lives literally depended on it. COVID-19 will eventually go away, but technology will not! **FBA**

KIM HARRIS

HERITAGE MEMORIAL
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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.

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With more than 22 years of experience developing funeral technology, SRS Computing's growing suite of all-in-one tools is at the leading edge of technology.

SRS offers funeral home, crematory, and cemetery management software. More recently, they added funeral home websites as well as Procession 9Online to their toolbelt. Their integrated website solution connects to their management software for seamless integration in addition to giving families the ability to make online payments and more. They also offer cloud storage, mobile apps, online arrangement and payment solutions, accounting, and insurance assignments.

Hyper-focused on data fluidity, their products create a seamless process for single-location firms to multi-location funeral home, cemetery, and crematory corporations. With more than 5,000 business installations, their clients span 50 states, six Canadian provinces, and five countries.

For data fluidity to take place, SRS exclusively and selectively aligns their company with affiliates who deliver parallel excellence to this industry. They will not compromise their quality of services by connecting with any entity that does not meet exemplary standards.

SRS has maintained a reputation built on integrity and appreciation for their clients. With its incomparable user-friendly software, SRS has quickly taken the industry lead in providing superior management solutions. They continue to keep their clients on the forefront of innovation in technology to truly impress their client families and keep their business running as efficiently as possible.

When a firm chooses SRS, they should know that their easy-to-use technology solutions are going to change their lives for the better. They create their products with both funeral homes and their client families in mind and believe in delivering zero-defect customer service while cultivating long-term client relationships.

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We believe that your time is best spent growing your business. Our turnkey solutions include the software and accessories that you will need to start right away. With AP Lazer as the manufacturer and supplier of your laser etching and cutting machines, you can maximize every dollar of your investment. Amplify your business growth with our line of product blanks, artwork templates, financing options, and an unprecedented parts and machine warranty.

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FuneralScreen helps to blend digital technologies into seamless products. The company assists the industry with the custom digital services for funeral homes, churches, and cemeteries in each city and state. In our modern world, the use of technology can be used to help grieving families feel closer to their loved ones. Since 2003, we've been working with the funeral industry to help improve the experience of these services for our customers and their families.

FuneralScreen is owned and operated by Jeff and Sue McCauley. As a licensed funeral director, Jeff was the first to see that the funeral industry was missing out on opportunities to provide modern and meaningful services to their client families. At the time, most organizations were still using centuries old felt letter boards as directory signs. Having the vision to see the value of first impressions, Jeff and Sue set out to develop a system that would give funeral homes digital display signs and tools to personalize the services for the families they serve. After years of hard work and testing in local funeral homes the FuneralScreen platform was launched.

Today, FuneralScreen provides a complete experience from design to delivery of customized digital display systems, management software and installation. The company offers an entire suite of products to choose from, including free standing and wall mounted digital display products, cloud software and streaming technologies nationwide. FuneralScreen is committed to helping the funeral industry transition into the latest digital solutions.

FuneralScreen
(800) 270-1237
www.funeralscreen.com
info@funeralscreen.com



TribuCast™, a service provided through funeral homes, has been thoughtfully designed to let family and loved ones privately attend a funeral or memorial service in real time on a phone, tablet or computer.

TribuCast is unique because it was built from the ground up as a grief management tool that helps funeral directors create an online environment that closely matches the in-person experience of attending a funeral or memorial service. With TribuCast, funeral directors are able to include the same personal touchpoints they share with in-person attendees with those attending remotely such as: a guest book; service program; prayer cards; family photos; tribute videos; memorabilia; awards and remembrances. In addition to its limitless personalization, TribuCast is private, portable, and pay-per-use. And unlike social media platforms and other commercial offerings, TribuCast is supported by unmatched real-time customer service.

In the time it takes a funeral director to prepare their chapel for a service by arranging furniture, picture boards and flowers, they can customize a family's TribuCast page. This helps provide families with comfort and healing regardless of where they are when a loved one passes. In addition, the ability to watch a TribuCast later provides families with an enduring reminder of the care and compassion provided by their funeral home during their time of need.

TribuCast is easy-to-use and is backed by exceptional real-time customer service and support enabling you to apply your grief management skills to help loved ones through their most difficult days. Please reach out to the staff at Tribucast so that we can show you why our unprecedented customer service and innovative products will benefit your funeral home.

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MARKETING NEW TECHNOLOGY AFTER THE PANDEMIC

BY JOE WEIGEL

In less than twelve months, the COVID-19 crisis brought about years of change in the way companies including funeral homes does business. As a result of the pandemic, firms accelerated the digitization of their interactions with families and their internal operations at warp speed. Funeral homes recognized this shift in consumer behavior, so they pivoted their operations to creatively solve new challenges such as limited in-person experiences, the inability to meet in person, new work environments, and unprecedented safety guidelines.

Initially, most funeral homes adopted “temporary” technology solutions to meet many of the new demands, much more quickly than they had thought possible before the crisis. What’s more, many funeral homes now expect most of these changes to be long lasting and are already making the kinds of investments that all but ensure they will stick. Never before have funeral directors been so dependent on Facebook Live or Zoom to simply get through the day, which means funeral professionals must make decisions on how to use this new technology to their advantage and grow their business.

As a result, now is the time to reset, pivot, and think big to transform a funeral home’s marketing to match new digital expectations. Funeral service has seen several dramatic transformations in the profession over the last nine months, including:

- an explosion in live streaming
- a surge in remote/online meetings and arrangements
- a renewed interest in prearranging funerals
- an increase in the firm’s staff working from home

As marketers, how should funeral directors respond in light of these developments?

Live Streaming

Since COVID-19, estimates show that virtual events are up 1000%, and you can probably guess why. Beyond live streaming a funeral service, hosting a virtual event is a fantastic

way to gain exposure, engage with families, and grow a firm’s business. Depending on the audience you’re trying to reach, these events could be in the form of a Facebook Live session, a video series, or simply a webinar on an important topic.

The live streaming of funerals has enabled people to remain safely in their homes and still “attend” the service and the playback of these services can be scheduled at the convenience of each individual. While people won’t be sheltered in place forever, this trend isn’t going anywhere.

Many seniors may come to prefer viewing live streamed services as they continue to be reluctant to attend events where people are gathered indoors. Others may prefer streamed services as they can more easily be worked into a busy schedule since recorded events can be watched anytime.

Have you thought about how to use live streaming capabilities for something other than visitations? If a firm has an on-site crematory, perhaps the families who choose cremation would like to have the placement of their loved ones in the cremation chamber live streamed. And what about live streaming the memorial or celebration of life service that will be scheduled after the restrictions on gatherings is lifted?

Online Funeral Arrangements

COVID-19 has made it essential for funeral homes to find ways for families to arrange for their funerals in a seamless, remote experience. This situation is likely to only gain momentum. While in the past, funeral homes might have relied solely on face-to-face interactions; moving forward these in-person appointments will likely be paired with remote arrangements – both online and over the phone.

The combination of these methods will be a real advantage as it gives funeral homes more agility to meet the needs of every family. More importantly, it provides families with several viable options to plan a funeral for a loved one.

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Prearranging Funerals

Sheltered at home, constantly bombarded with news about deaths attributed to COVID-19, seniors have reflected more frequently on their mortality and with it, the need to plan for their passing. How can funeral professionals leverage this interest in preneed with families? Might I suggest another use for the meetings and conference platform?

Don't let the pandemic cause the cancellation of "Lunch and Learn" programs on prearranging funerals (and other important topics for that matter). Given local restrictions on gatherings or the reluctance of many seniors to attend in-person events, why not hold a virtual event using GoToMeeting, WebEx or Zoom meeting and conferencing software?

Consider partnering with a local meal delivery service to distribute a box lunch just before the event. Another option is to order meals from a local restaurant and have the meals delivered by the staff or a local service organization on the morning of the event. The meal doesn't have to be fancy – just something that's easily portable, such as a deli sandwich and chips.

Working from Home

At first blush, the funeral profession may appear to not lend itself to remote working environments. But that doesn't mean that one should forego trying. Who says that a funeral director must in the funeral home to make the aforementioned online funeral arrangement? Post pandemic, as families continue to make arrangements remotely, consider allowing counselors to coordinate these arrangements from home if you are not already doing so.

For many on your staff, this will be a welcomed practice – as it will provide an opportunity to gain a much better work-life balance. And working from home may serve as a great recruiting or retention tool for talent.

Website

As you ponder the above opportunities, consider how these transformations should impact the content of a firm's website. For example, does the website have an entire section devoted to facilities? Not that this is no longer important, but if a growing number of families start making arrangements on-line and the use of live streaming of services increases, just how important is all that information on a firm's comfortable arrangement offices, the relaxing lounge, the spacious rooms for visitations and the parking lot that offers more than 100 spaces? Instead,

in addition to facilities, make sure that the website showcases the staff and the new state of the art technology platforms and innovative services that are offered.

While internet usage has been steadily increasing for years, people have suddenly found themselves spending an uncharacteristic amount of time at home, which also means they're spending even more time online. Not only are people looking to the web for entertainment, but they're seeking information and virtual solutions in times of uncertainty. Make sure the website is ready to help these families – whether to plan a funeral at need, to consider pre-need, or just to learn more about your firm and the funeral process.

Online reviews

For many funeral directors, having families leave reviews following a service can be a daunting task. However, getting families to provide a review after they have made use of one of the firm's technological platforms (live streaming an event, online arrangement, or preplanning a funeral) may be much easier to accomplish. While the experience is still fresh in their minds, they'll be able to write a review thoroughly and enthusiastically. The more time passes by, the fuzzier the details, the shorter the review. Waiting longer than one week may be too late.

Final Thoughts

Funeral home marketing is changing because technology is changing. Families' expectations are changing. A new normal is being established, and new behaviors (such as live streaming and online/remote meetings) are being instituted.

As the COVID-19 pandemic passes, the need for technology is here to stay. It never can--nor should--replace the relationships funeral homes have with their families. But technology can be a connection, joining people when physical contact is difficult or impossible, helping to make sure funeral professionals can continue providing comfort and peace of mind to families no matter what the future holds. **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 can also be reached at by phone at 317-608-8914 or email at joseph.weigel@gmail.com.



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P A S S A G E S®

Embracing Change

Who is Passages International and what product and/or service do they provide?

Passages International is proud to be a leader in non-traditional and eco-friendly funeral products. They offer a full array, from biodegradable cremation urns and scatter tubes to wicker caskets and pet products. Consumer preferences show that green and non-traditional options are here to stay, and for over 20 years Passages has supplied funeral products to businesses catering to this large demographic.

How did Passages get involved in the funeral industry?

Passages was founded in Taos, NM after one of the founders experienced first-hand how the lack of urn options available in the funeral home negatively impacted families and the business. When the options presented were ornate permanent urns or a cardboard/plastic box, nothing felt "right". Everything was geared toward permanent storage. There was a growing percentage of cremation customers who intend to scatter or keep remains for a short period of time, and no urns were available that fit their needs. With that, the Earthurn Collection was created as an affordable yet profitable, eco-friendly option for scattering or burial of remains. The products were well received and the range has expanded ever since.

What makes the Simple Bamboo Container and the Four-Point Bamboo Casket unique?

The Simple Bamboo Container and Four-Point Bamboo Casket are the newest introductions from Passages, and once again fill a gap left by traditional product options. These products are priced to fit between basic cardboard cremation containers and wood caskets. The most common caskets under \$1,000 bring very little value to the consumer, often constructed with cardboard, pressboard, and printed veneer. When the products don't justify their own price, people are pushed towards the cheapest option. These new Passages products remedy this problem. They are certified Fair Trade, visually unique, and families know that they



are supporting an eco-friendly initiative and rural farmers with a purchase. Passages customers report excellent results and responses when offering these products as they meet the basic criteria of families; simple, affordable dignity.

What are the benefits to funeral homes using Passages urns and caskets?

When funeral homes offer non-traditional wicker caskets and biodegradable urns, they are positioning themselves as market leaders in their community. Families don't want to feel that they are being "sold" something, they want choices that they see value in. When you carry non-traditional options, you show that you have something for everybody. You are no longer only catering to those who want traditional burials or permanent urns, resulting in your overall customer base increasing substantially. With Passages products that justify their cost, your employees can spend less time talking about prices and more time creating memorable, priceless experiences to honor the family's loved one.

How does Passages provide a solution for Funeral Homes?

There is so much to do when running a funeral home, and changes in consumer behavior can be hard to stay on top of. Passages International follows the trends, keeps up with consumer preferences data, and can tell you that in 2020 over 60% of survey respondents expressed interest in greener funeral options, and almost 50% intended to scatter cremated remains. They are here to help you secure the business of this massive customer base.

How would a funeral home contact Passages for more information on your products?

Funeral homes can contact Passages International by calling (505) 830-2500, or email info@passagesinternational.com, or order through their website at passagesinternational.com.

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THE MOBILE REVOLUTION IS HERE



The funeral industry has been using technology for day-to-day operations for decades. It's not a new concept.

But in 2020, it suddenly became more important than ever for funeral homes to be able to serve families from anywhere. A mobile revolution, so to speak.



Anu Chand

Director of IT

East Lawn Cemeteries and Funeral Homes, Sacramento, California

"No one was ready for this. We didn't plan for something like this ... **but having the right tools at the right time played a vital role in our business,**" said Anu Chand.

For many, 2020 was a sink or swim moment, and technology that allowed you to do your job on-the-go was a life preserver.

Sink or Swim

Jonathan Holloway talks about how his firm relied on 9Online to be able to access case data on-the-go, which was crucial to his firm's success in 2020.



Jonathan Holloway

Director of Strategy and
Licensed Funeral Director

Holloway Funeral Home, Salisbury, Maryland



Watch him tell his story at
srscomputing.com/mobile

"Our directors are able to access SRS information from home and anywhere and on the fly," he said.

"Having that information at their fingertips allows us to better connect with families."

He also said that E-Signature was essential when it came to embracing technology while creating meaningful relationships with the families they served.

"Using E-Signature to collect documents has been a really easy way to connect with families and make the process of caring for their loved ones seamless," he said. "Even families that are maybe not quite as familiar with computers and technology can still perform the E-Signature with ease."



Helen Loring Dear

President

Porter Loring Mortuaries,
San Antonio, Texas

Helen Loring Dear talks about how every morning, one of the first things she does when she wakes up at 4:30 is open the Mobile.9 app to see what kind of day lies ahead. At a glance, she can see the tasks at hand and even the status of each body in their care thanks to Bar Coding.

David Lee Hernandez, Jr. likens the SRS software he uses to a central nervous system that interconnects all the day-to-day processes needed to run his business. He and his team rely on it to keep things up and running.

Hernandez said having tools like E-Pay took a lot of pressure off of him from an ownership standpoint during the worst of 2020.

"Typically, we have a payment policy of services rendered by the day of the funeral, so that became a big challenge during COVID having families

coming in," he said. "We were simply able to send them an E-Pay link and they were paying via credit card or check."

A Relationship Business

Hernandez believes that his partnership with SRS Computing is a big reason why their 13 funeral homes and cemeteries have been able to continue serving families with the same level of care and compassion they were before the pandemic.



David Lee Hernandez, Jr.

CEO and Founder of Jersey Memorial Group

Old Bridge, New Jersey



Watch him tell his story at
srscomputing.com/mobile

"My entire career over 20 years has been with SRS, specifically with Scott and Kim Simons, and it's been really neat to watch the program grow as we grew," Hernandez said. **"In a relationship business, so much of what we do is in front of the customers and clients ... when that was withdrawn, we really had to maintain that personal touch and with SRS and all of their different platforms within the system, we were still able to do that."**

Over the years, the SRS team has really taken to heart the fact that funerals are, as Hernandez puts it, a relationship business.

Funeral professionals have worked closely with Scott and Kimberly Simons for decades, and they've adapted alongside each other. Thanks to SRS' generations of knowledge of technology in this industry, they're able to react to change quickly and give clients the agility they need to be successful.

"We certainly couldn't do what we do and experience the growth that we've had without the tools in our tool belt from SRS," said Jonathan Holloway.

The New Normal

Many of these tools are useful far beyond the pandemic – they have quickly become the new normal for these funeral directors. One such tool is FamilyLink.

"We were able to simply get an email from the next of kin, send them an email, and begin to have this collaborative process with vitals, obtaining the vitals for the death certificate, obituary, and providing them up-to-date pricing and quoting," said Hernandez.

"FamilyLink played a very vital role in our business," said Chand. "I think today this is a new norm that going forward this is how we're going to be making arrangements."

In spite of the negativity of 2020, funeral directors have emerged stronger and more empowered than ever before to use technology when serving families. You adapted. You survived. And you've come out on the other side armed with new skills that you can use for decades to come.

Let's take what we learned in 2020 and serve families in new, meaningful ways. You survived – now it's time to thrive.

GO TO

srscomputing.com/mobile

to watch the full interviews from Jonathan Holloway and David Hernandez, and hear directly from other SRS clients about how they've adapted with the help of technology.

FUNERAL HOME GIFTS

CREATE A WOW EXPERIENCE

Who is Funeral Home Gifts and what product and/or service do you provide?

Funeral Home Gifts brings overnight personalization to each and every service for less than \$100. Our flagship product is our woven Tribute Blanket but we also craft custom cap panels, portraits, and personalized photo urns. Your families will love you for the personalized service and funeral directors appreciate that all of these products are delivered next day. Reorders are simple and profitable. Funeral Directors are also using the Tribute Blankets to encourage full memorialization services to cremation families. The Tribute Blanket provides a focal point to the service beyond traditional photo frames.

How did Funeral Home Gifts get involved in the funeral industry?

Our textile mill traditionally wove photo blankets for portrait and wedding photographers. However, families came to our mill looking for overnight turnaround time on our photo blankets. We did not know the funeral industry but were intrigued by the request. We found that the blankets were being used in home based memorial services and as gifts to the surviving spouses. About the same time we were coming to this realization, a Funeral Director came to us to create a woven blanket for a high profile celebrity funeral. This required next day delivery and we began to see how a change in our production process could allow us to help Funeral Directors and their families with their personalized memorialization needs.

After over two years of process and product development and 12 years of production and supply, Funeral Home Gifts is now an integral business partner to funeral homes throughout the country, shipping over 400 Tribute Blankets and personalization products for next day delivery and presentation to grieving families.

What makes Funeral Home Gifts and its products unique?

Funeral Home Gifts is not a "supplier," it is a partner. It recognizes the business challenges that funeral homes face - from the trend toward cremation vs. traditional funeral services to something even more immediate and unpredictable as COVID. Most of FHG's "good ideas" originate from funeral director customers...

COMPANY SPOTLIGHT

Funeral Home Gifts

(800) 233-0439

www.funeralhomegifts.com

wesw@funeralhomegifts.com

those who face families every day and listen to what they want... what products would resonate with them? How can FHG fill a need, wow families and grow funeral homes' businesses?

Next FHG recognizes the velocity that is required by funeral homes and the families that they serve. In most cases funeral directors only have 48 hours to create a "wow" experience. That said, all of FHG's personalization products are available for next day delivery through a simple on-line order process.

What are the benefits to funeral homes using Funeral Home Gifts products?

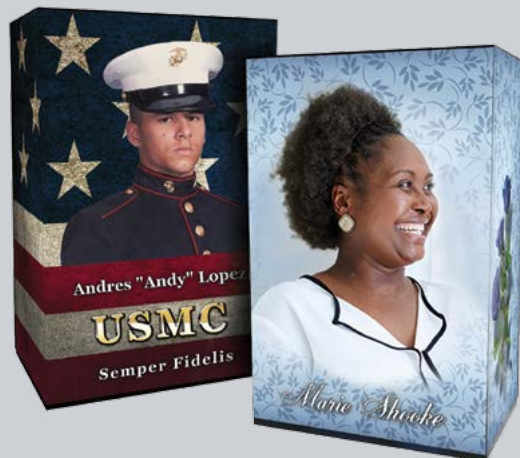
There are two primary benefits to partnering with Funeral Home Gifts that fit hand in glove. First, the thousands of family testimonials passed along by funeral directors are testament to the tremendous comfort FHG's products provide. Secondly, FHG products and partnership are a measurable business benefit in terms of revenue, profitability through repeat sales as well as growth in call volume. One of the reasons that families SELECT a death care provider is because of their history in display and presentation of FHG Tribute Blankets.

How does Funeral Home Gifts provide a solution for Funeral Homes?

Funeral Home Gifts listens to the challenges funeral homes face. How can a Funeral Home confront the challenge of cremation growth vs. full traditional services? How can the funeral home ensure that a family is comforted properly and not feel short changed in an environment of social distancing, limited attendance and livestream services in an era of COVID? It literally starts with the funeral director, FHG is good at what it does because funeral directors are good at what they do.

How would a funeral home contact Funeral Home Gifts for more information?

Contact Wes Wolfe, Sales Manager at 800-233-0439 ext. 226, e-mail wesw@funeralhomegifts.com for more information and a free Tribute Blanket or custom cap panel to try at your next service. Visit www.funeralhomegifts.com.



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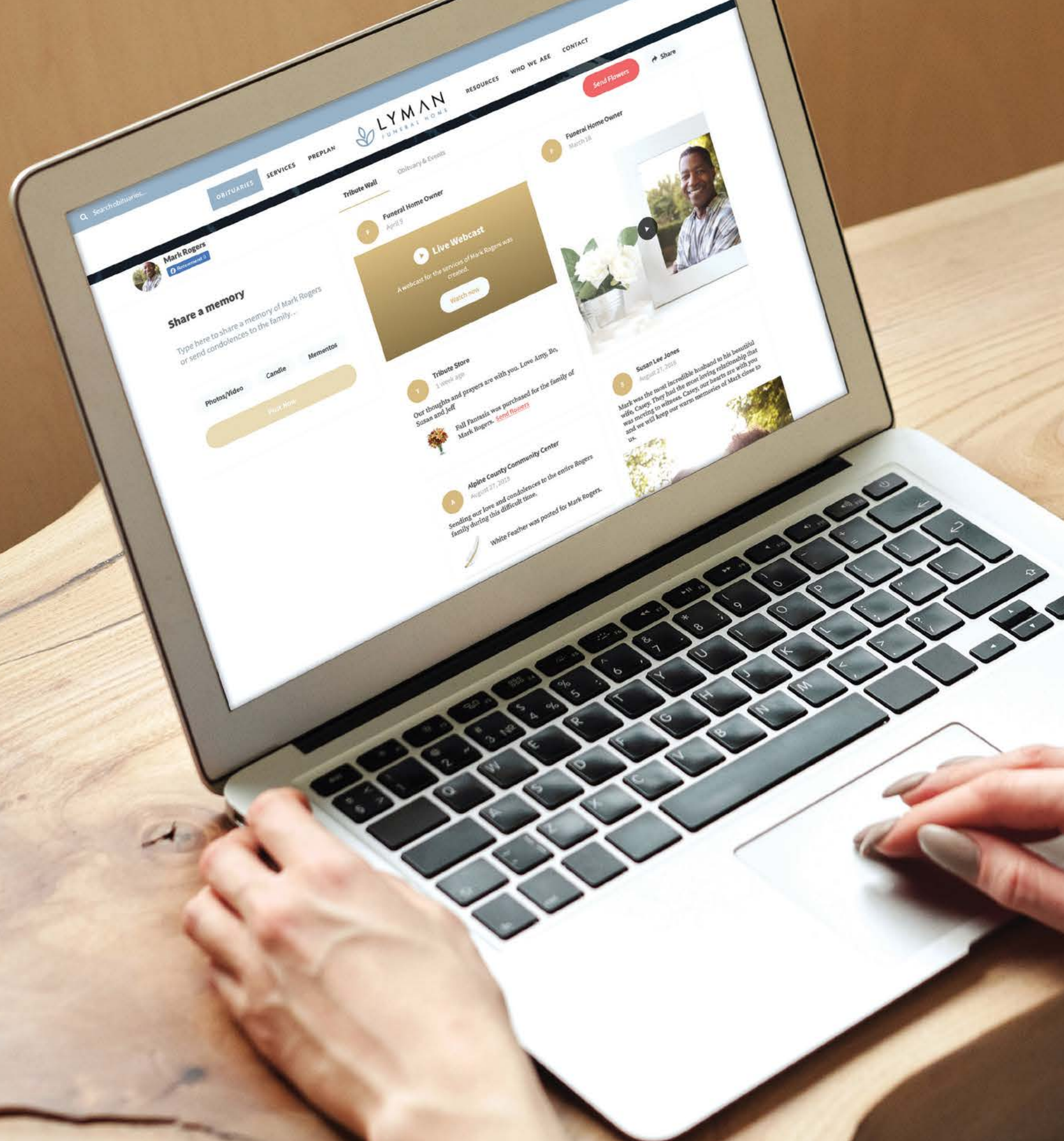


Call us today for a free Tribute Blanket or cap panel to try at your next service. Reference FBA 221.

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PROFESSIONAL SPOTLIGHT

JILL MUENICH

Jill Muenich is the President of the Homesteaders Solutions Group. Jill has spent 9 years of experience serving the funeral industry. She is a devoted Wisconsin Badger and Packers fan and avid Jeep enthusiast. In her personal life she enjoys working with local non-profits to help accomplish their mission. We sat down with Jill and she shared with us both her career and her insights on the industry today.



Jill Muenich credits the successful progression of her career to a few extremely basic success principles. She has used determination, commitment, goal setting, clear vision and surrounded herself with successful people who genuinely supported her along the way.

Originally born and raised in Northern Wisconsin, Jill lives in Madison, Wisconsin with her wife of 12 years, Laura Webster.

Upon graduating college, Jill's began a professional journey that provided a strong marketing and sales foundation. She spent nine years with PepsiCo Foods before her first foray into the insurance world as a selling agent for Northwestern Mutual. An opportunity at Verizon Communications ended up being her last outside of the insurance industry. A challenging new position opened up at MassMutual, which led to an executive role at National Guardian Life.

Jill flourished at NGL, a multiline insurance company where she had responsibility for preneed marketing, sales and operations. In 2019, she fortuitously connected with Homesteaders Life Company CEO Steve Shaffer, who offered her an opportunity to join his organization as V.P. of Business Development. In 2020, she was appointed President of Homesteaders Solutions Group, a newly-formed subsidiary of Homesteaders.

"Homesteaders Solutions Group is a growing organization that includes companies in which Homesteaders Life Company has invested or formed affinity partnerships for the sole purpose of curating best-in-class marketing, sales and business solutions that help funeral professionals connect with consumers and enhance their long-lasting brand strength," says Jill. Current members of Homesteaders Solutions Group include The Domani Group and eFuneral, both of which have received capital investments to continue innovation pursuits and expand their market reach.

In asking Jill what she credits most with her rise within the funeral industry and the successes that she has enjoyed; she is quick to point out that it is the people she has been fortunate enough to surround herself that has had the biggest impact for her. Jill acknowledged, "I have been so lucky that early in my career I was tied into leadership at both the NFDA and ICCFA. I knew I needed to learn more, and I needed to be attached to the best and the brightest in our industry." In doing so, Jill first looked to the national funeral associations for these opportunities.

Some of her initial experience involved diligently working with the ICCFA Sales and Marketing Team that facilitates the Wide World of Sales. Today, she still serves on the NFDA Grants Committee and ICCFA's Education



Jill Muenich

Foundation “People from the ICCFA like Kirsten Kase, Nadira Baddeliyanage, Jim Price and Christine Pepper from the NFDA were all examples of people who took me under their wing and introduced me to influential people in the industry and welcomed me on committee work which further helped me to grow,” Jill stated.

Jill gives tremendous credit to these great mentors and sponsors. “I was fortunate to have people that could explain to me the ‘why’ and help me understand what was important,” she remarks. “This connectivity was crucial to my development.” I feel giving back to the funeral industry is important work and I am honored to be a part of that movement.”

“Because I had great people to emulate, I feel it is now my turn to give back as an emerging leader myself and to make sure I am mentoring and sponsoring others,” she commented. “I want to help foster their successes as well. I feel that as an industry we are exceptionally good at doing that and I have benefitted as well.

She also is quick to give credit to her personal habits for her success. Goal setting is an important part of Jill’s professional acumen, and she uses quarterly goals to stay focused on both personal and professional objectives. She considers her goals to be part of her professional and personal health care plan.

“I brush my teeth to my goals every morning,” she notes. “I have them right in front of me and I look at them and think about them. I always try to pull out one or two to ask myself. ‘Am I doing that and am I accountable to do and as well as what I want to accomplish?’”

Jill reflected on her time in the industry and pointed out some of the things that she wished that she had realized earlier in her career. “Early on I wish I would have had a true understanding and appreciation for the efforts that our funeral home owners and funeral directors put forth each day,” she proclaimed. “Both in how they serve the community and run a business at the same time. I really have come to appreciate how these family-owned multi-generational businesses have been able to maintain their legacy and their brand with the way they resonate throughout their communities. I just wish I had known not only how important that is, but also how difficult it is too.”

Jill uses her passion for the industry to continue to look for ways to improve both her job performance and the success of Homesteaders Solutions. In discussing some of the day to day challenges she faces, Jill states that it is the work with the funeral consumer that is most challenging. She explains, “The funeral consumer continues to seek education and access, but they do not seek the funeral professional enough for that education. She continues, “The difficult struggle is with the consumers and helping them connect with our funeral service professionals.” “I look forward to working towards connecting more families with funeral professionals.”

“I have a passion for funeral service. I knew this is where I wanted to be and this is what I wanted to do with the rest of my working career,” Jill exclaims. “I feel that I have 10-15 years left in my career, so I still have the goal to influence more consumers. And that is going to take more time.”

Jill feels there are many people yet to inspire and feels she is just getting started. “I have a lot of passion around that, and I look forward to seeing where Homesteaders Solutions and Homesteaders Life takes it,” she stated.

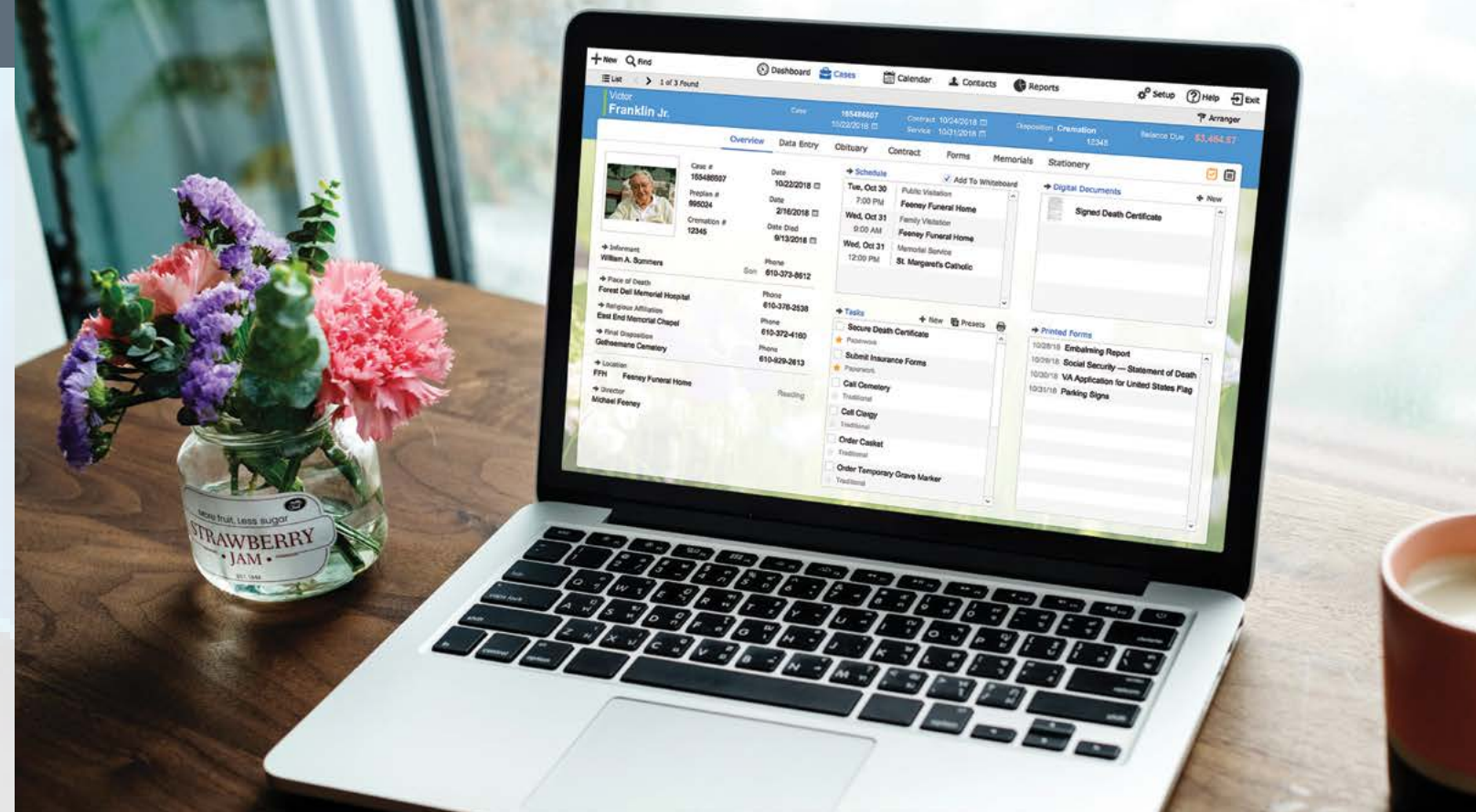
In looking forward, Jill also looked back to 2020 to see how things have rapidly changed in the industry. She noted, “This past year has been challenging for us all, but many changes have been implemented that has proved beneficial. She pointed out that COVID-19 has drastically changed the use of technology within Homesteaders Life Company, and it has been beneficial.

Jill observes, “Tools like eFuneral and Domanicare have been in high demand to enable our funeral professional to connect with consumers virtually.”

With respect to how Homesteaders can now help funeral professionals serve consumers, she noted some important changes. “On the consumer side with respect to the COVID-19 restrictions, we were first-to-market with a complete distance-selling solution. This provided safe and easy access to online and digital sales tools,” she remarks. “In addition, the consumer has become familiar with the technology such as FaceTime and Zoom, allowing families to remain connected — especially with seniors. As these technologies rapidly improved and became more accessible, it has become decidedly

“In chaos comes clarity. Note the changes you are considering and plan those changes deliberately. Then be sure to track the outcomes to ensure success. Lastly, make certain that you celebrate those successes.”

~ Jill Muenich



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“I think we have progressed in our ability with consumers by at least five years because of COVID-19 and the forced use of technology, she remarked. “Before, an older consumer may not have wanted participate in a sales call via Zoom or similar application. Jill feels seniors are now frequently talking to their grandkids using this technology and have become comfortable with it. She commented that they now say, “I know this technology and I am comfortable with it, so if you want to meet with me to do my planning, let’s do it!”

Jill sees a bright future for Homesteaders Solutions Group. She looks forward to continuing to bring Homesteaders Solutions to market and executing against their plan. She states, “We are getting back to focusing on the consumer. It is not about ‘direct to consumer’ but having the influence to drive them to our funeral home partners who can use our tools to enhance the family’s brand experience. We can accomplish this by enhancing the

consumer engagement needed to provide the right products and services.”

Jill always would like to specifically acknowledge all the funeral homes and funeral professionals that she has had the pleasure of working with throughout the years. She emphatically stated, “I see you and I acknowledge you. These COVID-19 days have been difficult times and I so appreciate the service to our communities that you have provided, and I want to thank you for that.”

She also feels this professional has a great future and outlook as we work together for a common goal. says Jill.

She concludes with the following advice to her peers. “My advice would be when you are considering changing or planning, take it slow. Align with those that can assist you and your priorities and not distract you from your mission. In chaos comes clarity. Note the changes you are considering and plan those changes deliberately and be sure to track the outcomes to ensure success. And make sure you celebrate those successes,” states Jill. **FBA**



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TAKING THE RELAY APPROACH TO FUNERAL HOME MARKETING

BY WELTON HONG



It's time to start thinking of your funeral home marketing efforts as a relay race instead of just one person's endurance run.

There are 1,609 meters in a mile, making a mile-long run roughly equivalent to a 4x400 meter relay in total length. The difference is that someone who runs a mile race runs all of it; in the 4x400, four runners each complete a quarter of the total race.

The current world-record holder for the mile run, as of this writing, is Hicham El Guerrouj. He completed it in 3:43:13.

We can all agree that's fast, but the 4x400 meter relay runners can cover almost the same distance with close to a second to spare. The current world-record holders here are a team of U.S. runners that completed the race in 2:54:29.

You don't have to be a runner or sports aficionado to understand why the relay runners come in with a faster time. Even with the extra time it takes to align and hand off a baton, a fresh runner sprinting 400 meters is generally faster than an equivalent runner hitting the middle or later part of a mile-long run. It comes down to having fresh resources on the track.

That same concept works in funeral home marketing—or any type of online marketing. Fresh resources make a huge difference. Here are some tips for passing the baton to others without giving up complete control of the marketing race.

Work with a Team

If you're trying to handle all your marketing efforts solo, you're going to run out of resources well before you cross any type of finish line.

Did you know one blog post or article can take between eight and 10 hours on average to ideate, research, write, edit, and publish? A few pieces of content a week, and you're out of time without even covering other important marketing tasks such as online ads.

Chances are, if you're reading this, you're not a marketing professional to begin with. Your personal expertise might lie in funeral home administration, customer service, or other aspects of deathcare.

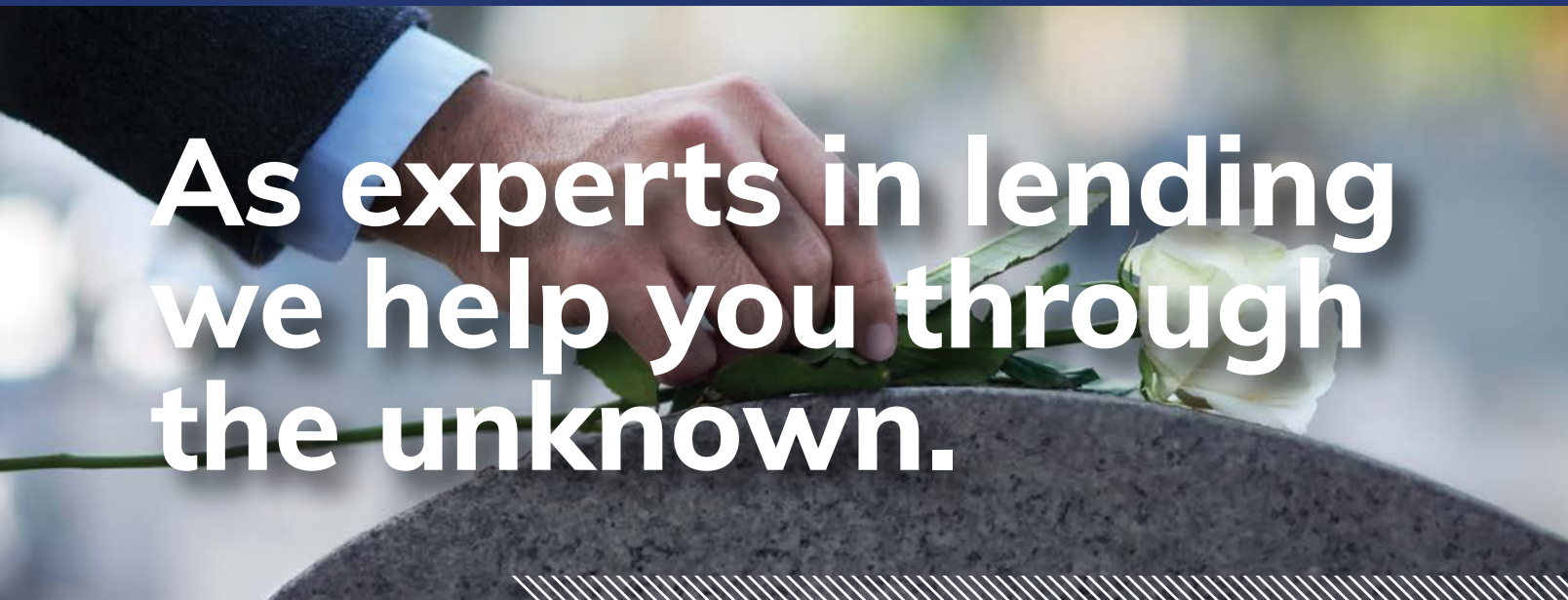
That doesn't mean you can't manage some marketing tasks. It doesn't even mean you won't be good at it—some people naturally have the organizational, creative, and analytical skills required to excel at certain marketing efforts.

However, you're probably not going to have web design and development skills or the knowledge to run a winning PPC ad campaign without taking a lot of time to teach yourself. In most cases, you're better off teaming up with people who already have these skills.

Even if you're a marketing professional working for a deathcare firm, your creative well can run dry if that's all you're relying on. To toss it back to my original metaphor—you might eventually cross the proverbial finish line, but the overall race performance will be stronger if you surround



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yourself with other people and resources who can also contribute.

Outsource All or Some of the Efforts

Smaller deathcare firms may not have the ability to create an entire in-house marketing team, and that's okay. You can easily outsource all or some of your marketing efforts without losing control over the process.

Some options to consider include:

- **Using a SaaS (Software as a Service) solution** to create your website or semi-automate certain marketing efforts, including social media, chats, or PPC advertising. While you can't rely solely on a computer to do things for you, a bit of out-of-the-box technical help can reduce the time and effort it takes you to handle marketing tasks.
- **Hire freelancers** to develop websites, design graphics, or write content. Do the work to get the best people you can for your budget, and make sure you have a way to oversee the process and stay connected with everyone involved.
- **Hire an agency** to take on as much of your marketing as necessary. Agencies typically use a mix of their own in-house resources and freelancers to get the job done, but someone with the agency worries about putting all those pieces together so you don't have to.

Put User-Generated Content to Work

Along with any of the above methods, you can use content generated by previous clientele or people interested in your services to expand your messaging potential without doing the "running" yourself.

Start with your reviews on Google and other sites. The fact that those reviews exist increases exposure for your business online. So, create a process for your staff to ask for reviews when they serve clientele. Include the request for a review on your website and emails you send families, and ask verbally for a review if someone tells you they're happy with your services or thanks you for what you've done.

Browse existing reviews for quotes you can use in your marketing efforts. Pull quotes to create graphics for social media or add them to landing pages to support the claims you're making about specific services.

Next, look at how you can use social media and the efforts of followers to increase your marketing reach. Here are some tips for doing so:

- **Post interesting, helpful, and relevant content and ask people to share it.** That last part is critical. Sharing on social is about relationship, and close to 85 percent of people say they share to help spread the word about a business or cause they personally support. Asking people to share and giving them a reason to do so is a relationship step, and that increases the likelihood they'll act.
- **Ask questions.** People enjoy knowing their opinion matters. If you ask with sincerity, you're more likely to get engagement and comments on your social profiles. That helps you show up more for other users without having to post fresh content yourself every single day.
- **Hold contests.** Funeral homes might wonder what they can give away to get people interested. While you could offer the chance to win free preplanning services, another option that might resonate better with local audiences is a giveaway featuring tickets to a nearby event. Consider partnering with a local organization and make sharing your content on social a way to enter the giveaway.

Online marketing is a marathon that goes on for as long as your deathcare firm is in business. Luckily, you don't have to run it all on your own. Invest in technology, people, processes, and services that help you create an online marketing relay team to stay ahead of the competition and avoid burning out your resources. **FBA**

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

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WHAT MAKES A GOOD FUNERAL HOME WEBSITE?

BY JENNIFER GOLDADE



It was important to have a funeral home website before, but now things have changed, and it is more important than ever. As funerals continue to go virtual, a website allows your funeral home to take the funeral planning process online.

However, just having a website is not enough anymore. To have a good funeral home website, its design, content, and tools must work together.

There are many features that make up a good funeral home website, but these are some of the most important ones.

Responsive Design

Per WebFX, 94% of first impressions relate to a website's design. Things like difficult navigation and an unappealing layout can contribute to a poor first impression. Fortunately, there is an easy way to prevent these things: responsive design.

For those who do not know, a responsive design simply responds to the device type users view a website from. From the largest computer monitor to the smallest smartphone screen, everyone can easily navigate it, no matter what their device is. Instead of pinching and dragging the screen to navigate it, a responsive website looks great on every device.

Customization

A good funeral home website shows families what makes your firm the right choice for their loved one's funeral. To customize it, include things like employee bios and photos, your funeral home's history, and anything else that humanizes your firm. This way, families get to know the people behind your funeral home, not just the services you offer.

Creating a logo and establishing a color scheme are just a few more ways to customize your funeral home's website. By being consistent, your funeral home can establish a look and feel for your brand.

Preplanning Tools

Families need convenience, so offering preplanning tools directly on your website gives them this. A must-have is a preplanning form for starting the funeral planning process from the comfort of their home. By being in a familiar environment, they may feel less pressure and be more open to exploring all the possibilities.

Additionally, a good funeral home website should be a resource for families. From preplanning guides and checklists to your general price list (GPL), these resources help families make educated decisions. By including your GPL, you can show that you have nothing to hide, which helps you build trusting relationships with families before they even step foot in your facility.

Funeral Payment Options

According to Podium's The State of Local Business Report, even post-pandemic, eight out of ten consumers want their local businesses to continue to offer pandemic-friendly services like contactless payments. An easy way for your funeral home to do this is to accept funeral payments directly on your website. Paying online with a credit card or electronic check is not just a perk anymore; it is expected of businesses.

However, you do not have to just stop there! To exceed families' funeral payment expectations, you can offer alternative options, such as crowdfunding, financing, and life insurance assignments.

Interactive Obituaries

Your funeral home can bring families together online with permanent virtual tributes directly on your website. It is about more than just viewing the obituary and service information. It is about creating a virtual space for families to share memories, photos, videos, and more to honor their loved one's memory.

Additionally, it can be a space for loved ones to express their condolences and show their support. Donating to crowdfunding campaigns and sending sympathy flowers are just two more ways to create a truly interactive obituary experience.

SSL Security

Per Comodo, more than 50% of users would leave an unsecured website. Even if someone is not tech savvy, search engines like Google make it easy for families to tell if a website is secure. One simple way to tell is if the URL begins with HTTPS (secure) or HTTP (not secure). To make it even more obvious, Google shows users a warning message when a website is not secure.

That is why a good funeral home website needs a Secure Sockets Layer (SSL) certificate to protect your families' sensitive information. This simply scrambles data in a way that hackers cannot understand.

SEO Best Practices

Search engine optimization (SEO) helps your funeral home get found by more families online. With a well-optimized website, your funeral home is more likely to show up in the search results when a family searches for funeral homes in your area.

A few SEO best practices are to include relevant keywords and meta descriptions for your webpages. Keywords tell search engines what your website content is about, while meta descriptions are what appear in search results below your webpage links. A responsive website design also boosts your funeral home's SEO!

By implementing the features above, your firm can create a good funeral home website that meets families' funeral expectations. Having a customized, responsive design with preplanning tools all on a secure platform will not only meet their needs but exceed them. **FBA**

Jenny Goldade is the Senior Content Specialist at Frazer Consultants, a funeral technology company that specializes in funeral home website design, personalization software, marketing solutions, and more. For more than four years, she has been writing and learning about the funeral profession to help make funeral directors' lives easier. For more information, she can be reached at jennifer@frazerconsultants.com.

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WITNESS TO A DIVINE VOCATION

BY BRUCE LIKLY



If, on New Year's Day 2020, anyone had predicted that a pandemic would sweep across the globe, changing our lives – and our industry – overnight, most of us would not have believed it. We could not have conceived of the new vocabulary we would learn so quickly and so well: social distancing, mask mandates, PPE, and of course, COVID-19. We could not have dreamed of the demands that would be placed on funeral homes, directors, and related industry workers, that is until we all began working 18-hour days for weeks at a time, serving families who still needed to process their grief and bury their loved ones, regardless of whether a pandemic was raging or not.

During the past ten months, I have witnessed incredible dedication, compassion and endless determination as funeral homes have worked to support grieving families. In fact, the past year has shown me something I did not fully appreciate before: owning, running, or working in a funeral home is not a job; it is a vocation, or as one dictionary defines that word, “a divine calling.” A job does not get you up at midnight to drive through a blizzard and retrieve a body. A divine calling does. A job cannot carry you through countless sacrificed weekends and late, late nights. But a divine calling can. Most of all, a job does not ask that you risk regular, direct exposure to a new, potentially deadly virus. Only a divine calling demands so much – and gets it.

This divine vocation is what I have witnessed, time and again, as we helped homes and directors navigate the new, and frankly somewhat frightening, terrain of the pandemic. During this time, members of our industry have been forced to reimagine the three pillars that form the foundation of a successful funeral – and lead to closure and healing:

- Congregation, or the ability to gather the loved ones of the deceased to mourn
- Venue, or the ability to provide a safe, nonjudgmental space/environment where these loved ones can grieve, and finally
- Remembrance, or the ability to help bereaved families access memories, both joyful and sad, that evoke the essence of the person they have loved and lost and enable friendships to be rekindled and strengthened in support of one another in the process.

At a time when many funerals involved only three people (the funeral director, the officiant, and the deceased), it has been challenging if not impossible to provide all three vital services in a traditional format. Thankfully, vocation once again has shown the way forward, inspiring homes to use new tools – including but not limited to new technology – to help bereaved families begin their healing journey.

We have worked hard to develop products that can enable families and friends to attend funeral and memorial services from any location, and to share precious memories online, making it possible for mourners to gather, mourn, and remember in a private, engaging, and dignified way.

But that is only one of many innovative tools that homes have employed during the darkest days of the pandemic. In some cases, directors have utilized graveside services, but with a modern twist: the reading aloud of emails and social media posts from loved ones who were forced to stay away. Other homes organized outdoor, drive-by viewings, where mourners said their goodbyes from their cars; still others have put up screens to livestream services in their parking lots. When attendance for indoor services was limited, one home encouraged loved ones to stand outside holding signs and other tokens of respect and love.



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Even when a family has chosen not to hold a service immediately, our industry has found a way to innovate and serve. As I write this piece, I know that funeral directors across the nation are holding video conference calls to help families and loved ones preplan funeral and memorial services – services that might not take place for another six months. They are helping families choose music, readings, and other ways of personalizing the service; they are offering remote attendance options even as they assist with arrangements for burial, cremation, final interment, tribute videos and more. And they are doing all this while still helping loved ones to process their grief, in most cases without meeting face-to-face as they once did.

At no time in our history have these efforts been so important, especially for those who have lost a loved one to COVID-19. The media has shown how many of these victims have died alone, deprived of their final farewells – with no last words, no last kiss, and no final holding of hands to ease their passing. What we know is that the relatives and friends of all those who have died during the pandemic, whether from COVID-19 or for other reasons, have also been deprived of these final moments. They are grieving not only the death of their loved one, but also their inability to be physically present during their beloved's final farewell. All those bereaved during the pandemic have been handed a cruel and unusual reminder of how important funerals are to the healing process by having them taken away. In response, the people in our industry that see funeral service as a vocation have responded by employing new and innovative ways to deliver the foundational pillars of successful funerals to those who cannot attend in person as well as to those who can. And they are doing so day after day, often at risk to themselves and their families.

In watching these men and women – men and women like you – live out their vocation, I have been awed, I have been inspired, and I have been blessed, all because I have witnessed in this work true compassion, determination, and grit. And so, I want to end on this note: We will get through this, and our industry will emerge stronger and better than ever before, with even more tools to help families navigate the complex byways of death in our ever-changing world. Because that is what vocation does: like love itself, it bears all things, believes all things, hopes all things, endures all things. I am so honored to stand alongside all of you at this unprecedented time in our history. God bless and God speed. **FBA**

Bruce Likly is President and co-founder of TribuCast™, a patent-pending remote funeral attendance system with clients established across the US and overseas. Likly's experience includes developing and implementing technology and communications solutions that help businesses build a competitive edge and address changing market conditions. His experience spans a wide range of industries including funeral services, healthcare, manufacturing, professional services and distribution. Bruce can be reached at 203.762.8278, or email bruce@livecloudtv.com, or visit www.tribucast.com.

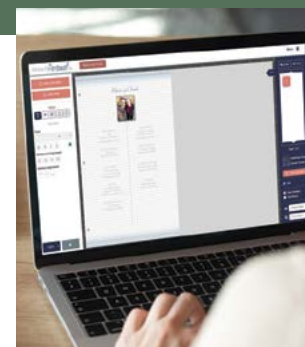
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GUIDE TO BUYING A BUSINESS

PART ONE

BUSINESS TRENDS AND OPERATIONS, MARKET TRENDS, AND PREPARING FOR OWNERSHIP

BY LIVE OAK BANK

Editor's Note: This part one of a two-part series taken from Live Oak Bank's "Guide to Buying a Business." The guide is a comprehensive overview for prospective buyers to help them prepare for an acquisition. Part two will be featured in the March/April 2021 issue of Funeral Business Advisor Magazine and will cover the acquisition process and what lenders like to see.

Are you considering purchasing an existing business? If so, this editorial will help guide you through the process. Note that acquisition is simply a more formal banking term that is used when talking about the purchase of a business. This editorial's ultimate goal is to put you on the path to success.

BUSINESS TRENDS AND OPERATIONS

When acquiring a business, you want to make sure it is the right fit for your personal and business goals. Consider the following questions to determine if the business you are acquiring is a good fit:

Is the business growing? If not, can you identify and implement improvements?

Will the business support your current lifestyle? The business will be your source of income.

Is the business located in a place where you will be happy living?

Do you have a similar leadership style and philosophy to the current owner? As the new owner, you can make improvements, but an understanding of the former owner's leadership style can help you ease any apprehension from the staff.

MARKET TRENDS

Many of the business trends will be driven by market trends, so it is important to understand the demographics in the area as well as trends in the industry.

What are the demographics of the area?

What competition do you face in your local community?

Is the local population growing?

PREPARING FOR OWNERSHIP

As you prepare to purchase the business, you will need to write a business plan. The business plan is your blueprint for success. It will help you think through decisions as you approach ownership and will serve as a guide once you are in

the day-to-day operations. You will also share your business plan with your lender, business partners and key employees. Be clear and thorough when writing your business plan. Include a formal title page, and make sure your writing is grammatically correct. Make an accurate and professional representation of your capabilities and objectives.

Your business plan should include the following six components:

- | | |
|--------------------------|------------------------|
| I. Executive Summary | IV. Financial Forecast |
| II. Business Description | V. Operations |
| III. Market Research | VI. Marketing Plan |

Executive Summary

The Executive Summary introduces you and your business venture to readers and is often the first impression of your project. This section should be concise, providing the "what, why and how" of your undertaking, but also compelling enough to persuade lenders and others that your acquisition plan is viable. You may want to tackle the Executive Summary last, as much of the information for this section is extrapolated from the rest of your business plan.

◆ Business Overview

Provide a brief overview of the business, your background in the profession, and the specific services you will offer.

◆ Mission Statement

Outline your business philosophy. Define your goals and where you expect to be in five or 10 years.

◆ Financing Requirements

Summarize the amount of capital you will need to achieve your acquisition goals.

Business Description

The Business Description goes into greater detail about the structure of your business, qualifications for managing the business and business resources. This section explains why you have the personal know-how and professional means to build long-term success.

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♦ Professional History

Describe your professional experience to date such as your business background, any professional experience in the industry, and where and when you attended school, degrees earned, and any related courses taken.

♦ Management Team and Key Personnel

Identify the principals who are ultimately responsible for the financial performance of your business, your key team members and their roles, and any professional advisors who will be instrumental in providing input and guidance. Determine whether your target business has any licensing requirements.

♦ Organizational Structure

Define the legal entity for your business (Sole Proprietorship, LLC, etc.) and ownership details.

Market Research

A certain amount of research is required to ensure the local market has the appropriate demographics and income to support your business. The Market Research section demonstrates to a lender that you understand your community and that you have considered the competition in this area.

♦ Market Description

Describe who lives in the community surrounding the business and what sort of growth or changes are predicted for the area over the next five or 10 years.

♦ Target Customer

Describe the ideal customer or family for your business, including demographics such as age and income level.

♦ Competitive Analysis

Define the other businesses in your local market, what kind of services they offer, their advantages and disadvantages.

♦ Competitive Advantage

Finally, define the competitive advantage your establishment offers that your competitors do not – for example, services, location, price points, etc.

Marketing Plan

This section allows you to be a bit more creative as you describe the marketing activities you will use to create visibility for the business and support ongoing business growth. Be sure your marketing plan is realistic and addresses the following issues:

♦ Budget

Approximately how much are you budgeting for marketing activities during the first year or two?

♦ Differentiation

How will you set yourself apart from the competition? For example, will you offer special events or sponsor community events?

♦ Marketing Mix

What is your marketing mix – the balance between print and television advertising, referrals, social media and other channels of marketing?

Operations

The Operations section of your business plan details the day-to-day needs and functions of the business, demonstrating that your future success is based on well-thought-out ideas about how you intend to run your business. Include the following:

♦ Location and Premises

Describe in detail the location of the business, why you chose it, and whether you will own or lease the space. Detail the equipment and inventory necessary now and in the future, whether the equipment will be owned or leased, and who your major suppliers will be. Describe the visibility of your business to surrounding foot and vehicle traffic.

♦ Days and Hours of Operation

Describe the days and hours you will be open and how you will handle holiday and after hours calls.

♦ Staffing

Outline any staffing changes that will occur after the acquisition. Define the roles of staff members, compensation, and personnel policies.

Financial Forecast

For most business owners, the Financial Forecast is the most challenging section to complete. For your lender, it can be the most important. Your bank loan financing is based on the numbers in your financial forecast, so it is critical to make these calculations as accurate as possible. Work with your CPA or financial advisor to ensure your forecast is viable and reflects the business accurately. Your forecast should include:

♦ Income and Cash Flow Projection

The financial projection should cover at least 36 months of operation of your business.

♦ Capital and Operating Expenses

These are the total funds needed to acquire and operate your business. Try to be as specific and realistic as possible. Include loan payments, staff salaries, rent, utilities, supplies and other minor expenses. It is better to be conservative and overestimate your budget.

♦ Project Financing

Detail how much you need in financing to purchase the business and consider your preferred terms. Include any personal or investor funds that will be contributed to the project. Include purchase price details such as real estate value and whether the transaction will be an asset or stock purchase. **FBA**

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EXCUSE OR TRUTH? WHAT YOU ALLOW WILL CONTINUE

BY JEFF HARBESON



**STOP
EXCUSES!**

The intent of this article is to cause readers to recognize accounts receivables at their funeral home is a problem and initiate corrective measures. Before discounting the content with typical funeral professional "what does he know," let me preface the fact that I have owned funeral homes. I have successfully trained funeral directors, personally worked with at-need families that were financially struggling and maintained zero accounts receivable over thirty days for the business. The points I will be making will be formatted with "excuse" and "truth" regarding why so many funeral homes fail to inhibit cash flow because of poor leadership and management.

Excuse 1: "We don't like to address payment until presenting the goods and services statement at the end of the arrangement session. We don't want families to think we're all about the money."

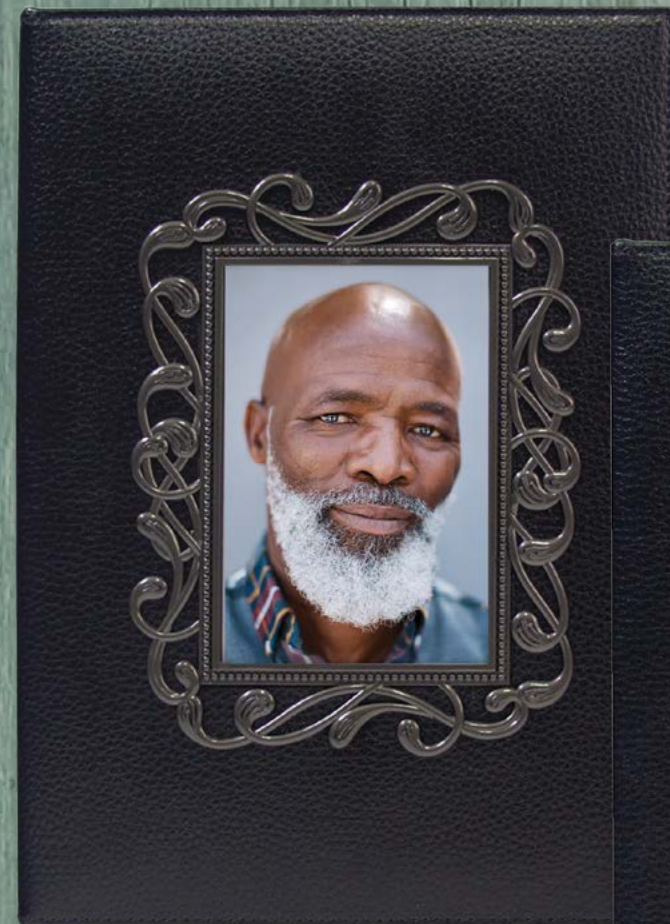
Truth 1: After a person dies, every family has the "how are we going to pay for this" conversation prior to arriving at the funeral home. Certainly, families are grieving their loss, however many families have great concern about how to pay for goods and services. Conducting the arrangement by selecting services, products, dates, times, locations, and framing the obituary without addressing payment at the onset of the arrangement conference is poor service. Don't think so? How many times in your career have you waited to discuss the payment policy until the end of the conference by reviewing the contract and the family has to take a smoke or bathroom break? This occurrence happens when a top-of-mind problem for the family (how are we going to pay?) was not addressed early enough for the funeral director to help resolve their financial concerns. At this point the funeral director has to make a decision: re-do everything which not only embarrasses the family but also causes more work or ignore the poor service by proclaiming "our policy is payment in full prior to services rendered." How many of you have actually halted services because the payment was not made prior to services rendered? The truth can be found in your accounts receivable.

Excuse 2: The family says, "we don't have much money."

Truth 2: Every family has some money, however not for your funeral home. It's an unfortunate fact that many consumers are struggling financially and saving or preparing to pay for a funeral bill is not a priority. Did the family walk from their residence or drive a car to your funeral home? How many family members are focused on communicating with others on a smart phone while in your place of business? I have worked with many families in dire financial positions and by following Truth #1, addressing payment early allows the funeral director to follow "we don't have much money" with "how much is not much money?" I've heard answers from "fifteen thousand dollars" to "we don't have any money." The response from the funeral director should be: "Our minimum offering is \$XXXX for cremation with no services which includes our already performed charge for transfer from place of death which is \$XXX. We will offer you a little time (24-48 hours based on your choice) to gather \$XXXX to pay for your loved one's cremation. As a suggestion, reach out to family and friends to help with funding, we do accept multiple payment sources. After the time allotted, we must charge refrigeration fees of \$XXX per day until our services are rendered." From my experience and countless others that I have trained, the family comes up with the money almost every time. When a family proclaims, "we are going to go to another funeral home," give thanks and let them go. Prior to scheduling training that I provide to funeral professionals, I ask the owner a simple question: "would you rather conduct services and not get paid or let a family walk?" If the answer is, I'd rather not get paid, I don't waste my time.

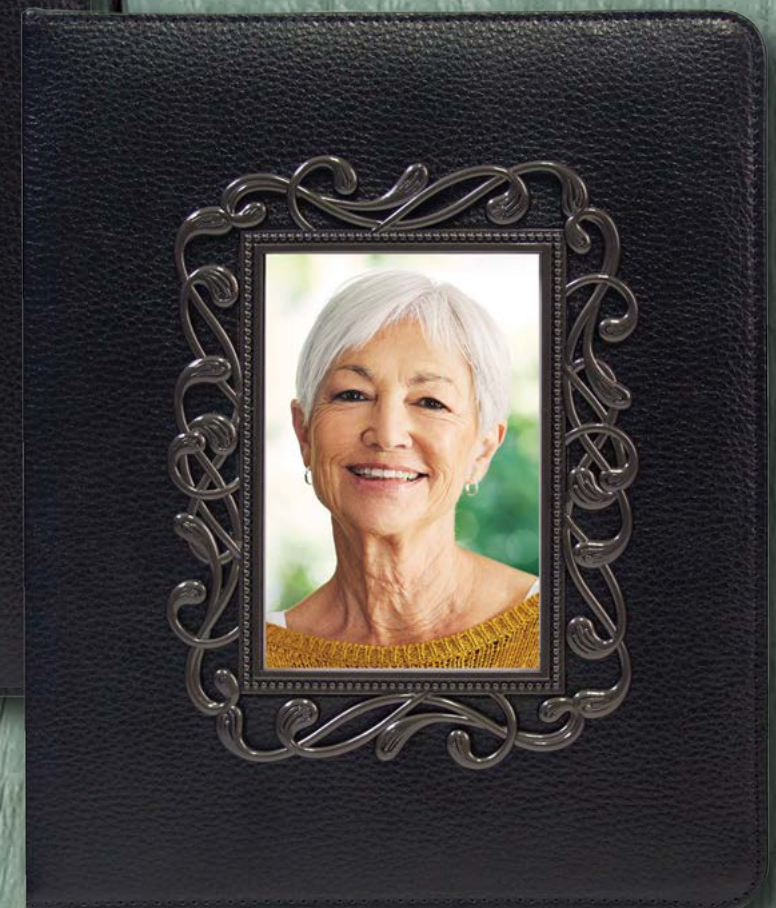
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Excuse 3: “It’s easier to get paid with a check or credit card than life insurance because it takes too much follow up time with insurance companies and for us to get paid.”

Truth 3: No doubt it is easier to accept check or credit cards. However, the truth is families that use life insurance to pay for their deceased loved one’s funeral expenses spend on average 31% more. Let’s do the math, let’s say a family was going to spend about \$5,000 out of pocket with credit card or check on their loved one’s funeral. If the family instead made the choice to use life insurance proceeds to pay, on average they would spend about \$6550 rather than the \$5,000 out of pocket. With this scenario, if a funeral home conducts 100 burials a year, each burial that a family uses life insurance generates an additional \$1,500 per service. With only 25 families using life insurance, the funeral home would realize an additional \$38,750 in revenue. Approximately 70% of all US consumers have some form of life insurance, however only about 16% of funerals are paid for with life insurance proceeds. Why does this gap exist? Because Excuses #1 and #3. Funeral directors often do not inquire if the deceased had a life insurance policy to pay for funeral costs. The remedy is to use a life insurance assignment company to verify claims which will free up on average 2.5 hours per claim that your team spends chasing down proceeds. Additionally, the wait time for payment from an assignment company is on average is about 48 hours rather than funeral home inhouse

assignment of waiting of 4 to 8 weeks. As a note, because of COVID-19, insurance companies are being challenged with performance because their own workers are getting sick. Good luck waiting on responses directly from the life insurance companies about your claim.

Excuse 4: “We don’t want to pay for an assignment company’s fee.”

Truth 4: Life insurance is a gift from the deceased to their beneficiaries to relieve financial burdens because of death. Financially successful funeral homes pass the life insurance assignment fee to the family and that fee is paid from the proceeds of the policy. The entire funeral bill (goods, services, cemetery, and cash advances) can be paid all in one transaction which provides a family a “cashless event” meaning they don’t have any out-of-pocket expenses. Funeral directors that are uncomfortable asking a family if they want to use life insurance to pay for the funeral bill are even more reluctant to tell a family about the fee. As explained in Truth #1, having the conversation early in the arrangement conference regarding forms of payment and how using life insurance is a benefit is a game changer. It’s a simple fix, add a transaction fee of X% for processing life insurance claims on your GPL and move on. During my tenure as an owner of funeral homes I was aware of only one person that did not want to pay the fee. They made the choice of paying with a check, no problem, we got paid.

Excuse 5: “We don’t have time to train our funeral directors how to change their arrangement room behavior to eliminate our accounts receivable and increase our cash flow.”

Truth 5: What you allow will continue. If your funeral home leadership decides to continue the practice of not securing payment prior to signing a funeral contract and waiting to get paid or not get paid at all, go for it. By the way, has anyone ever explained that to you “writing off debt” means that you lost that revenue?

In conclusion, stop making excuses and start making positive financial strides to improve your funeral home profit. If this article resonated at all, email me jeffh@cjf.com and let’s chat about me providing your team training at no cost to reduce your accounts receivable and increase your cash flow. **FBA**

Jeff “The Funeral Commander” Harbeson is an accounts receivable reduction and cash flow increase expert with C&J Financial. Jeff’s expertise was garnered at his funeral homes by training staff to secure payment for goods and services rendered prior to contract agreement. Armed with his experience, he trains funeral professionals across the country to improving cash flow and reducing accounts receivable at their funeral home. Jeff is also a co-host of the popular Funeral Nation online show with funeral industry superlative Ryan Thogmartin. Jeff can be reached by email at jeffh@cjf.com and let’s chat about me providing your team training at no cost to reduce your accounts receivable and increase your cash flow.



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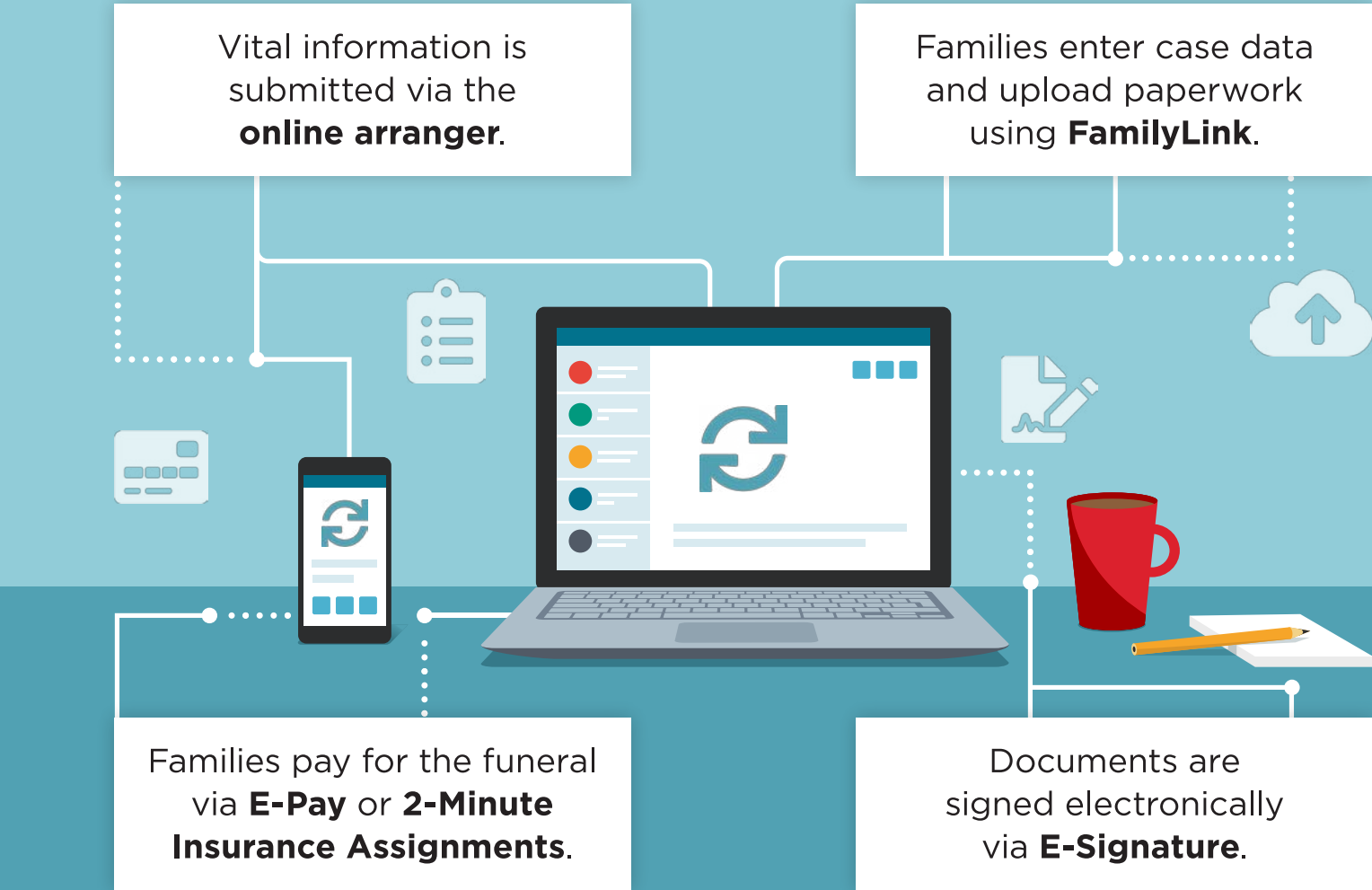
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