

# Southern<sup>TM</sup>

## ◆ FUNERAL DIRECTOR ◆

### MAGAZINE

April 2017  
[www.sfdmagazine.com](http://www.sfdmagazine.com)

## 2017 Annual PreNeed Issue

The Key to Your Future by Lindsay Eagan Bourgeois  
Physicians Mutual Preneed Partner, The Outlook  
Group, Merges With Precoa  
P-F-P Recognized for Achievement in Sales During  
Homesteaders Leadership Conference  
Preneed Sponsors: Columbian Financial, Trust 100,  
Cincinnati Equitable, Security National Life  
5 Tips to Keep Your Funeral Home's Finances in Order  
by Deanna Dydynski  
Dealing With the Media - Preparation by Todd  
Van Beck  
ASD Mobile Releases Enhanced Version to the  
Android Platform  
Kates-Boylston Announces Their 2017 Funeral Service  
Business Plan Conference in Nashville, TN + Photos  
William "Bill" Backman, Jr Remembered



MAY 13 - 16, 2017

# the CASHFLOW INVITATIONAL

DRIVE FOR SHOW & CASH FLOW TO GROW

Spend a long weekend discovering what the city of bridges has to offer.

Join us for this 4-day event featuring attendance at THE PLAYERS Championship PGA event, a for fun golf outing with fellow funeral professionals, Open House at Federated's Jacksonville branch, Cocktail Reception & 6 hours of continuing education.

Saturday, May 13, 2017

## THE PLAYERS CHAMPIONSHIP

TPC SAWGRASS-STADIUM COURSE

Attend **THE PLAYERS Championship** third round, typically known as 'moving day'. There should be plenty of excitement as one of the most star-studded fields in all of golf competes for 'The Fifth Major'.

Sunday, May 14, 2017

## MOTHER'S DAY SCRAMBLE

SLAMMER & SQUIRE WORLD GOLF VILLAGE

This for fun outing will tee off at 11am on the Slammer & Squire course located in the World Golf Village. Design consultants Sam "The Slammer" Sneed and Gene "The Squire" Sarazan helped create what has become one of Jacksonville's favorite courses.

**Golf not your thing?** Jacksonville has more than enough to keep you busy, relaxed or both! Relax at the beach then browse 150 stores and have a great dinner at St. Johns Town Center.

"I invite you to join us for this great opportunity to gather knowledge about increasing cash flow and putting those dollars to work for your funeral home."

*Dave Snyder* • Field Consultant, FFDA Southern U.S.

Monday, May 15, 2017

Two events to meet the staff of Federated and mingle with attendees & presenters

## OPEN HOUSE-FEDERATED 1-3 PM

9418 WAYPOINT PLACE • JACKSONVILLE, FL

## WELCOME RECEPTION 5-7 PM

SHERATON JACKSONVILLE • BUCHMAN ROOM  
10605 DEERWOOD PARK BLVD., JACKSONVILLE, FL

Tuesday, May 16, 2017

6 HOURS CE APPLIED FOR IN GA, FL, AL, SC & IN, PA & KY

SHERATON JACKSONVILLE - BUCHMAN ROOM 9AM - 3 PM



Contact us with Questions or to Register at:  
**WWW.FEDERATED-FUNERAL.COM** or call (217)391-5671



## How to Drive Leads on Social Media, It's Not Just 'Good Will' Marketing

**Ryan Thogmartin** • CEO, DISRUPT Media Co.



**Course Overview:** This session will look at how to use social media effectively to drive leads and help your families understand the value of memorialization.

**Speaker Bio:** Ryan is a death care entrepreneur and an experienced marketing professional. He is the Founder and CEO of DISRUPT Media Co., which is a full service social media management and content agency dedicated to the funeral profession. He studied Business Marketing at West Virginia University.

## Simple Strategies to Increase Your Bottom Line

**Jamie Meredith** • Executive Vice President, C&J Financial, LLC



**Course Overview:** This session is designed to focus the business owner on the payment methods they offer and the impact that those methods have on their business, the client and ultimately the amount of revenue generated per sale.

**Speaker Bio:** Jamie is the Executive Vice President of C&J Financial, one of the leading providers of insurance assignment funding in the nation. He has worked in the funeral and insurance business for nearly 20 years.

## Taking Control of Your Accounts Receivables

**Curt Dailey, ACE** • Manager of Accounts Receivable Services, Federated Funeral Directors of America



**Course Overview:** This session is a discussion of plans to increase cash flow using a Payment Policy and to reduce aged accounts. Payment policy options and implementation will be discussed. The necessity for obtaining good information during arrangement and instituting a routine follow-up plan to collect accounts not paid at arrangement.

**Speaker Bio:** Curt is the Manager of Accounts Receivable Services for FFDA and holds a Bachelor's degree in Business Administration with concentrations in Marketing and Operations Management. He is a member of the American Collector's Association and has the professional designation of Associate Credit Executive from the Society of Certified Credit Executives.



## CONTINUING EDUCATION PROGRAM

## Employee Theft Prevention and Detection

**Dave Snyder** • Field Consultant, Federated Funeral Directors of America



**Course Overview:** Implementation of the internal accounting controls necessary to deter and detect fraud, theft and waste.

**Speaker Bio:** Dave Snyder holds a Bachelor's degree in Accounting from the University of South Florida. He has served as a Field Consultant for FFDA assisting independently owned funeral homes in the development, implementation and management of cash flow improvement strategies for nearly 20 years.

## What's Your Business Worth

**Shannen Mayfield, CPA/ABV** • Director Business Relations, Federated Funeral Directors of America



**Course Overview:** This session is a discussion of the valuation process and what the results of the valuation report mean to the business owner. Current trends in funeral home values and transaction prices and structure will be discussed, as well as key factors which impact the business's value and strategies to improve the business value.

**Speaker Bio:** Shannen is the Director of Business Relations for FFDA. She holds a Master's of Accountancy degree and a Bachelor's in Finance. She is a CPA credentialed by the AICPA as an ABV – Accredited in Business Valuation.

## Funeral Industry Access to Capital- The Challenges, the Process, the Solutions

**Tim Bridgers** • General Manager Funeral Home Lending, Live Oak Bank



**Course Overview:** This session will focus on the importance of adequate cash flow for successful growth and sustainability and the different financing opportunities in the market place to assist in this effort.

**Speaker Bio:** Tim Bridgers has over ten years of valuable business and entrepreneurial experience. He studied Mechanical Engineering at the University of North Carolina at Charlotte, Business at the University of North Carolina at Wilmington, and completed his Finance degree at Liberty University.

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Phone #: \_\_\_\_\_ Email: \_\_\_\_\_

State of License \_\_\_\_\_ License No. \_\_\_\_\_

*Please mark each event that you plan to attend so we can plan accordingly.*

**I will attend:**

**SATURDAY, MAY 13, 2017**

☐ **The Players Championship at Sawgrass** • Stadium Pass - \$50 **Amt. Due: \$** \_\_\_\_\_

**SUNDAY, MAY 14, 2017**

☐ **Mother's Day Scramble at World Golf Village** • Fees-\$165 **Amt. Due: \$** \_\_\_\_\_

**MONDAY, MAY 15, 2017**

☐ **FFDA Jacksonville Open House** • 1:00 - 3:00 pm

☐ **Welcome Reception & Cocktail Party** • 5:00 - 7:00 pm

**TUESDAY, MAY 16, 2017**

☐ **Cash Flow Invitational Continuing Education Program**  
• 9:00 - 3:00 pm • Registration Fee - \$189 **Amt. Due: \$** \_\_\_\_\_

**Total Amount Due to FFDA** **\$** \_\_\_\_\_

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Expiration Date: \_\_\_\_\_ Security Code: \_\_\_\_\_

**E-mail:** jackie.betz@fiducial.com | **Fax:** (217) 391-8287 | **Phone:** (217) 391-5706

*\*Fees are non-refundable. Please register by Friday, April 28th.*



Contact us with Questions or to Register at:

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April 2017

**Southern Funeral Director Magazine®**  
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The National Funeral Service Journal  
with a Southern Accent Since 1919

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**Southern Funeral Director Magazine**

**P.O. Box 768152**

**Roswell, GA 30076**

**404-312-6640 phone**

**404-565-1436 fax**

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## notes from the editor

### If You Are Doing A Preneed Program - Do It Right!

By John Yopp

A perfect preneed program is the result of having the right marketing systems in place to suit the size and needs of your funeral home. To gauge the success of your program, however, it is important to first look at the quality of the preneeds that your are writing.

The best preneeds come from new families, families with whom you have never done business with before. Serving new families creates a new "loyalty chain," which provides you with a much higher probability that you will continue to serve this family for generations to come.

Additionally, a funded prearrangement is one of the most important aspects of a successful preneed program because it helps lock in and grow market share. Funded prearrangements ensure business for the future.

In order to obtain the features of a "good preneed," you must have effective lead sources, and here are three of the most successful one's used today:

1. A tailored direct mail program that speaks to different segments of the market in their own language and addresses the specific reasons they want to prearrange.
2. Seminars designed to educate families on topics they want to know about: topics, such as Veterans' Benefits, Social Security, and Preplanning.
3. A powerful aftercare program that continues to reach out to families after a loss.

By implementing an active, successful preneed program at your funeral home, you can expect to lock in fu-

ture call volume, regain family loyalty you may have previously lost to your competitor (as well as gain new families you haven't previously served), and lock in more traditional funeral amidst the ever rising cremation rate.

In closing, with an active preneed program, a funeral home should aim for approximately 40-55% of their at need calls.



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As one of the nation's oldest and most trusted funeral planning organizations, we help hundreds of funeral homes help thousands of families in their communities plan and pay for their end-of-life celebrations. The relationships work because families trust we'll advise them on the best choices they can afford. And funeral homes know we'll preserve family loyalty and build new business, all at the same time. If that sounds like a partnership you too can believe in, give us a call today.

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*A preneed partner you can believe in.*



## The Key to Your Future

by Lindsay E. Bourgeois

Providing services that comfort families during their time of grief is the lifeblood of a funeral home. The role of a funeral director is to celebrate the life of the deceased and to comfort families in their time of need. Thus, it is easy to see why providing at-need services is at the forefront of funeral home owners' priorities and day-to-day operations. It is the essence of a funeral home and what funeral directors do best.

However, to achieve long-term success in the funeral industry, it is also important to think strategically about how your funeral home can earn and maintain family loyalty while also bringing in new families to your funeral home. It is possible to provide excellent at-need services while also looking toward the future. And what can provide insight into how well your business will perform in the future? Preneed.

There are often several hesitations when it comes to preneed. Many associate preneed with aggressive sales tactics, they don't know where to begin to implement an effective program, or they prefer the immediate gratification that accompanies at-need services. When providing at-need services, the fruits of your labor are seen firsthand in the faces of families you are helping at such a difficult time. And from a business perspective, it is a dollar in your pocket today as opposed to waiting for it down the road as you would with a preneed contract on the books.

However, without overlooking the value of providing meaningful services, it is important not to get caught up in the shortsighted goals of immediate reward if you want to be successful in the future. After all, preneed ensures that you will be able to continue to provide

meaningful celebrations of life for years to come.

Preneed presents a tremendous opportunity to grow your call volume (in addition to organic growth by providing great at-need services) and sustain family loyalty that you have earned. You may think a family who chooses your funeral home today will choose you again in the future, but that is not always guaranteed. The good news is that if your competitor has the same mentality, then with an effective preneed program, you can win over new families, thus growing your call volume and guaranteeing future business. That's more families served and more lives celebrated, and isn't that what we're all about?

When done right, preneed isn't aggressive and doesn't have to take any time away from the services you are currently working hard to provide. You just need to find the right preneed program that families really embrace, a program that will gently speak to families about the benefits and importance of preplanning.

### **Families need your guidance.**

How often has a family expressed to you at a visitation or over the phone that they are interested in discussing preplanning their own funeral? What do you say to them? It is not enough to merely tell them to come see you whenever they are ready. Who is ever truly ready to take that step and plan their own funeral? Families, even when they recognize the importance of preplanning, can hesitate when taking the first step in doing so. They need someone to hold their hand and guide them through the process. That's where an effective and active preneed program comes in.



### **It's about more than just 'walk-ins.'**

Families who walk in to your funeral home, checkbook in hand ready to preplan, are great to have in the preneed books, but they represent families you would have served in the future anyways. A good preneed program is about securing future business ahead of time, business that may or may not have been yours.

That's why it is important to do more than just wait for families to come and see you. A good preneed system allows you to go out into the marketplace and speak to families about preplanning.

### **Get families to Raise their Hand.**

You might think that going out into the marketplace crosses a threshold into aggressive sales tactics that are seen by families as being too pushy or overbearing, but that does not have to be the case. The right preneed system will gently encourage families to let your funeral home know they are interested in prearranging. It gives families an avenue for voicing their interest and your funeral home an outlet for reaching out and following up.

At PFP we implement systems that subtly speak to families about the benefits of preplanning and allow them to essentially "raise their hand" and let the funeral home know that they are interested in learning more. It's not about pushing the sale, and it's not about bothering families at inconvenient times. It's about educating families about topics they often are already thinking about.

### **Craft the right message for the right people.**

When it comes to preplanning one's funeral, families often have distinct reasons for doing so. Thus, why use one blanketed approach when you can speak to the different, specific concerns of these various segments of the market? You just need to speak their language.

Whether it's speaking to veterans about securing their entitled benefits or to married females about how they can ensure their family is taken care of, each group can be addressed with the right message as part of a tailored and measured preneed program. This is how PFP's preneed systems operate, and they have struck a chord with families across the country. Why? Because the messaging is subtle, specific, and informative.

For instance, here's a quick little story about the power of a good preneed program:

One of PFP's larger client funeral homes implemented our preneed system at their funeral home. They had seven preneed counselors on their staff but allowed us to bring in one of our counselors to run our program with our targeted messaging and gentle follow-up tactics. After a few months, when measuring the results, the client realized that our counselor had garnered more preneed contracts than all seven of their preneed counselors combined. Worried we might be employing high-pressure sales tactics to achieve these results, the funeral home owner wanted to gather further insight and sent out a survey to the families that had prearranged under PFP's counselor. What did he find? Not only were the families happy with their decision to preplan and with their experience with the counselor, 46% of those families had never before used the client's funeral home, a testament to the power of the right messaging and the right preneed system. It was a homerun for the client as the campaign resulted in increased call volume and lower cremation rates.

### **Measure your Efforts**

It is critical to track the results of your preneed efforts and assess the effectiveness against predefined benchmarks. Otherwise, you could be wasting time and money on systems that may not be providing favorable results for your firm.

You want to know how you are performing today and how you can expect to be performing in the future. That means tracking your preneed program every step of the way from the initial inquiry to the signed preneed contract. But you don't have to waste valuable time and resources in tracking these goals. Invest in a system with built-in metrics that will provide these results for you. That way you can focus on what you do best, serving families at their time of need.

Surveys are also an effective way to measure family satisfaction, which can help you see if your preneed program is accomplishing its goal of being informative yet not overly aggressive and if it is attracting new families to your funeral home.

### **Look at the big picture.**

At the end of the day, you need to see the big picture to be successful. Preneed focuses on long term growth because it helps bring in new families to your funeral home and secures future business. As a result, you can leverage your position in the marketplace to become

even bigger down the road and increase the future value of your business. That is even more important should you ever decide to sell your funeral home.

Don't settle for \$1 today when you can get \$10 tomorrow. Preneed may be a delayed reward but in the long run, the reward is bigger, and it comes in the form of additional calls down the road, increased family loyalty, and a business that has multiplied and grown in valuation. But to meet those goals and see those rewards, you need to stay ahead of the preneed curve. As a funeral director, you want to make sure families are taken care of. Preneed can help you do just that. With an active, yet gentle, preneed program at your funeral home, you will sustain your earned family loyalty, bring in more families to your funeral home and continue to serve the families in your community the best way you know how now and for years to come.



*Lindsay Bourgeois is the Director of P.R. and Communications for Preneed Funeral Programs (PFP). In addition to managing PFP's P.R. and communications efforts, she supports the development of communications and marketing materials for*

*PFP and their client funeral homes and helps deliver marketing solutions to funeral homes that will increase their preneed volume and bring added value to their services. She can be reached at [lindsay@preneed.net](mailto:lindsay@preneed.net).*

## INDUSTRY NEWS

### Preneed Funeral Programs (P-F-P) Recognized for Achievement in Sales, Takes Home Top Awards at 2017 Homesteaders Leaders Conference

Puerto Vallarta, Mexico – Preneed Funeral Programs (PFP) took home the top awards for production in 2016 at the annual Homesteaders Leaders Conference held March 1-5 in Puerto Vallarta, Mexico.

PFP received the Daniel M. Voecks Sales Achievement Award for Volume for the 4th consecutive year, as well as the award for Paid Annualized Premium. Both awards recognize the highest achievements of a marketing organization during the calendar year.

Quinn Eagan, President and Founder of PFP, accepted the award. “We create a vision, and the personalized one-on-one training and weekly mentoring that our trainers provide out in the field help bring that vision to life,” Eagan said. “Our sales counselors, the funeral homes we work with, and our marketing and administrative staff in the home office bring it all together, which allows us to reach the numbers we have. It truly is a group effort.”



With 28 of PFP's sales counselors qualifying to attend the conference this year, six were represented in the top 10 overall producers and two took home top awards. PFP's top counselor took home the James O. Wilson Personal Achievement Awards for Volume and for Paid Annualized Premium and another PFP counselor received the Dennis G. Kerschen Persistency Award, which recognizes the highest achievement in persistency during the calendar year. Held annually, the Homesteaders Leaders Conference recognizes achievement in sales by marketing organizations and sales counselors in a calendar year.





# Your Preneed Solution

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Do the 400+ independent funeral homes utilizing PFP's systems or the \$3 Billion in funded prearrangements indicate that perhaps you are missing something? Do you owe it to your future or the enhanced increased value of your firm to just learn more?

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***Personal Service and a Wealth of Experience.*** That's what you get when you choose Columbian's preneed program. Our strong background and dedication to our customers has helped make us one of the top preneed insurance providers in the country.

***Personal Service*** - Our dedicated Preneed Team is committed to serving our Funeral Home clients with the same quality, personal care that you give to your families.

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***Product Variety and Flexibility.*** Columbian offers Single Pay plans, Multi-Pay plans and an annuity product to provide the flexibility your families need when funding their prearrangement with life insurance.

- Our three Single Pay plans are guaranteed issue with no health questions asked. The Additional Payment Option allows families to add funding after the policy is issued. Single Pay coverage is available for ages 0 through 99.
- Multi-Pay plans are available with payment periods of 3, 5, 7 or 10 years and include an Early Payoff Option in the first one to two years. With the availability of Graded Benefit and Return of Premium plans, all medical histories are insurable. Multi-Pay coverage is available for ages 0 through 84.
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For additional information see our website: [www.cineqlife.com](http://www.cineqlife.com) 1-800-621-1826



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## Preneed Merger Means Exciting New Chapter for Physicians Mutual

OMAHA -- (March 28, 2017) — Physicians Mutual's preneed partner, The Outlook Group, is merging with Precoa (The Preneed Company of America). Precoa's acquisition of The Outlook Group will be finalized in the late spring of 2017 and will unite two of the nation's leading independent marketing organizations.

"This is exciting news for Physicians Mutual and our funeral home partners," says Rob Reed, Physicians Mutual CEO. "Our innovative partnership with The Outlook Group has supported local funeral home owners across the country as they serve their communities. We are excited about continuing this relationship as The Outlook Group joins Precoa to make our preneed insurance available to even more families."

Physicians Mutual has the highest financial strength ratings in the preneed industry and enjoys a 97% customer satisfaction rating. Its products are designed to give individuals the peace of mind that comes with pre-planning and prefunding their funeral services in advance. The insurance is sold in independent funeral homes across the country, with The Outlook Group serving as the primary contact and marketing liaison.

"Our relationship with Physicians Mutual has been a huge benefit – both to consumers and funeral homes," says Tyler Anderson, President and CEO, The Outlook Group. "As we complete this merger, we are confident that existing and future funeral home partners will appreciate the stability, values and innovation of Physicians Mutual."

Precoa, based in Portland, Oregon currently partners with funeral homes in forty states. Committed to enriching life through meaningful connection, Precoa provides the best resources in preneed with its fully integrated ProActive Preneed® system to help families across America begin healing following the loss of a loved one.

### About Physicians Mutual

Physicians Mutual Insurance Company and Physicians Life Insurance Company are members of the Physicians Mutual family. Physicians Mutual Insurance Company offers reliable Medicare Supplement, dental and supplemental health insurance. Physicians Life Insurance Company provides important life insurance coverage and annuities. They entered the funeral pre-planning market to help meet the growing needs of funeral home owners and the families they serve. The companies have more than \$3.6 billion in assets and consistently maintain some of the highest financial strength ratings in the nation from independent insurance analysts, including A.M. Best Company and Weiss Ratings.\* Founded in 1902, Physicians Mutual is headquartered in Omaha, Neb. To learn more about the company, please visit [www.PhysiciansMutual.com](http://www.PhysiciansMutual.com).

*\* Based on WeissRatings.com's Recommended List of Companies, an elite group of insurance companies representing the top 1% of the industry.*

*\*\*Customer satisfaction survey conducted by Wiese Research, 2014.*





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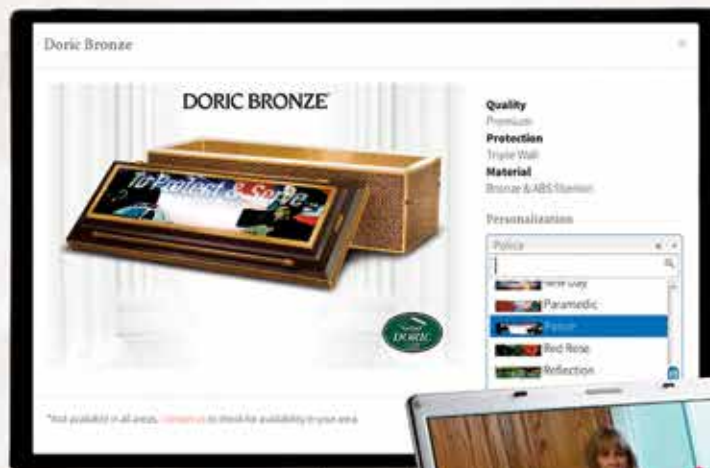
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## Media Publicity

## Dealing with the Media - Preparation

By: Todd Van Beck, Director of Continuing Education, John A. Gupton College, Nashville, TN

The TV station in your town, or the newspaper, or a magazine wants to do a segment on the high cost of death – in other words on the high cost of funerals. Interestingly I have never seen an investigative interview on the subject of the high cost of Hospice care, but the subject of the high cost of funerals has filled many a portion of air time and/or newsprint for decades.

Of all the funeral homes in your area to select to be the funeral “expert” the media selects to YOU. You receive the invitation and in a moment of supreme light-headedness you accept.

Now what do you do?

If you are like most people, once the invitation has been accepted and a time slot arranged for the interview you will probably waste an enormous amount of time on negative things. People when confronted with such vulnerable exposure, such nakedness usually let anxiety get the best of them and end up thinking all the wrong thoughts. I know; I did it for years. Here are some wrong thoughts which interestingly are really quite normal:

- “I never should have accepted.”
- “I am going to bomb.”
- “Why did I ever say “Yes???”
- “I will never have enough time to prepare.”
- “My mind always goes blank.”
- “How can I get out of this?”

This type of negative self talk is normal but it is also not helpful. What is actually happening during these negative self talk sessions is that you are actually building a wall between you and a really good interview, and you are also wasting valuable preparation time.

Being nervous when you are really prepared is normal being nervous when you are really unprepared is the formula for a humiliating personal disaster in front of thousands of people. Preparation is as essential in dealing with the media as is our developed confidence level and our developed skill level.

In staring to prepare for your interview the following questions I have found really help focus one’s energies on the essentials:

- “Why me?” Good question to ask right up front. My there are ten other funeral homes in town, why me? This also conveys to the person who is going to do the interview that you have a true sense of humility and that you are not a push over.
- “What do you want me to talk about?”
- “Who will be my audience?”
- “How do I fit into the program?”
- “Is there an overall theme to this interview?”
- “Where will the interview be held, can I see the facility first?”
- “Who is my contact when I have additional questions about the room set up, arrival, transportation, basic ground rules?”
- “How much time do I have to speak? Will you accept less time?”
- “Can you furnish me a copy of your interview questions ahead of time so I can professionally prepare?”

You have the absolute human right to ask these questions and you should clearly get them all answered to YOUR satisfaction before accepting the assignment and before setting pencil to paper to really prepare. If any of the answers to these important questions from the media are fussy or brushed aside I would seriously consider not doing the interview.



Let's explore this questions/answer issue a little further. The media has tremendous power and influence, and while we all know that much of the media is a lot of hype the credibility that say Walter Cronkite had on the CBS Evening News was undisputed – he was noted as the most trustworthy man in America. Interviewers are usually very attractive people physically and most times they sound like they know exactly what they are talking about, or maybe more accurately they sound like they know what they are talking about because they are really simply reading from a script that somebody else wrote. Also the media makes mistakes. They can edit and change the message, they can decide to boot a person off the interview, and they can create atmospheres and imagines that enlighten us, inspire us, and sometimes scare the hell out of us.

The power of the media and the almost blind ability of the American public to believe most everything they see and/or are told by any media are so all encompassing that in a Gallup survey taken in 1977 over 75% of the American public confidently said that Kennedy's actual assassination was captured by network TV news cameras in Dallas. Not so – there were no network TV news cameras taping Kennedy's procession but what people did see time and again for a thousand times on network TV where the reruns of home movies that several people in the crowd had taken that day.

I am going around the barn the long way here in order to make a point. It is possible, and should be expected from funeral directors that media people, even the rock solid Walter Cronkite just might have death anxieties themselves and hence possess enmity towards funeral directors. Remember folks when Johnny Carson's monologue flopped he would immediately tell a joke about Forest Lawn Cemetery and bring the house down with laughter. Rabbi Earl Grollman once told me that he was on a TV panel discussion concerning funerals and part of the panel was made up of several funeral directors. As the panel host was standing next to Earl and the TV announcer was making the introductions the really polished TV host looked at Earl and said "This is our chance to get those bastards." (Meaning the funeral directors on the panel).

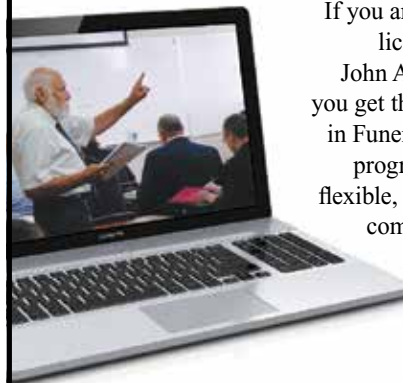
In my last article I suggested that a funeral director always maintain their human right to not do the interview, and if you detect death anxieties roaming around the halls of the TV station it just might not be

worth your exposure to the potentials of humiliation and disappointment that too often have resulted in the past and made the funeral director look terrible. We need to get solid answers to my beginning questions right off the bat.

In preparing for a media interview there is wisdom in the thought that the person on the funeral home/cemetery staff who possesses absolutely the most complete working knowledge about EVERY aspect of funeral service be the person to take on this responsibility, and this person might well not be the owner.

For instance I watched a television interview whereby the funeral home sent their pre need sales person to be the funeral communicator and during the interview (because the before mentioned questions had not be asked) the host of the program only wanted to talk about embalming. The pre need person was a mighty fine person, really skilled and knowledgeable on pre need but was clueless concerning the art and science of embalming. The person representing funeral service as a funeral communicator should be well versed in the following subject areas:

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- Pre Need Issues in Funeral Service
- Cemetery Management
- Monuments
- Body Donations
- We should also be well prepared to give an account of why we decided to become funeral directors in the first place.

In our preparation for any interview there should not be a stone uncovered concerning our knowledge base about our profession. Preparation then in the end means a tremendous amount of good old-fashioned home work.

So now you have the answers to your introductory questions, you are on the lookout for death anxieties and you have all the knowledge base you need to field literally any question that a media host might just pull out of the air. Now you are in a position to start real preparation.

### **Preparation Task #1.**

In a media interview most likely you will be asked to talk – not dance, not sing, not draw, not play a musical instrument – just talk. Many people confuse preparation for an interview as tantamount to putting together great phases and quoting great thinkers and the like. This rarely works and can quickly bore your audience to tears. Talking also requires preparation. Your talking preparation means that you need to prepare your voice, you need to record your voice and play it back to hear for yourself what other hear when you are talking. Many silent movie stars who had

tremendously successful careers in silent movies were utterly destroyed when “talkies” arrived and people actually heard what they sounded like. Our talk to the media should avoid inside funeral jargon, insider language, acronyms and legalese. It is unnecessary and sad to watch someone being interviewed by the media who without maybe realizing it are trying to impress an audience while forgetting to express themselves clearly, simply and briefly.

In doing my preparation work for this series I pulled out some of the old FTC hearing tapes that I have hidden in a file. I have not listened to these tapes for over 25 years. One tape caught my attention concerning this subject of talking. During the FTC hearing one of the funeral representatives was taped and this is what he said verbatim: “However, it does seem to me that a distinct and positive role for the federal government does arise from time to time from a set of needs which people in this country need – but regulating the funeral profession is not one of those needs and it will only confuse people who get regulated it but don’t need it.” It sounds impressive. But much easier to say and for people to understand might have been: “I believe the government has several roles but regulating funerals is not one of them.” So do your host, you and your audience a big favor by converting flowery language, verbose language into everyday human talk.

During a media interview long sentences will get you into trouble. Sometimes they even force you to look at your note cards or prepared manuscript which immediately disconnects your eyes from the camera. In the case of the newspaper long sentences most times will get you edited and when you get edited most times you really have lost control of your message.

A media interview where the talk uses simply language is in the end easier to give, easier for people to follow, and easier to understand. Your audience via the media who has to stop to think about definitions, grammar, syntax and vague imagery invariably falls behind the entire process and can click you right off the air, or turn the page of the newspaper.

I watched a television interview take place where a funeral service OSHA expert was being interviewed concerning OSHA hazards as identified in the funeral profession. I had attended OSHA seminars that this man had put on in the past and I thought he really



knew his stuff, but in front of the camera here is the humdinger he started out with: “I have received proposals for OSHA exemptions and have responded to the agency’s solicitation OSHA No. HSCS-6 for an information management system between the powers in Washington and the funeral homes across this country. The evaluation team in order to determine that 100 percent of the mandatory requirements of OSHA systems to fulfill basic agency needs had been met; and secondly to estimate the funeral home’s ability to meet the evaluated optional features as were set forth in the above mentioned in the OSHA No. HSCS-6. It was determined by the evaluation team using the stated evaluation guidelines that most funeral homes are not in a position to provide us this important information, even though it is not mandatory, but they should anyway, I think..” How many of you are still with me? The host of this interview looked like she had been hit in the head by a shovel when my buddy was finished. Preparation #2

The best interviews are done in a conversation style – just how you would speak in a normal everyday conversation. Forced conversations rarely work do

they? A flowing relaxed conversation flows and in the end they are usually clear and concise.

Domineering people usually are not good conversationalists. Skilled conversationalists always are on the lookout of giving the other person their fair chance to speak and with a media this is important.

If you need a conversational role model try Franklin D. Roosevelt. FDR was a master conversationalist – and even though he has been dead for over 60 years his conversational skill is still an excellent example for us to imitate, and because of this skill that he had the press overall adored him. FDR would sit behind his White House desk knowing full well that he was in total charge he was the main man, the master of the ship of state, in total control. When the press would arrive FDR would smile broadly at the reporters and ask “Well boy’s what do you want to talk about today?” Actually FDR knew precisely before hand – there were so surprises as to what the topics of conversation were going to be. He warmly embraced the media and just talked with them and they in turn respected him and never once did they allow a photo to be taken of FDR



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in his wheelchair or of getting in and out of a car, and not one news article appeared reporting the true fact that the Great War Time President was in fact a cripple who had not walked since 1921.

The power of preparing for a conversation can truly be seen with FDR's famous "Fireside Chats." People tend today to think that FDR gave them weekly but in the 12 ½ years of being president he gave only 18. However through those 18 chats the media was able to bring the President of the United States directly into the living rooms of thousands of Americans and thousands of Americans literally thought that FDR was talking personally and directly to them – that was how conversational his style of talking was. My mother has told on many occasions that as a small girl growing up in Western Iowa when the news came that FDR was going to have a "Fireside Chat" that evening the dinner dishes were washed as soon as possible and my grandfather made all seven children sit in front of the radio and none of them were allowed to make a sound, there was absolute mandatory silence while President Roosevelt was talking – such was the power of simply concise direct conversation.

#### Preparation Task #3

The people who are going to see and or listen to your interview really do deserve your best shot, and preparing insures that you have taken this responsibility seriously.

The time of the interview is important. The later the hour of the interview and shorter should be your material. Most people get up early work all day; attend to numerous projects and their energy and concentration levels run low as evening approaches. If your interview takes place in the evening be even more sensitive to projecting your energy into your subject to help "wake up" you're listening, viewing audience. Interestingly is it easier to captivate a morning audience simply because their energy levels are up. It makes a difference.

#### Preparation Task #4

Write your own introduction and ask with gentle firmness that the host read precisely what you have written down. If you do not do this you might well be heading for a tremendous fall.

You do not want the host or Master of Ceremonies or

news reporter to make up your introductions. Here is a true life story of what happened to me. Years ago a television station in Cedar Rapids, Iowa called and wanted to do a human interest segment profiling my Abraham Lincoln collection. I agreed and the media crew arrived at the appointed hour. Here is what the reporter said by way of my introduction: "Hi Lance Loveguard here from Everywhere, All the Time, Never Ending Eye Witness News – winner of ONE THOUSAND TWO HUNDRED Peabody Awards for broadcasting excellence. I am here reporting from all places the Van Beck Funeral Home. This is Todd Van Beck the owner and funeral director and he has a interesting collection on the life of Abraham Lincoln, but before I ask Todd to show us around I have to share with you folks out there is TV land that just a moment ago before we started filming Todd told me privately that he was really looking forward to finally getting to a live audience – get it – a live audience!," Ha. Ha. Ha. Ha. Ha" The reporter damned near busted his gut laughing while eating up my media time. He was so pleased with himself and because the interview was indeed live I could not mend the situation – I was embarrassed and it hurt my feelings. I was not pleased and afterwards the reporter slapped me on the back and said "I hope you are not upset about my little joke, I just couldn't resist." Then he started laughing again.

Just imagine the shots I took from the townsfolk after that debacle aired. "Hey Todd come on in here we've got a live audience just waiting for you if you're tired of your one way conversations with your customers." Then the townsfolk would bust a gut laughing. I do not let strangers introduce me, ever. Here is what I do. Prior to the session I write out something like this and give it to the person who is going to introduce me:

"I would like to introduce Todd Van Beck a funeral director. Mr. Van Beck is a graduate of the New England Institute in Boston. He has been involved with many community activities over the years and today he is going to show us his collection on the life of Abraham Lincoln."

This is safe – no surprises and actually the interviewers and hosts usually appreciate this because they really don't know how to introduce the undertaker anyway and usually end up saying something really stupid.

Now we come to an area which is sensitive but needs to be addressed. You and I know why we became

funeral directors but many, many people, good innocent people in the world do not understand in the least why we became funeral directors. When you and I are interviewed by the media people out in the world people are thinking things like “Gee how could somebody do that job?” or “Wow how can he stand that job?” Or “That must really be depressing.”

We have all encountered these attitudes and most funeral directors have learned to handle them with dignity and understanding. However when you are center stage in a media interview and have only ten minutes to get your main points across you want the undivided attention of your unseen audience. You do not want your message to get muddled up in their brains while they are trying to figure out what makes us tick. Time is precious with the media.

To quickly correct this we need to take charge of this predictable situation right off the bat. Right after you are introduced something akin to this needs to be said by you:

“Nice to be here today. I am please to be asked on your program. I am often asked what it is like to be a funeral director. My honest response is that it is a distinct honor to serve this community and to have the privilege to help people when they experience a death in their family. It is my life mission – now... Remember the undertaker is not like any other line of work in the community and hence we need to take charge of predictable risks and situations from the very first.

#### Preparation Task #5

So your interview with the media is in the form of a panel – and you accepted.

Panel interviews present risks that one on one interviews rarely have. First off you now are a member of a group, so you can't hog the spotlight, but you can't cut yourself short either. Touchy stuff.

Remember when you are speaking solo in a microphone you are it. But on a panel your audience has now other options. When a panel interview is taking place and because there now are more than one speaker your audience will naturally start to decide who they like and who they don't. You want to be the one they like, and like the best. Panel interviews can get nasty so because of this risk there are some practical things we can do in order to help insure our likeability:

- If you are talking to or about one of the panelists look at that person and gesture in their direction.
- If someone else is talking look at them, not the audience.
- Don't project the appearance of boredom or frustration when someone else is talking.
- Don't let your eyes wander.
- Do not make negative body language when something is said you don't like – remember this just might be on TV.
- Listen intently and take notes for future reference when it is your time to speak.
- Make your points quickly and concisely because most panels will have the hog and the interrupter so you need to get in their quickly and get your points made before you are cut off.

I remember not too long ago I was called to serve on a panel discussion concerning some timely topic in funeral service. The interview was on the telephone to be later beamed out over the universe by satellites whereby people could log on a computer and listen to the information – pretty high tech stuff. I knew all the panelists and they are all highly skilled in their particular areas. I had no idea why I was asked to participate.

The interview started and one of the panelists took off with lightening speed and would not shut up. Here and there I tried to make an attempt to get my dog in the fight, but each time I was derailed and derailed and derailed. I have many faults but one of my assets is that at day's end I have really never taken myself all that seriously, for obvious reasons, so during this interview I just sat at my desk listening and listening and listening. After about an hour I had other legitimate duties to attend to and was able by the skin of my chinny chin chin to make a quiet and hopefully dignified exist.

#### Preparation Task #6

Visual aids you say? I believe with every breath of air in my lungs and every ounce of blood in my veins that ninety-five percent of people who use visual aids don't need them to communicate with their audience. To be sure here and there, now and then, every once in a while visual aids are essential. I cannot imagine doing my Abraham Lincoln program without my images which add to much to the story. However in most of my seminars I can do very well with just a flip chart and magic markers. In fact several weeks ago I gave a



seminar and stood by my old flip chart and said to the group “Well folks this is my version of power point.” The audience applauded and one lady said “Thank God I am so sick of power point.”

In the inner recesses of my brain I believe many people want, and use, visuals because they are nervous and they think they can hide behind this substitute. By using images which directs the crowd away from themselves as the speaker then they crowd might not notice how awful I am. This is why developing confidence is so vital to dealing with the media.

These type of good people ought to spend more time in developing confidence, skills and really preparing their information because in the end the results would be just as effective, if not more effective, than a interview or presentation with audiovisuals.

Here is an idea. Why don't you become your own visual aid? You will become your own visual aid if you learn to speak dynamically. Can you possibly imagine Billy Graham clicking a power point clicker and reading his sermons from a power point presentation which is beamed up on a great big screen? Billy Graham is indeed his own audio visual. Yes you are right, the purpose of this series is not to create Billy Graham's in funeral service, but being dynamic is a possibility for even the most timid of persons.

Enough now on depending on visual aids too much. There are certainly times when they can be helpful. For example in business meeting much can be gleaned from visuals, you can add tremendous impact to a talk on drunk driving with images showing the agony, devastation and grief that accompanies all such accidents. And certainly no reporter could tell the story of a natural disaster, or war, or famine, without the use of a camera.

I well remember doing a program where I had prepared a series of slides documenting a horrendous fire that happened in Chicago in 1903 and the subsequent funeral directors response to this disaster which was quite impressive. When I arrived the airlines had lost my luggage which had the slides and by the time of the seminar the slides had not arrived and there 180 funeral directors sitting in the ballroom.

Now the last people who were going to know about

this problem was the audience. So for two hours I stood up there with my flip chart and magic markers confidently drawing maps of streets and buildings, telling the story, listing fatalities, explaining the media coverage of the event, the work of the coroner's office and listing the funeral directors etc. The program was not in any way what I had intended to be, but the truth is in the end the audience never knew the difference and when I was finished they thought it was a mighty fine presentation. No one, not even the host ever found out about the slides. The saving grace was that I had worked diligently in preparing for that seminar and knew that material, with or without slides, in my sleep. Preparation always pays dividends.

If I had depended on my visual aids I would have had to cancel my program at the last minute and what will 180 funeral directors many of who had travelled long distances had done then? The Boy Scouts of America are right “be prepared.”

Ok, if you use visuals here are some thoughts:

Don't concentrate on the visuals to the exclusion of the audience.

Rehearse your visuals. Maybe they are out of sequence, upside down, or the audio visual person does not know what to do. Any upside down audio visual or sloppy audio visuals is a message to your audience that you don't care.

**DO NOT STAND IN FRONT OF THE VISUALS**  
Check the room lighting in advance. You never need total darkness, and total darkness makes many people nervous.

Preparation Task #7

Be a great respecter of time, yours and theirs. Time requires and demands preparation. **ALWAYS PREPARE MORE INFORMATION THAN THE INTERVIEW TIME CALLS FOR; ALWAYS. IF YOU ARE SCHEDULED TO SPEAK FIFTEEN MINUTES PREPARE FOR THIRTY. IF YOU ARE SCHEDULED TO SPEAK AN HOUR PREPARE FOR TWO HOURS, AND IF YOU ARE SCHEDULED TO SPEAK FOR FOUR AND A HALF DAYS PREPARE A MONTHS WORTH OF MATERIAL.**

There is nothing more disastrous in dealing with the media that running out of material to talk about.

Remember your audience will never know what you have not told them in the interview. In preparation you need to have quickly at your command information that will help you dance for time, help you stretch out a segment, help you modulate from one funeral topic to another.

I remember working with a young female funeral director who was really bright and the local television station asked her if she would be interested in hosting a 15 minute consumer program on a local weekly basis concerning the subject of funerals. It was not a call in show, but just her behind a desk sharing information about funerals, which is a mighty good thing for a funeral director to do.

I sent her a ton of information and talked with her on the telephone numerous times. I asked her repeatedly "Do you think you have enough information to go beyond your fifteen minutes?" Time and again the answer was yes.

I was so excited for her. Think about this a minute. What do you think 15 minutes of television time would

cost your funeral home? This young lady was GIVEN yes I said GIVEN FREE 15 minutes of television time once a week for as long as she wanted.

The afternoon after the first session, which was live, she called me in tears. She had been fired by the television station. Why? Because after only 6 minutes, only 6 minutes she had no more information to share and hence froze in front of the camera because she had not prepared enough material to be able to stretch it out and keep going until the end. The television producer was furious and she lost the entire golden opportunity... She could have easily had 30 minutes of funeral information sitting right there and what she did not get to on that first interview she could have easily saved and rolled the information over to interview 3, 4, 5, 6, 7, 8, 9, and so on... What a waste.

Time is critical. Do not underestimate it.



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## ASD Releases Enhanced Version of ASD Mobile to the Android Platform

Media, PA—ASD— Answering Service for Directors recently released an updated version of the company's smartphone app, ASD Mobile for Android, to the Google Play Store. With this update, ASD has completely rewritten their existing Android app to deliver many new features, tools and settings to the OS platform. The new enhancements have helped thousands of funeral directors who use the iPhone version of the app and ASD is thrilled to deliver these solutions to Android users.

ASD Mobile 3 for Android will introduce a fresh look and a new slide out menu with collapsible section categories, allowing users to maneuver through the app quickly. ASD clients will notice a new home page when launching the app, which summarizes recent account activity. Another major change is the arrival of ASD's Deep Archive Message Search tool, which helps directors to locate old messages, call recordings and dispatch log by searching for a name, phone number or any other detail from the call. Deep Archive also stores messages for a much greater length of time, allowing ASD clients to access messages up to 5 years old.

Many funeral homes have rotating on-call schedules. ASD Mobile 3 for Android offers new scheduling options that allow directors to create a detailed on-call schedule weeks or months in advance using the app. Directors will be able to see when ASD is actively dispatching an urgent message to their staff. An icon will now appear next to any outstanding messages so clients are always aware what calls require their immediate attention.

If a director is on the go and notices that a solicitor is repeatedly calling the funeral home while lines are forwarded to ASD, they can now easily block the call by simply tapping on the phone number within the app.

For directors who have added ASD's Web Chat feature to their website, the app can now send the on-call director a Web Chat Alert™ the moment a specific type of chat session is initiated. Using ASD's exclusive Web Chat Connect™ feature, the director may then take control of the chat in progress. A log of all chat transcripts is stored on the app for review. Funeral

homes that offer pet services can also use the app to create separate push notifications designating which director should be contacted depending on if the call is regarding a person or a pet.

ASD has also added a First Call section to their Android app, allowing directors to download or print First Call forms using a PDF viewer app. A redesigned Service Editor makes inputting service details much more streamlined. Additionally, ASD Mobile 3 for Android allows users to customize their own preferences to control how the app opens when it is launched, how messages are displayed, and more.

In addition to these major upgrades, ASD Mobile 3 for Android introduces an array of other timesaving features. Android users can now use ASD Mobile to pay their bill online, organize their fast login information, review support tickets, access information on all of their funeral home locations, and update ASD with information on local establishments in their community.



**The Answering Service in a Class of its Own**

Three professionals (two women and one man) are smiling and holding up their smartphones, which display the ASD Mobile app interface. The man in the center is holding his phone up towards the camera.

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“ASD is committed to seeking out the latest advancements in technology to deliver custom solutions to the funeral profession,” says ASD Vice President and Family-Member Owner, Martin Czachor Jr. “With the help of many funeral director beta testers, we have built a much more advanced and powerful Android app. The update introduces a multitude of new tools and efficiencies that will help directors to better manage their funeral home communications from any location. We are confident these enhancements will deliver convenience and peace of mind to the thousands of funeral directors who rely on our Android app everyday.”

#### About ASD

ASD – Answering Service for Directors has created a new class of answering service for the funeral profession. Family owned and operated since 1972, ASD blends state-of-the-art technology with an extensive, 6-month training program focusing on compassionate care. The company’s custom-built communication systems and sophisticated mobile tools were designed solely to meet the needs of funeral professionals. By offering funeral directors unmatched protection for their calls, ASD has redefined the role of an answering service for funeral homes. For more information, visit [www.myASD.com](http://www.myASD.com) or call 1-800-868-9950.

## ASD Mobile 3



# ASD



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## Tips To Keep Your Funeral Home's Finances In Order

By: Deanna Dydynski

A successful business truly rests on maintaining proper financial management. Without a solid financial foundation, it is impossible to predict the success and future of your funeral home. For many funeral professionals, keeping your “business hat” on can be difficult when serving grieving families, but preserving consistent financial stability is crucial to the success of your business. From outsourcing professional accountants to simple cash flow management practices, these are the top five financial suggestions to keep your funeral home's finances in order:

### 1. Outsource An Accountant

Have you ever looked up the definition of funeral director? According to the Merriam-Webster Dictionary, the definition of a funeral director is: One whose profession is the management of funerals and who is usually an embalmer. As funeral professionals, this is probably insulting, after all this definition hardly describes the multitude of services you provide. You do not just manage funerals and embalm bodies, you are an event planner, a community leader, a therapeutic support system, the list goes on. The point is that you

are already wearing an array of hats, so when it comes to your business finances, let a professional take on the task. Accountants have been trusted and respected allies to small business owners everywhere for centuries. They provide an infinite amount of financial and tax knowledge that can save you money. While it can be tempting to want to cut costs by managing your own finances, hiring an accountant will be more cost effective in the long run. As you invest your livelihood into serving families in your communities, accountants invest their lives into helping business thrive by maintaining financial records, finding deductions and keeping you penalty free. Financial management is the pillar of any successful business and should truly be left to the experts.

### 2. Free Your Receivables

Now that you have an expert to manage your accounts, you need to free your receivables and to maintain cash flow. It seems easy enough, you provide a service and you get paid, but in the funeral industry receiving payment can be difficult. Often, payment for funeral services is a sensitive topic, funeral directors do not

want to stress grieving families any further and grieving families want funeral professionals to be sensitive to their financial situations.

Most funeral homes offer a variety of payment options to families, from cash and credit cards to payment with life insurance policies. While accepting life insurance policies as a form of payment can be extremely beneficial for both the funeral home and family, many funeral homes are decreasing their cash flow, because of their poor insurance policy payment retrieval procedures. Along with time consuming claim paperwork, challenging insurance companies and potential for inaccuracies in verification, funeral directors are leaving themselves and families vulnerable to errors with this method of payment. Not to mention, some insurance companies can lengthen payment retrieval for several weeks, even months, depending on the nature of death. As business owners you cannot afford to wait a significant amount of time to get paid for services you have already provided, resources you have already utilized and time your employees have invested. You have overhead costs, supplier charges and unexpected expenditures you need to pay for as well.

The best way to free receivables and benefit from accepting life insurance policies as payment, is to outsource to an industry funding company, that can provide fast and easy services. Utilizing a funding company that can eliminate claim paperwork, accelerate the insurance verification process and get you and your families money within 24 hours frees your receivables and improves your cash flow instantly. Freeing your receivables by utilizing a funding company to complete life insurance payments provides immediate cash flow. Imagine, having money on hand to: avoid late charges on overhead costs and take advantages of trade discounts, to pay your employees, give bonuses and pay yourself! There will always be challenges when running a business but if you can eliminate financial risks you will see great reward.

### 3. Keep Personal Expenses Separate

While it may seem obvious to keep personal expenses separate from business expenses, many business owners suffer from financial management challenges due to combining accounts. If you own a funeral home, most likely your life revolves around the business, making it easy to combine personal finances with

your business finances. Sure, you can pay back your business for a personal expenditure or the other way around but combining expenses can get complicated fast. Aside from creating complex financial confusion, legally it is recommended to keep your business as a sole entity. What happens if your business is sued? If you are set up as sole proprietorship, all of your assets are fair game when someone decides to sue you, leaving you in financial term oil. How should you separate personal and business expenses? Create a separate business checking account, open a business credit card, pay yourself a salary and utilize your accountant, to inform you of further opportunity to create division of your finances. Your personal future and business success depends heavily on the stability of your finances. Taking the effort to separate your finances now can help you to avoid potential financial problems in the future.

### 4. Measure Performance

While it is extremely beneficial to hire an accountant and/or financial advisor to manage your funeral home's



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finances, it is important to stay current and engaged with all financial reporting. You cannot improve or change your business if you do not measure or track results.

Measuring the performance of your funeral home will help you to adapt to changing consumer preference, create competitive strategy and realize growth potential. Tracking the performance of your business allows you to see what is successful and unsuccessful. You would not continue to use a lamp if it was not working, right? You would replace the bulb or get a new lamp. So, why would you keep investing in extravagant burial package offerings if the families in your communities are choosing cremation services? Well, if you are not measuring performance and tracking where your business is creating its greatest revenues, then you will never know. Analyzing key business insights also allows you to track expenses and project cash potentials. There are numerous reasons to monitor and keep track of your funeral home's performance. Whether you monitor on paper or invest in a financial management software, you must analyze your business and measure performance for financial success.

## 5. Keep A Reserve

While your funeral home may have a solid foundation of financial order, a business owner should always keep a cash reserve. Unexpected costs and accidents occur all of the time, it is a part of life. Imagine, your funeral home gets completely swept away in a natural disaster that your insurance plan does not cover, or an employee makes an accidental error costing your funeral home thousands in a lawsuit? You may recover eventually but your business is going to take a hit, and it is going to take a harder hit if you do not have any cash on reserve. Cash reserves can help you pay employees and suppliers during slow times and it can help your business take on new growth opportunities. While it is unwise to keep more money on hand than is necessary, your reserve should still provide enough cushion for security. Some experts recommend having three months expense, others six months, there are a multitude of varying factors. Speaking to a financial expert can help distinguish the amount of cash reserve you should have but the first step is realizing your business needs one.

As a business owner you will encounter challenges, so developing a strong financial plan and safety net is

essential to maintaining a successful business.

*Deanna Dydynski serves as Marketing & Public Relations Manager for Express Funeral Funding, the FASTEST. EASIEST., ® funeral funding company in the industry. Dydynski has been developing marketing strategies and public relations initiatives within the funeral industry for*



*over two years. As a Bachelor of Science from Towson University, she mastered knowledge in marketing and mass communications. Prior to entering the funeral industry, Dydynski developed her skills with respected marketing and public relations roles at the Oklahoma City Zoo in Oklahoma City, OK and Patrick Ellis, DO, Psychiatry & Nutritional Medicine in Norman, OK, providing her invaluable skill set for Express Funeral Funding, which today has become the largest, privately held funding insurance assignment company in the industry. Contact Info: Deanna Dydynski, deanna.dydynski@expff.com, 410.599.5560.*

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## Kates-Boylston Announces their 12th Annual Funeral Service Business Plan Conference December 7-8, 2017, Renaissance Hotel, Nashville, TN “Come With Ideas and Leave With a Plan”



When you come to the Twelfth Annual Funeral Service Business Plan Conference, Dec. 7-8 in Nashville, Tennessee, you won't leave disappointed.

Some of the funeral profession's top operators and consultants will be sharing proven advice and strategies that will help you bolster customer service, control costs, boost profits and build a lasting business. At the conference, you'll learn how to:

- Improve your debt service coverage and net operating margin.
- Deliver a customer service experience that trounces the competition.
- Craft powerful calls to action to collect email addresses and get phone calls.
- Spot chances to be exceptional instead of getting caught up in routines.
- Change your approach to callers and visitors asking about “direct cremation.”

“We have an all-star lineup that will focus on everything from building a robust preneed program, succession planning, internet marketing, providing food and reception options and more,” says Thomas A. Parmalee, conference moderator and executive director of Kates-Boylston Publications. “And this year, we have a special treat for attendees: We'll be enjoying a free tour and reception at Hendersonville Memory Gardens Funeral Home & Cremation Center – the burial place of Johnny and June Carter Cash.”

Speakers at the conference include:

**Tyler Anderson**, president and CEO of The Outlook Group, which has helped customers grow at-need business through preneed solutions for the past 30 years.

**Julie Burn**, a cremation specialist with J.A. Burn & Associates, formerly was the cremation services

manager at Wilbert Funeral Services and the director of cremation services at the International Cemetery, Cremation and Funeral Association and StoneMor Partners.

**Tim Bridgers**, general manager at Live Oak Bank, has more than 10 years of business and entrepreneurial experience. He earned a finance degree from Liberty University and is a former business owner and developer of two successful companies.

**Chuck Gallagher**, the chief operating officer of American Funeral Financial, president of SportsEthics.com and CEO of the Ethics Resource Group.

**Welton Hong**, founder of Ring Ring Marketing, has helped some of the country's top funeral homes, cemeteries and combination operations boost their call count via online marketing.

**Dan Isard**, founder and president of The Foresight Companies in Phoenix, is a regular contributor to American Funeral Director and American Cemetery & Cremation magazines. He's the author of four books focused on death care.

**Jake Johnson**, president and CEO of Johnson Consulting Group, is known as an innovator, change agent and thought leader. He began his career at Keystone Group Holdings.

**John McQueen**, president and CEO of Anderson-McQueen Funeral & Cremation Centers in St. Petersburg, Florida, also serves as the president of Sunnyside Cemetery, and an affiliated firm, Affordable Memorials.

**Erin Whitaker**, vice president of business development at Foundation Partners Group, is an expert in operational, financial and strategic analysis; acquisition onboarding and integration; project management; financial management and more.

The Academy of Professional Funeral Service Practice

has approved the conference for 10.5 hours of continuing education, and Kates-Boylston Publications will also be applying for CEU approvals in most states that do not automatically accept the academy certification.

The conference, which includes breakfast and lunch in the cost of registration – as well as the free tour and reception at Hendersonville Memory Gardens Funeral Home & Cremation Center – costs \$895 per person for those who register before Aug. 31 and \$995 per person after Aug. 31.

To learn more and register, visit [www.KBbizplan.com](http://www.KBbizplan.com). Attendees can arrive a day early to attend the Cremation Strategies Conference. Visit [www.cremationstrategies.com](http://www.cremationstrategies.com) to learn more.

### About Kates-Boylston Publications

Kates-Boylston Publications has been helping death-care professionals succeed and serve since 1877 and publishes American Funeral Director and American Cemetery & Cremation magazines, Funeral Service Insider and numerous books on death care. It also hosts webinars and events to help death-care professionals. Visit [www.katesboylston.com](http://www.katesboylston.com) to learn more.



(L-R) Alan Elder and Doug Gober discussing the future of funeral service



Erin Whitaker and Bob Ekins discussing industry trends



Networking social hour during the conference with (L-R) Sherri Stahl, Patti Martin-Bartsche, Allison Sullivan and Patricia Spaulding



(L-R) David Blouin, Quinn Eagan and Tom Parmalee enjoying the evening activities



(L-R) Chris Farmer, Quinn Eagan, Jeff "The Commander" Harbeson, Rick Carrello, Will Bischoff and David Blouin following afternoon of speakers







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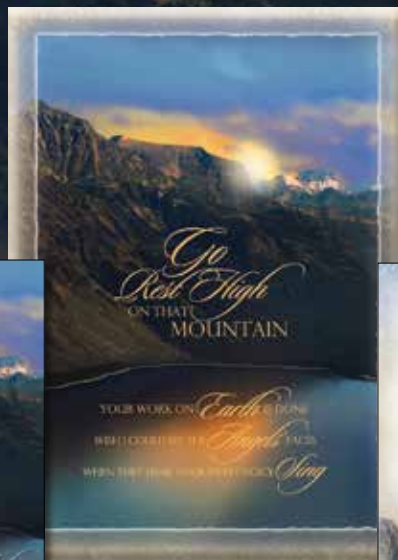


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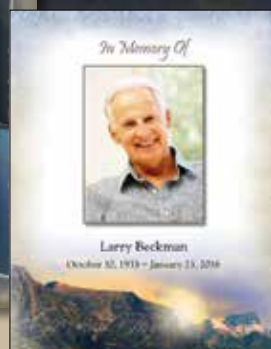
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Messenger



## Keisha Addison Join Messenger Sales Team

Auburn, IN: - Messenger, the leading funeral stationery supplier in North America, has appointed a new sales consultant in Northern Georgia. Keisha Addison has over fifteen years of account management experience, most recently representing Matthews-Aurora Funeral Solutions. Keisha was raised in a family owned business and is driven by relationships and helping people achieve success. She earned a BA from Clark Atlanta University and resides in Metro Atlanta. "I am passionate about taking care of my customers and am so excited to share all that Messenger has to offer with them," stated Addison. Addison recently completed comprehensive training at Messenger and has since begun serving clients in Georgia. "As we continue to grow, we are committed to ensuring that our front line team members are the best in class and can help funeral professionals take advantage of all that we have to offer. The energy and professionalism Keisha brings to the table is second to none and we look forward to the positive difference she is going to make," stated Bob

Hoaglund, Vice President of Sales and Marketing at Messenger.

Messenger, headquartered in Auburn, IN, has been in business since 1913 and has transformed funeral registries and stationery. Today, Messenger leads with the best digital registry on the market and the most extensive line of funeral stationery available. Messenger invests in consumer research each year and is dedicated to helping funeral professionals stay relevant in an ever-changing marketplace. Our ultimate goal has been and always will be to make a difference to grieving families through the products and services we provide.



## William "Bill" D. Backman Jr. Obituary

William D. "Bill" Backman Jr., 85, of Aurora, Indiana, passed away on Wednesday, March 1, 2017. He was born September 2, 1931 in Cincinnati, Ohio, son of the late William and Eloise (Tomkins) Backman.

Bill graduated from Aurora High School in 1949. He graduated from Wabash college in 1953 and later established the William D Backman Sr. Scholarship at Wabash College. He received the World Hunting Award from the Safari Club International in 1998 as recognition of his contribution to the conservation of wildlife. He was a longtime supporter of the Aurora Farmer's Fair, Hillforest Museum, the Masonic Lodge (50 year member), United Way, South Dearborn Community Schools, Dearborn County youth sports, South Dearborn Dollars for Scholars and numerous other local organizations. He was a member of the Riverview Cemetery Board (over 15 years), Fish and Wildlife Foundation Board of Indiana (over 15 years), Member of the Indiana Department of National Resources Board and a board member of the First National Bank. Bill was employed at Aurora Casket from June 1, 1948 until his retirement December 31, 1996. At Aurora Casket he was the President from September 1, 1979 to August 31, 1993 and the CEO from 1983 to 1996 and Chairman of the Board from 1989 to 2002.



He is survived by his wife, Cathey Backman; 3 sons, William D. "Bax" (wife Lori) Backman III, David P. Backman, John "Jerry" Backman IV; sister, Ina Shoenberg; 7 grandchildren, Brett, Nich, Carissa, Blake, David, Bree, and JJ; and 3 great grandchildren, Avery, Stella, and Bridger. He was preceded in death by his parents, William D. Backman Sr. and Eloise Backman; and his grandson, William D. "Billy" Backman IV. Contributions may be made to the South Dearborn Dollars for Scholars; Hillforest Museum, or the Shriner's Burn Hospital. The family would like to extend a very special thank you to the kind people at both Ridgewood Health Care and Dearborn County Hospital. Visit us at [www.fitchdenney.com](http://www.fitchdenney.com)



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