

Southern TM

◆ FUNERAL DIRECTOR ◆

MAGAZINE

June/July 2017

www.sfdmagazine.com

Is Cremation Leading
Us Down A Path of
Destruction?
Are We Prepared?

The Future of Cremation by Todd Van Beck
Cremation Authorization Forms - 5 Recent
Updates by Poul LeMasters
CANA Expo in New York City.....Agenda and
Details
Cremation Society of Minnesota Joins Foundation
Partners Group
Stericycle Pricing Fraud Lawsuit by Chris Farmer
Dealing With the Media by Todd Van Beck
Women in Funeral Service - Spotlight ASD's
Kathy Czachor Kelley by Elli Morris

IT'S THE LITTLE THINGS THAT HAVE BIG IMPACT



Consumer research shows families want personalized stationery and keepsakes. Studies show they find more value in personalized items and it increases their overall satisfaction.

Make It! *Personal* ^{v2} +
PERSONALIZATION MADE SIMPLE.
P.S. It's Free!



=



Call your Messenger representative to experience the best in-house personalization software today!

SouthernTM

FUNERAL DIRECTOR

MAGAZINE

June/July 2017

Southern Funeral Director Magazine®
Vol. 172 No. 5

The National Funeral Service Journal
with a Southern Accent Since 1919

Celebrating 98 Years of Service to the Industry

Southern Funeral Director Magazine, LLC is a ® and registered with the United States Patent and Trade Office and assigned serial number 'USPTO 85831455'

Any other claims from third parties to the name "Southern Funeral Director" are without validity and justification. Southern Funeral Director Magazine, LLC., is in good standing and in compliance with the Office of the Secretary State of Georgia, and John W. Yopp is the Publisher and Editor

POSTMASTER:

Notify us of address changes by form 3579 to:

Southern Funeral Director Magazine®

P.O. Box 768152
Roswell, GA 30076

FEATURES

- 4 Notes from the Editor by John Yopp
- 6 99th Annual Cremation Innovation Convention
- 10 Cremation Authorization Forms - 5 Recent Updates by Poul LeMasters
- 14 The Future of Cremation by Todd Van Beck
- 18 Stericycle Pricing Fraud Lawsuit: What to Know and How to Get Involved by: Christopher L. Farmer
- 22 Women in Funeral Service Spotlight: Kathy Czachor Kelley, Taking Care-Giving to a Higher Level
- 26 Dealing with the Media - The Final Installment By: Todd Van Beck

INDUSTRY NEWS

- 30 Cremation Society of Minnesota Joins Foundation Partners Groups
- 32 NFDA Partners Exclusively with LendingUSA to Offer At-need Financing
- 34 Dan MacCrindle appointed President of Eagle and Federal Coach
- 34 Specialty Hears Joins the Federal Team



John W. Yopp
Publisher/Editor
404-312-6640
johnyopp3@aol.com



Elli Morris
Associate Editor/Managing Director
elli@ellimorris.com
Send articles to Elli



Kathy Akopov
Graphics/Art Director
kathyakopov@gmail.com

FuneralCall
On The Go
Simplicity at your fingertips.

"We absolutely love the FuneralCall App. We can access our messages at anytime, and it's so easy to use!"

- Ellen McBrayer
Jones Wynn
Funeral Homes
& Crematory

888-239-0351 | www.funeralcall.com

Southern Funeral Director Magazine
P.O. Box 768152
Roswell, GA 30076
404-312-6640 phone
404-565-1436 fax
johnyopp3@aol.com
www.sfdmagazine.com

Have
the talk of a
LifetimeSM



notes from the editor

Cremation = Funeral Directors Having to Reinvent Themselves

By John Yopp

“Cremation has become the new tradition,” says Barbara Kemmis, CANA’s executive director. “It’s a seismic shift in the profession.”

In 1980, the cremation rate around the U.S. was just under 10%, and the percentage has been shifting toward cremation since. Part of the reason is cost—cremation is often thousands of dollars cheaper than burial because it doesn’t require a casket, embalming, or a cemetery plot. It’s been increasingly accepted by organized religions, including the Catholic Church, which historically opposed the practice. It can also be a more sensible choice for a population more mobile than previous generations. Fewer Americans today live and die in the same place, and cremation is often seen as a flexible option for those who have moved far from family plots or hometown cemeteries.

California leads the country in the number of cremations performed each year. In 2015, California cremated 157,012 people, according to CANA’s 2015 projections, followed by Florida (123,671) and Texas (73,882). Nevada, however, leads the nation in the share of cremations at 77.4%, followed by Washington (76.3%) and Oregon (75.8%). Iowa, Wyoming and North Dakota, meanwhile, have seen the biggest increase in cremation rates over the last several years.

That shift has put significant pressure on the industry. The number of funeral homes has fallen almost 10%, according to the NFDA, from 21,495 in 2005 to 19,391 in 2015, in part because of cremation’s popularity. The decrease in the number of funeral homes is even more striking in places like New York City. Since 1990, the number of funeral homes in New York has dropped from 841 to 473. Among the reasons: New Yorkers are living longer, and family-owned funeral homes are being bought out in neighborhoods in Brooklyn and Queens, where real estate prices have spiked.

Still, much of the industry has started adapting to

consumers’ waning interest in traditional burial. Many funeral homes now offer an array of cremation products and highly personalized urns, including fireworks that can shoot remains into the sky, vinyl records that hold ashes, and coral reefs made of remains.

“I think a lot of funeral directors out there are starting to get it,” says Mike Nicodemus, NFDA’s vice president of cremation services. “They’re starting to see that cremation is not going anywhere and they’re starting to say, We better get on the ball here. But it’s been a slow process.”

The NFDA projects that by 2030, cremation rates will top 70%, a full reversal in roughly 30 years. CANA, which only makes five-year projections, is more cautious in its estimates but does project cremation rates to hit 55% by 2020.



SERVICE CASKET
C O M P A N Y

Distributors of:

- ◆ Full line of metal caskets
- ◆ Full line of hardwood caskets
- ◆ Full line of cloth covered woods
 - ◆ Cremation caskets
 - ◆ Oversize caskets
 - ◆ Youth caskets



Kessen Line
18 Gauge White Shaded Pink
Pink Velvet Interior

Call us today for price and service comparison.

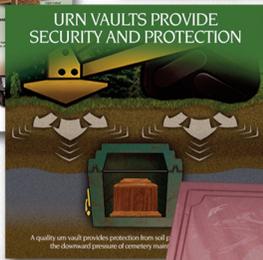
TOLL Free: 1-800-226-1245

P.O. Box 5664 Columbus, Georgia 31906

servicecasketcompany.com

Solid

CUSTOM DISPLAYS CREMATION PRODUCTS LINED BURIAL VAULTS



doric-vaults.com



1.888.55.doric

Rock Solid Since 1955



99th Annual Cremation
Innovation Convention
AUGUST 16-18, 2017

CANA
in
NEW YORK CITY!



#CANA17

www.CremationAssociation.org

CONVENTION PREVIEW



KEYNOTE: Larry Stuart, Jr., Cremation Strategies & Consulting • *Back to Business: Redefining Cremation in the Consumer's Mind*

David Nixon and Steve Egna, Nixon Consulting, Inc. • *Transition Planning: The Good, the Bad, and the Ugly*



William Bonacorda, Trust 100 • *Pre-Need Sales Tactics*



Nick Timpe, webCemeteries.com • *Survey of Website and Software Tools That Increase Relevance*



Tanya Marsh, Wake Forest University • *The Development and Structure of American Cremation Law*

Bob Boetticher, Jr., SCI • *Using Cremation Statistics to Enhance Business Success for Cemeteries and Funeral Homes*



International Cremation Federation panel
• *International Trends in Cremation*

Cremation Fundamentals:
J.P. Di Troia, Fresh Pond Crematory, *Building Success Through Community Involvement and Outreach* • Dennis Werner, St. Michael's Cemetery, *Religious Cremation Ceremonies* • Paul Harris, Regulatory Support Services, *Preparing for OSHA's Respirable Silica Standard 1910.1053* • Lara Price, Sheehy, Ware, Pappas, *Legal 101*



See us in NY City Aug. 16th-18th

Madelyn CO.
KEEPSAKE PENDANTS

The opportunity to choose a Keepsake Pendant presents itself only once. The comfort a Keepsake Pendant offers, lasts a lifetime.

800-788-0807 www.madelynpendants.com e-mail orders@madelync.com

Come early for the CANA COCP™

Wednesday, August 16 • 8 am – 4 pm

The Cremation Association of North America's Crematory Operations Certification Program™ (COCP™) features content designed by industry experts to strengthen your success.

The program is approved for up to 8 CE hours by the Academy of Funeral Service Practice and numerous states and provinces. This program meets the requirements of most states requiring crematory operator certification.

In addition to continuing education (CE) hours from the CANA COCP, up to 11 hours of CE will be available for participating in the Cremation Innovation Convention. Due to varying state continuing education regulations, not all sessions will be approved for CE credits. Contact your state regarding CE approval for the Convention.



SCHEDULE AT A GLANCE

TUESDAY, AUGUST 15	
8:00am-5:00pm	CANA Board Meeting
WEDNESDAY, AUGUST 16	
8:00am-4:00pm	CANA COCP™ (pre-convention seminar)
12:00pm-5:00pm	Exhibitor Set-Up/Registration Open
4:00pm-5:00pm	Spouse/Family Reception
5:00pm-7:00pm	Opening Cocktail Reception
THURSDAY, AUGUST 17	
7:00am-7:00pm	Convention Registration and Exhibit Hall Open
7:00am-7:45am	Convention Breakfast/Exhibits
7:45am-8:00am	Convention Welcome—Opening Ceremonies
8:00am-9:00am	Session 1 • Keynote • Larry Stuart, Jr.
9:00am-10:00am	Session 2 • David Nixon and Steve Egna
9:00am-11:00am	Family Bingo (breakfast with convention attendees)
10:00am-10:30am	Coffee Break/Exhibits
10:30am-11:30am	Session 3 • William Bonacorda
11:30am-1:00pm	Lunch/Exhibits
12:00pm-12:30pm	Membership Meeting/In Memoriam
12:30pm-1:00pm	2017/2018 Board Meeting
1:00pm-2:00pm	Session 4 • Nick Timpe
2:00pm-3:00pm	Session 5 • Tanya Marsh
3:00pm-3:30pm	Coffee Break/Exhibits
3:30pm-5:00pm	Session 6 • International Cremation Federation panel
5:00pm-7:00pm	Cocktail Reception
FRIDAY, AUGUST 18	
7:00am-12:00pm	Convention Registration/Exhibit Hall Open
7:00am-7:30am	Supplier Meeting
7:30am-8:30am	Convention Breakfast/Exhibits
8:30am-9:30am	Session 7 • Bob Boetticher, Jr.
9:30am-10:00am	Coffee Break / Exhibits
9:30am-11:00am	ICF General Council Meeting (Morosco, ICF members only)
10:00am-11:30am	Session 8 • <i>Cremation Fundamentals</i>
11:30am-12:00pm	Transition to Woodlawn Cemetery tour
11:30am-5:00pm	Exhibitor Teardown
12:00pm-4:00pm	Session 9 • <i>The Woodlawn Cemetery Tour and Program*</i>
4:00pm	Return to hotel
7:10pm	Baseball game—Mets vs. Marlins*

**CONVENTION
REGISTRATION HOURS**
 Wednesday 12:00pm-5:00pm
 Thursday 7:00am-7:00pm
 Friday 7:00am-12:00pm



* Purchase of ticket required.

MIDWEST BUSINESS CAPITAL

A division of United Midwest Savings Bank

Funeral Home Acquisitions | Funeral Home Debt Consolidations | Funeral Home Renovations

SIMPLIFYING FUNERAL HOME LENDING



Chad Fondriest

614-205-7600

Senior VP - Commercial Lender

cfondriest@midwestbusinesscapital.com

INVESTING IN THE FUTURE OF YOUR FIRM

Midwest Business Capital is a national direct lender that specializes in lending to the funeral home industry. We understand the value of the business and the goodwill associated with a funeral home. We will lend against both fixed assets as well as the business and goodwill.

Call today and learn more.

LOAN PROGRAMS

Goodwill/Business
Real Estate Loans
Funeral Home Acquisitions
Funeral Home Refinancing

LOAN TERMS

Up to 80% Financing
Up to 25 Year Terms
Seller Carry Permitted

877-751-4622

www.midwestbusinesscapital.com

6460 Busch Blvd, Suite 201, Columbus, OH 43229





Dusting Off That Cremation Authorization Form 5 Areas That Should Be Updated by Poul Lemasters

Everyone is guilty of it. It's the classic tale of best intentions – which we never seem to have the time to institute. It's our forms. We all say that we really need to look at them; review them; update them. But it never happens. Well no more! This article takes a look at 5 areas where your Cremation Authorization Form may need updated. And if that's not enough, the suggested language is also provided and explained. Please keep in mind, that this is based on model language, and as such is meant to be a guide. Before implementing any new form or changes to your current forms, make sure that you comply not only with your state law, but also with your policies and procedures. Also, the following are just a few areas to consider and in no way is this inclusive – after all this is just an article and we can't cover it all!

1 – IDENTIFICATION

The first thing here is to remember that identification is the most critical part of the cremation process. Without proper identification – the risk of an irreversible mistake can quickly go to the top of the list. As much as all providers agree that identification is an important issue, it is equally amazing how many have very little identification information. In fact, many cremation authorization forms only have the name of the deceased. The identification should include some objective information. Make sure to include language that identifies things like sex, age, race, weight and height. Second, know that pictures are not a bad thing; everyone likes a good selfie. If you decide to allow photographs, make it an option that provides authorization for the photo. Also, include a portion that names the representative that may be identifying the deceased in the photograph. Third, let's be realistic when it comes to identification and include an option for identification when the family cannot or will not

view the deceased. You do not want an option to waive identification – that just raises more issues, but you can identify without viewing. The language may be: *The Authorizing Agent has DECLINED or is UNABLE to view the Decedent BUT has positively identified them as that of the Decedent through other methods, see attached **Identification Without A Viewing Form.***

The form referenced is a simple form that would allow the arranger to gather objective information and then the arranger could verify the identity based on this information. The arranger, and then the family, would sign off after identification was verified.

2 – RECYCLING

Let's face it, everyone wants to be green and we all accept recycling, so take advantage. The idea, and reason for the option, is because operators and arrangers must have a way to dispose of artificial devices and other non-organic materials. There was a time when the only acceptable practice was collecting and burying non-organic materials, but this has come under scrutiny and is not necessarily the best option for all arrangers and operators. If you choose recycling as an option, understand that many states are reviewing the option, and the process. It is best to disclose that recycling is being used by the arranger/operator. It is also recommended to avoid monetary gain, as some states have stated that receiving money for the sale of materials is prohibited. Many arrangers / providers have set out donation policies, and this should be disclosed to the families in your form. The language could be similar to the following:

The Crematory shall dispose of and/or recycle any non-organic and non-combustible metallic items including but not limited to hinges, latches, nails, screws, staples, plates, metal prosthesis, implants, or

any other non-organic materials. The Crematory will not receive direct compensation for the recycled items, but may donate any compensation to a charity of its choice

Please note that recycling can fall in two areas of your cremation authorization form. For the arranger, it falls under artificial devices, such as pacemakers – which can be recycled through certain facilities. Recycling also needs to be addressed in a separate area for any/all non-organic materials collected after the cremation process.

3 - CREMATION CONTAINER AND URN

The cremation container and urn are probably the least focused items within any cremation authorization form. It is amazing how many forms, contracts, and packages, just make the assumption that consumers want the minimum. In fact, it is amazing – actually disheartening – how many providers simply only offer the minimum. Understand that the cremation container and urn are some of the only merchandise that consumers really need in the cremation process. Many consumers want these items – but providers actually fail to offer them

Under the section for cremation container, make sure to include a reference to the state law that identifies and explains what and why the cremation container is required. For the provider, you are not simply trying to sell something; the container is required by law, so let the family know this. Your authorization form should avoid general descriptions and the limiting choice of just a minimal alternative container.

Under the urn, get rid of the word temporary urn. You are not prohibiting the use of a temporary urn, but you do not need to list it as the primary choice. You can simply list type of urn, and allow for a description. An authorization form should also list memorialization/keepsake options as well. This is not only to inform the consumer on this option, it also protects the arranger and operator by documenting the choice. If the family makes the choice for cremation keepsakes later, this can raise a documentation issue by not matching the original choice by the authorizing agent. By tracking this all at the original meeting, on one document, you can better protect yourself from liability.

4 – AUTHORIZATION

Him Jardy:

The ultimate wingman.

Custom Air Trays:
Your victorious air tray supplier.



1-800-992-1925 | CustomAirTrays.com

© Custom Air Trays



Admittedly this is becoming a harder issue, despite some states trying to make it a simpler issue. The issue is that some states require a majority of a class, some states require only an individual in a class, but the states do not adequately address conflicts or missing children. Consider this example. There are 2 children; the state law states that you only need one – so long as they are not aware of any objections. Seems easy, right? The child signs, stating that they do not know of an objection, but you find out a week later that there was an objection from the so-called missing child. Is this defensible – of course! Does a provider want to mess with this issue – of course not! To combat this, many providers simply have a policy of requiring the entire class to sign off on an authorization form. I encourage this practice as it ultimately protects the funeral home from the above situation. Plus, in today’s world of electronic communication, is it really that difficult to get a signature from someone out of the area?

But – wait for it – here is the new problem. Some states are modifying or interpreting their laws/rules to REQUIRE a provider to cremate upon just one signature or the majority. The argument is that this is all the law requires. These states further argue that the law will protect the funeral home should anyone challenge this. Even if we agree that the lawsuit could most likely be won, who wants the issue to ever happen? Ultimately your business must decide, based on your state law, what your practice and procedure will be. There are many providers still requiring the entire class to authorize. At a minimum, the provider should make sure that if you accept less than all of a class to authorize, document that there are no known objections.

5 - FINAL DISPOSITION

Over and over there are stories and issues of unclaimed cremated remains. The profession blames the families, but I believe this is a form issue. The profession is not providing families the choices for final disposition. The typical form offers limited choices for final disposition, and more commonly the choice of the family just picking them up is highlighted. The provider should highlight all options for final disposition, as well as letting a family they may make multiple selections, such as this: Authorizing Agent chooses the following method(s) of final disposition of the cremated remains (multiple selections allowed):

◇ Inurnment _____

- ◇ Cemetery _____
- ◇ Return to Designated Agent (see name(s) listed below)
- ◇ US Postal Service (see name(s) listed below)
- ◇ Scattering _____
- ◇ Other _____

By providing the family with multiple choices, it gives the family the ability to choose, rather than the provider simply asking, when are you picking mom up from us. And this is an issue. More and more families are now trying to decide what to do with cremated remains they have been holding onto for months or years. When asked why they didn’t choose earlier – the common response is that they weren’t provided any options.

Keep in mind that we, as a profession, need to take this area seriously, because as families choose more and more to just “take mom home”, we are becoming more and more of a commodity – simply providing a cremation. We need to educate families on the importance of permanent memorialization so that the value of our service is seen. Lastly, there is an important legal update regarding shipping of cremated remains. The US Postal Service has changed the shipping requirements for cremated remains and now ANY cremated remains (this now includes animal/pet cremated remains) must be shipped via Priority Express Mail. The USPS also suggests using the stickers they provide that designate the package as cremated remains. When adding this, it is also suggested that you include language that can help limit your liability. Consider the following disclosure:

FUNERAL HOME AND CREMATORY ARE NOT RESPONSIBLE FOR ANY LOSS OR DAMAGE OF CREMATED REMAINS SHIPPED VIA PRIORITY EXPRESS WITH THE UNITED STATES POSTAL SERVICE.

USPS lost the cremated remains. By stating you have no responsibility for loss or damage once properly delivered to the USPS, you are limiting your liability. This list represents just a few areas that you may want to tweak your cremation authorization form. Understand that not all items work for all providers, but also remember that no one form is perfect either. Take the time to look at your form. Does it cover your needs? Does it protect everyone involved? Does it help the consumer? If it isn’t helping, then most likely it’s hurting you somewhere.

A close-up, low-angle shot of a hand dialing a black rotary telephone. The hand is in the foreground, slightly out of focus, with the index finger pressing one of the buttons. The phone is in sharp focus, showing the numbers 4, 5, 6, and 7. The background is dark and blurred.


**DEAD
RINGERS**

Better First Calls,
Because Dead Ringers Called First
Secret phone shopping (and more) for the deathcare profession.

Learn more at MysteryFuneralShopper.com

The Future of Cremation

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

Prophecies are terribly risky and difficult. What is the future of anything, let alone cremation? The study of prophecies and people's proclivity in making them is an ancient activity. For centuries people have not only believed prophecies some people have even gone so far as to literally sell out their worldly possessions, and give away vast monetary fortunes, because some soothsayer, or fortune teller, or self-proclaimed prophet had predicted the end of the world. Interestingly all the prophecies and future warning of the alchemists, sorcerers and spiritual visionaries concerning, for instance the end of the world as being imminent have all had one thing in common: so far every one of these doom and gloom prophecies have been wrong. Such then is the risk of looking too far into the proverbial crystal ball.

This article is devoted to the task of looking into the future concerning the subject of cremation. This is a very difficult task, for by putting this type of amateur fortune telling about cremation into writing someone in the future could easily look back at these observations and prophecies way in the future and have a good laugh because everything I have written was proven by future history to be wrong. Being dead wrong is the risk of staring into the future, even the future of cremation.

For instance in the United States for decades one particular cremation association has published statistics concerning what they predict the cremation rate will be for the next year, three years, five years, and even ten years. Once all these sophisticated statistical predictions have been made, published and digested by the ever anxious funeral audience these stats in the end still have one thing common and that is once again they are all wrong – every time! The cremation rate always ends up, after the fact of time being higher, and at times much higher than the statistics of this well respected association predicted. Because of this haunting fact concerning stats there will be no prophetic numbers printed in this work.

Still with all I have said about invalidating and being suspicious of statistics people still yet love to look into the future. How many times in your life have you heard statements like “You just wait and see” or “I told you that was going to happen!” It is fun to make sweeping comments concerning how the world will be in the

future, and some people make a ton of money doing so.

Making predictions seems to be a type of adult security or possibly insecurity blanket. Is it not interesting that children seem totally disinterested in prophecies and futuristic thinking – they live their lives in the present without any concern for the future – but then they grow up and adults seem totally in love with making sweeping comments about the future – which are usually wrong.

For example, I well remember in the mid 1970's the President of the United States got on television and with clasped hands, and furrowed eye brows expressing absolute sincerity and seriousness of purpose and made the dire catastrophic doom and gloom prediction that within 25 years the United States would be totally out of oil – not one drop left in the continental USA.

All of that Texas tea, all of that indispensable black gold, all the oil, which we guzzle like there is no tomorrow in the United States, would be kaput – finished – gone – vanished – and we would be left with what? – The President of the United States told us straight out that our future would be one of total chaos, the total destruction of our culture and civilization, panic and fear would reign. In other words the President predicted that there would be in our beloved county total catastrophe and collapse of Biblical proportions.

I remember very well sitting in front of the television screen as our leader scared the devil out of me. He also clearly scared the entire United States Congress for within weeks sweeping laws were passed which cut the precious American speed limit from something like 80 miles per hour, down to a measly 55 miles per hour.

Of course today in 2017 anyone reading this it is clear from our history and the subsequent history of the world proves that the President of the United States was wrong. Not only was the President wrong but he was as wrong as he could have possibly been. Today oil still comes from other places, but the United States has not totally run out of oil, and the fact is we have not run out of oil in a big way.

This is a good example of the fallacy of making too strong a prediction pertaining to most anything in life. Futurists have their place to be sure, but concerning the

issue of cremation most of the futurists in speaking about cremation have missed the mark – and we want to stay close to the mark.

With all this said then about the risks inherit in making prophecies there are a few safe observations that are applicable to our purposes. It is clear that in 2017 religious beliefs and activities (or the lack of them), cultural folkways and mores, contemporary life styles, and the demythologization of death all have quietly conspired and have resulted in an acceptance of cremation that the world has not seen for centuries. I personally feel that our culture crept into cremation acceptance without even knowing it. Today the cremation creep has turned into the cremation sprint.

With this said I can make my one and only safe prediction for the future concerning cremation and that is this: the cremation will continue to grow, and will grow in places in the United States still basically untouched by the practice. Certainly we know from cremation history that if prohibitions concerning cremation are relaxed and/or removed from our global traditional sources of authority and values such as religious and social mores, or more communities that move up the ladder concerning affluence and education that this does result in people gravitating to cremation – they are doing it now, and I see no indications that this will slow down (there is another prophecy!).

Here is a valid question.

Will cremation ever replace earth burial? I believe the answer is no. Regardless of how much the culture and society changes earth burials will never ever be eliminated. Interestingly I have encountered people in my travels who preach and promote the ridiculous idea that someday the cremation rate will indeed be 100%. They can preach and promote all they want but they are simply going to fail and be disappointed.

As has just been stated the cremation will continue to grow, and it will grow in places that today it is not used much (conservative religious areas, geographic isolation, etc.) – why?, because as free markets, affluence, improved life styles, better medical care, the increased population of the non-religious, and better means of making money spreads ever so slowly across the globe through instant worldwide communication access cremation information is attainable to literally every human being on earth.

This instant communication access know means that cremation is an option of solving the age old problem of

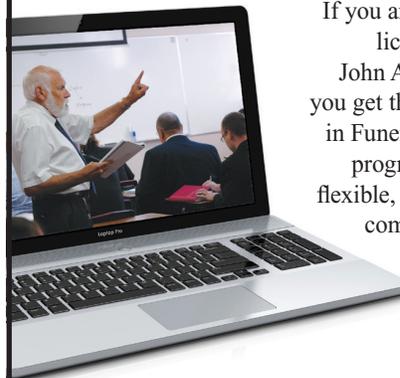
answering the question of what should we do with our dead, will march right along silently but powerfully as an option for people who just five years ago would have rejected the option of cremation out of hand.

I predict that in time the cremation rate will drop. In time the cremation rate will fall, it will go down. There was a time centuries ago when cremation was very popular, and then 1500 years ago it dropped, so the drop in cremation will happen, but this drop may well not indicate a return to earth burial, but just possibly some other method of disposing of our dead will pop up – who knows?

One other futuristic idea I believe is a certainty: the drop in the cremation rate will NOT happen in the lifetime of any human being who is now alive and who might be reading this information.

Interestingly one of the most powerful forces which will continue to increase the cremation rate is the ever growing avoidance of the subject death, which is today a trend that is growing globally. I have long concluded that people don't avoid the subject of death they just avoid the subject of their own death. How many times have you encountered people who still want to control life from the grave or the retort? How many times have you

ON-LINE ASSOCIATE DEGREE IN FUNERAL SERVICE



If you are interested in becoming a licensed funeral professional, John A. Gupton College can help you get there. The Associate Degree in Funeral Service is an accredited program. Our online program is flexible, career-focused and may be completed in 12 or 16 months. Financial Aid is available.

For information concerning cost and program call 615-327-3927, go to our website at guptoncollege.edu or email admissions@guptoncollege.edu.



JOHN A. GUPTON
COLLEGE

1616 Church Street | Nashville, TN 37203
615-327-3927 | www.guptoncollege.edu

heard the threat of haunting when people say, “If you do this or that after I am death I am going to come back and haunt you.” Few, if any of us, want to admit this or better yet even confess to being an unwitting conspirator in this trend but the evidence is overwhelming that our discomfort with physical death, particularly our own, has been growing for decades and has entered into a new level of creativity of avoidance and invisibility of death. For instance, most hospital morgue entrances are located in close proximity to the hospital’s garbage facility, many cemeteries prohibit upright monuments with the result being in the end almost an unconscious outcome is that it makes our cemeteries resemble golf courses, then there is the incidences of abbreviated funeral rituals, the avoidance of seeing a dead body, and the disinterest of people seeking meaning within the death experience.

These trends are certainly not everywhere, but they are more apparent everywhere on the globe as time, which includes improved life styles, changes in authority, and improved longevity in staying alive marches on, the trend is growing (and not only in the United States but across the globe), and in this type of environment cremation becomes attractive and with good reason, because it can be quick, invisible, and inexpensive.

Will our collective future hold in its unknown and invisible scheme of life a possible return to value systems that honors the corpse, that respects and is sensitive to people’s grief, and hence just maybe a new renaissance of human sensitivity for life, and the dynamics of death will reappear has it has before? There are signals that this is happening, but our history sadly teaches us that when the humans capacity for tenderness, sentimentality and mutual respect for the life crisis’s we all encounter gets clouded by ambition, greed, isolationism, and high defensive individualism the results are that not only do we not treat each other as we once did, we develop a callus, a cynicism, a sterilized, and highly logical and practical attitude to solving our problem of taking care of our dead. This I believe is something of great importance for individuals in our beloved profession to explore, ponder, discuss and act on.

The crystal ball concerning cremation also now possesses glimmers of some new words which are popping up on the horizon; it is like a new type of cremation vocabulary or lexicon and these new words are very intriguing. Words such as “cyromation” and “promession” and “resomation” are now being introduced in our profession. I don’t know what these words mean, but I do now they will make up part of cremations future – for good or ill.

Could it be that with these new cremation technologies, which are at this time being perfected, the now “old” method of using fire for cremation might also come to an end – someday, somewhere, and sometime? Incineration-based cremation today has its own well spoken critics, just as earth burial has had its critics for the last several decades.

Today in addition to the new works referred to above has popped up alkaline hydrolysis, which is yet another way to solve our never ending problem of what to do with the dead.

Interestingly many of the proponents of these new body disposition innovations in years past were actually avid supporters of fire incineration, but now they are using the same criticisms they fired before against earth burial, but today are using the same critical approach to persuade an entirely new generation that “alkaline hydrolysis” and NOT fire incineration (which just ten years ago they were avidly endorsing) is the contemporary way to go in disposing of a dead human body. This is an example of how history repeats itself.

From a professional side of things it appears clear that as women and men, like us, who have devoted and dedicated our lives to the ethical care of the dead, and the ethical and compassionate care of the living we are charged with the responsibility of being up to date concerning these important topics of information that has been included in this textbook. In other words you personally need to look seriously in the cremation crystal ball in your own community.

The mission of our profession regardless if one selects burning or burying is to help alleviate human suffering and pain when death enters a person’s life. This is indeed a worthy calling, there is underlying nobility concerning such work. In the process of alleviating pain we as professionals need to know as much as we can about all aspects of dealing with the dead and the living. Another way to say this is that we need to digest the contents of this textbook, and then search out the next source of information whatever that may be for our professional continuous improvement.

In the end future of cremation will be precisely what the people who make up our communities and markets decide it will be. No person in our profession has the absolute power or even resources to change the cultures attitudes towards anything let alone cremation, but as professionals our future work can possess the goal of

giving out as much information, good, solid, honest information concerning cremation and earth burial and to attempt to create a forum for exploration and discussion with people in our communities in order to help them make free and informed decisions concerning any and all aspect of death dispositions.

Freedom of choice in any facet of life is only as wide as the scope of the options which are made available, and I believe our future calls out for us to make as wide a scope of cremation services and products as is available. Doing so insures that we ourselves have some control over our own professional destinies.

As our futures march on with time, the cremation choice will march on with us. In time the cremation rate will decline, but not anytime soon. In the meantime digesting the valuable information in this textbook will contribute to our responsibilities to grow and expand our creative professional minds, and in so doing our clients will be better served to reach decisions that prove to be helpful to them when death enters their lives.

All futures have an aspect of brutality. It is true. The brutality of the future is particularly severe for those

interesting souls who fight the future, and refuse to adapt, and change with the future. The future of cremation can be brutal, if you and I, as professional people get stuck in time. One of the purposes of this textbook has been to explore a careful consideration of the meaning, implications of the age old question "What should we do with the dead."

The answer to this question is simple, we can burn or we can bury. However is the answer really that simple? Only the future can tell.

Todd Van Beck is Director of Continuing Education at John A. Gupton College of Mortuary Science in Nashville, TN., and has been in funeral service for 49 years and authored over 600 articles and has written over 65 books and training manuals. Mr. Van Beck was a seminar presenter for 25 years at the Dodge Sunshine Seminars, he served on the Board of Directors of the Foundation of Thanatology at Columbia-Presbyterian Hospital in New York City, and most recently he was a Commission on the Shelby County Historical Commission, and on the Board of Directors of the Memphis Salvation Army, and continues to serve as a Board member on the Zion Christian Cemetery Board all in Memphis, Tennessee.

ASSIGNMENTS HAVE YOUR CASH FLOW TIED UP?



CJ **C&J Financial, LLC**
F *The Leader in Insurance Assignment Funding™*

www.CJF.com | (800) 785.0003



THE FARMER FIRM, PLLC

Stericycle Pricing Fraud Lawsuit:

What to Know and How to Get Involved

By: Christopher L. Farmer

Over the past several years funeral service businesses have faced several challenges that have affected performance and profitability, including an increasing cremation rate, decreasing revenue per call, and increasing operating costs. We have worked hard to face those challenges, and some of those challenges can be managed. Expenses like employee-related costs, insurance, liability costs, etc., can be controlled with careful and diligent management. However, some costs imposed on our industry have been fraudulently levied by corporate predators looking to line their own pockets with the hard-earned money of those in funeral service who are dedicated to serving others.

A series of lawsuits have been filed across the country against Stericycle, Inc., (NASDAQ: SRCL) alleging that the biomedical waste company breached contracts and defrauded its customers out of hundreds of millions of dollars through a series of impermissible and fraudulent practices. Stericycle collects and processes biohazard waste for disposal and offers a range of training, consulting, and compliance services. The lawsuits claim, among other things, that Stericycle systematically and regularly raised prices, despite agreeing to supposedly fixed-price contracts, and failed to inform its customers about the price increases. The suits claim that:

- plaintiffs were invoiced for an automatic price increases that was neither calculated using dollar amounts of costs incurred nor authorized by contract;
- Stericycle engaged in a common scheme and practice of offering false and misleading information to induce customers to enter into contracts;
- Stericycle then engaged in further fraudulent conduct to conceal price increases with false and misleading information as well as illusory price reductions; and,
- Stericycle charged plaintiffs for several “undisclosed fees” that were hidden increases buried in invoices.

Stericycle admits that it has employed automatic price increases and has charged other extra fees without notice

or justification, and it has acknowledged that at least some of its contracts with plaintiffs forbid automatic price increases without notice and justification.ⁱ One plaintiffs’ expert claims that damages for the class members was \$608 million, comprising \$481 million for automatic price increases and \$127 million for surcharges.ⁱⁱ The most recent lawsuit has now been certified by the court to proceed as a class-action.ⁱⁱⁱ

Most in funeral service are probably familiar with Stericycle as they have a large presence in our industry. However, what you might not know is that Stericycle is a publicly traded company with a market capitalization of almost \$7 billion and revenues of approximately \$3.56 billion in 2016, according to its Securities and Exchange Commission filings. That is larger than any company in funeral service.

Stericycle operates regulated waste management networks in the United States and more than 20 other countries. It has approximately 250 processing facilities, over 360 transfer sites, and over 140 other service facilities. Stericycle’s customers include hospitals, physician and dental practices, outpatient clinics, and, of course, funeral service businesses.

The lawsuits against Stericycle allege that the medical waste disposal company misled its customers regarding pricing. The lawsuits detail Stericycle’s electronic billing and accounting software system, which was allegedly set to default to an 18 percent “automated price increase” for “small-quantity” customers. According to the suits, those accounts made up 97 percent of Stericycle’s customers worldwide.

Following the imposition of the Automatic Price Increase, the suits claim, Stericycle’s customer service department received a large volume of complaint calls, and customer service representatives were told to give false reasons for the price increases to get

customers to pay. The suits also claim that Stericycle improperly increased prices by charging several fees and surcharges, labeled as fuel costs or environmental fees. However, these charges were not connected to actual costs, which is why Stericycle often hid them from customers on invoices by bundling them with its flat fees, the suits claim.

The suits charge Stericycle with breach of contract and violations of consumer protection laws across several states. It asks the court to award damages to a class of Stericycle's customers impacted by the fraudulent behavior alleged in the complaint.

I have multiple clients who claim to be victimized by obscene price increases in price over the many years they were Stericycle clients. I have clients who reported being charged \$5,000 for one month's pick-ups when they volume had not changed from the original \$160 contract price. Some of my clients reported being billed for pick-ups that didn't occur and services for which they did not contract. Many reported Stericycle demanding excessive fees, in excess of \$50,000, to simply get out of a Stericycle contract.

In a previous case against Stericycle, United States ex rel. Perez v. Stericycle, Inc., Stericycle supervisors admitted that they were aware that Stericycle's practices were improper, yet Stericycle continued these practices with its other clients, the recently certified lawsuit claims. The whistleblower lawsuit stated that the company had illegally raised its prices to garner millions from the federal government, several states, and Washington, D.C. The data revealed that the federal government and the states were overcharged by approximately \$12 million. Stericycle agreed to pay \$26.8 million to settle that lawsuit.

Stericycle also paid \$2.4 million to settle a former employee's whistleblower claim that the medical waste disposal company overcharged more than 1,000 New York government entities by hiding automated price increases for its services.

The lawsuits that have been filed so far largely ignore the fact that the funeral service industry has been hit hard by Stericycle's alleged overcharging. The lawsuits filed recently identify the specific industries that assert to have been victimized by Stericycle's pricing.

Why should you place your Preneed business with Columbian?

★ *Your business is making planning easier for families, our business is making Preneed easier for you!*

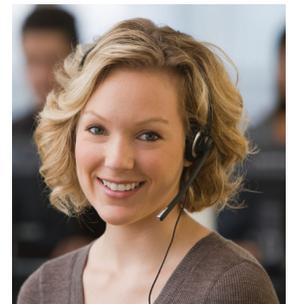
From our simple application to our speedy policy issue to our easy claims process, we do everything we can to let you spend less time on paperwork and more time on your families.

★ *We excel at service!*

Our Customer Service Team is beyond compare. You will be able to talk to an actual person to get your questions answered quickly for both you and your clients. We are **leaders in the Preneed market** partly because we are able to get business issued and commissions paid in a timely manner.

★ *We recognize that your reputation is critical to your business.*

When your clients purchase one of Columbian's Preneed Life or Preneed Annuity plans, you and your clients will get the individualized personal service and attention that you both deserve.



Columbian Life Insurance Company Home Office: Chicago, IL, Administrative Service Office: Binghamton, NY

CALL TODAY - or visit www.cfglife.com



Troy Matthews
Regional Sales Director
North Carolina
Office: 877-598-0967
Cell: 252-532-4629



Ralph Owen
Regional Sales Director
Kentucky, Tennessee,
Louisiana & Florida
Office: 888-779-6333
Office: 615-893-7007



Tony Spell
Regional Sales Director
Georgia & South Carolina
Office: 877-535-8092
Cell: 843-412-6433

However, they have not mentioned our industry by name and I have heard from clients that the lead firm in the class action is not accepting funeral service businesses as clients. Plaintiffs' attorneys are lining up to sign up medical offices, labs, and veterinary clinics, but are not standing up to represent our industry. Until now.

I have been representing funeral service for over 15 years. My entire business is dedicated to funeral service. For years, I have had my clients call me asking for help in dealing with the corporate behemoth that is Stericycle. The costs and contract terms were so onerous that it significantly impacted small- and medium-sized businesses alike. However, the lawsuits that had been brought against Stericycle on a one-off basis in the past were largely unsuccessful, and the costs of bringing an individual suit were prohibitive.

However, now that some of these actions have been successful and are being allowed to proceed on a collective basis, the opportunity exists to stand together to prosecute these claims. I have had several opportunities to initiate lawsuits for plaintiffs in our industry, most against the bad actors in our profession who could end up giving the entire industry a bad name, but I have always declined – not wanting to cross the line from defender of our industry to prosecutor. This case, however, is a different story. Right now, we have the opportunity for our industry to stand together and have a chance to get back a little bit of that money that those who serve our communities worked so hard to earn over so many years.

Funeral service businesses have been struggling for years from Stericycle's business practices and automatic price increases, and I am eager to bring them restitution for what I believe to be outright fraud. You have worked hard to serve your families and build your business. Don't let someone get away with taking that away from you.

This article is meant to educate you on the damage that might have been done to your business if you have been a Stericycle customer over the past 15 years. However, it is also to educate you on what you can do to make it right. You have the opportunity to possibly recover some of the hard-earned money that might have been taken from you by fraudulent business practices. Since 2003, Stericycle's electronic billing software has

instituted an automatic 18 percent price increase every six to 12 months. If your business used Stericycle in the past 15 years, you may have been defrauded.

If you would like to learn more about Stericycle litigation, or to discuss having your contracts and billing reviewed free of charge to see if you were defrauded, please contact me at chris@thefarmerfirm.com or call me at 713-367-1013 to discuss this matter.



ⁱ In Re: Stericycle, Inc. Steri-safe Contract Litigation. Memorandum and Order granting class certification. In the United States District Court for the Northern District of Illinois, Eastern Division.

ⁱⁱ Id.

ⁱⁱⁱ Id.

**Education
with Purpose**

**OGEECHEE
TECHNICAL COLLEGE**
Funeral Service Education

Funeral Service Education Associate of Applied Science
Certified Crematory Operator Certificate
Certified Funeral Celebrant Certificate
Funeral Preplanning and Insurance Counselor Certificate

**Find your purpose at
Ogeechee Technical College**

OTC's Funeral Service Education AAS Degree is accredited by
the American Board of Funeral Service Education (ABFSE).

One Joseph E. Kennedy Blvd. | Statesboro, Ga 30458 | 912.681.5500
www.ogeecheetech.edu

Equal Opportunity Institution | A Unit of the Technical College System of Georgia

MOVE FORWARD

with innovative preneed solutions
from Physicians Mutual®

More funeral home owners like you now have access to
reliable funding products and industry-leading financial
strength through Precoa's proactive marketing services.

Get your preneed program on the right track.

Now through  PRECOA

PhysiciansMutual.com/preneed
800.974.1802





Women in Funeral Service

Spotlight: Kathy Czachor Kelley, Taking Care-Giving to a Higher Level

No matter the career choice or the job title, women in the funeral service are hard-core caregivers. Yet Kathy Czachor Kelley and her two brothers at their family-run business, Answering Service for Directors (ASD), have taken care-giving to an entirely new level.

Let's start with the standing level! As in, if you worked at ASD you could take a break from sitting at that computer desk and head over to one of 6 treadmill or recumbent bike stations scattered throughout the company's headquarters. The stations are so popular, people have to sign up to use one. Czachor Kelley explains, "It's going on almost all day long. That's why people can only sign up for an hour. We have maybe 40-50 employees and they all want to use the stations." Sound nice? To be able to clear your head, breath a bit deeper, relieve stress, be overall healthier and stronger?

It gets better.

The workstations, as they are called, do indeed offer tremendous health benefits. It's easy to imagine they also offer enduring employee morale benefits. Perhaps equally important, though, is the give-back factor. Not only are employees able to stretch their legs and refresh their attitudes, they are, step by step or pedal by pedal, building points toward charitable donations: for every 1000 hours logged on the exercise stations, \$1000 is given to a charity. That happens, Czachor Kelley nonchalantly notes, "about every 6 weeks."

"The charities rotate. We try to give to one of 3 or multiples of these three: a local charity, one for children, and one focused on grief. Not necessarily

all the time but that is the focus. We ask for a running list from employees." A sampling of charities ASD has given to include their local Media, Pennsylvania SPCA, Angel Flights, Camp Erin, which is a grief camp for kids, CHOP the Children's Hospital of Philadelphia, and Ronald McDonald House. "The charity wins, employees



win, and the company wins cause everyone likes it,' Czachor Kelley summarizes. Oh yeah, one more win: the employees get a bonus for logging exercise hours. Ultimately, of course, ASD customers are big winners, too, because when employees are happy at work, they genuinely and authentically care about customers. And caring is at the core of who Kathy Czachor Kelley is.

Your parents started ASD and now your two brothers, Marty and Kevin, work there. When did you start in the family business?

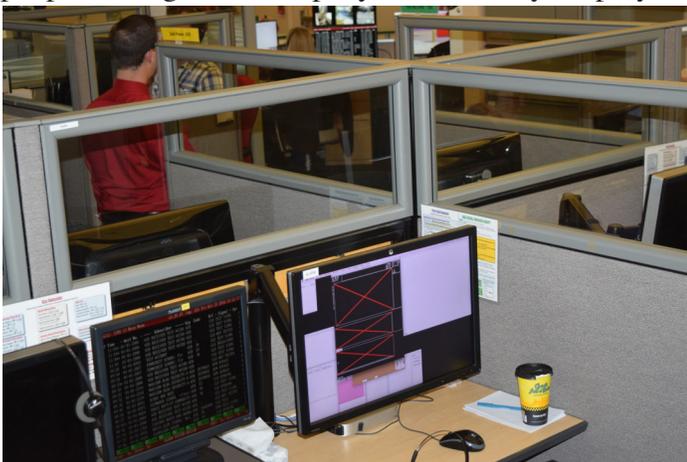
I was not in the family biz originally. I graduated from business school, a secretarial school, out of high school. My parents didn't need a secretary in 1984. In the following 10 years in the workforce I became a supervisor and earned my degree in management information systems. In 1994, I was working at the local utility company and they offered a buy out. I just had my second child so it made sense to leave there and come work for my parents. The company growing and they said, 'We could use your help.'

How was that transition?

Not very different! Utility works 24/7 so it wasn't that different for me. Utilities are affected by storms. In the northeast, the biggest problems are snowstorms and power outages from ice storms. One good thing about that type of emergency is it's typically planned a few days in advance. We get a heads up that a storm is coming. We'd go into storm crisis mode with all hands on deck, opening up additional shifts. Personally for me utility was a great warm up for coming into the funeral industry.

What are you doing now?

I'm in charge of all the finance and HR in the company. We have a small team I work closely with. The most satisfying part is the great pool of employees. I love working with them. I don't do much I just oversee. I feel very comfortable with great employees doing a great job. We try to promote training for employees to help them be successful. It's nice, we see many entry-level people and we have an opportunity to promote a lot of people through our company. A lot of key employees



Work Cubicles

have been here years and years and years. It's funny to look back to see when they started and where they are now. Two really long-term people are Bill d'Orazio, he's worked over 40 years and is now in charge of all the building maintenance wiring for computers. Next is Ric Cusumano who started in 1984 – he's been with us 33 years. He's now the Director of Operations. His mother worked for us a long time ago. He came in to help out with odd jobs then became a call taker himself and worked his way up as the company has grown.

How do you care for your customers?

We try to be customer service oriented. We spend a lot



Lego Cemetery display which are drawing giveaways at state and national conventions

of time and effort on how to document, communicate, and provide good service. We are in the phone business so listening is really important and yet that is so key to customer service so what we do naturally helps us do what we do best.

How do you screen to find good listeners?

Our hiring process is all entry-level call specialists. The first thing is a telephone interview to listen to their voice. As long as the voice is pleasing then we invite them in to do a test. It's very specific, customized for



our company. We test their skill for numbers, names, comprehension, typing, and spelling. They are told different phone numbers and have to type them. Spelling has specific funeral terms, can they spell cemetery, hearse, crematory. We ask them if they



The three ASD siblings: Marty, Kathy and Kevin

are willing to work the hours and days. Then it's a lengthy training process. We are constantly looking at improving. Every trainer is typing notes about different employees, if they are successful or need extra work.

How we hire in our company is all about the voice. The diversity of our staff amazes me. It really doesn't matter what kind of person you are just to be caring and professional; to have a good clear speaking voice and be able to listen. To be able to help a family when they need it the most. Some of them are just in shock. We get compliments all the time from our customers saying with how good our staff is with their callers. It's very rewarding to hear that.

What's it like working with family?

Great sometimes and horrible at others! Great in the trust you have in each other, and you know they are always willing to help each other out. It's also a curse - you know how to push each others' buttons like no one else does and you understand strengths and weakness better than anyone else. It's a blessing and a curse!

What's a favorite childhood memory of the family business?

Probably it would be the Christmas party. For many, many years we've had an annual Christmas party get-together. We encourage everyone to be there although someone still has to work. I have a picture



Lobby entrance to ASD

of my daughter at one of the parties when she was 2, pretending to talk on a headset. She is now 25. We have fun together and it's not just about work.

We always say work hard and play hard so at work we give it all we have. A good thing about being 24/7 is we can get together at any time during day. We get different groups of employees together and have fun with them. We often try to go to concerts together. Some supervisors went to see Taylor Swift a couple years ago. We've seen Adele together. Some saw a Cirque du Soleil show in town. We are going to see Billy Joel later this year.

What's your take on women in the funeral service?

Clearly we see more women getting into the industry. I think it's great. Women add a different flavor to the funeral industry. Things that are important to my husband are different than to me. I'm about the color scheme and decorations where that's the furthest thing from his mind. I don't like to be stereotypical. But, the way funerals are getting more customized, people want a whole picture for their funeral. It's not just a service and body but an event. I think women are good at that. Some men could blow me away, of course! In general, it's a good change in the industry.

How do you break away from work?

I am a very spiritual person. Whether here at work or not, I'm constantly relying on my higher power. I can't tell you how many times I've sent emails and prayed first. It's a key part of not only me, but the entire family. At every business meeting we have, we pray that we will make the right decision because it affects lot of people. I try to eat healthy, exercise so I can help other



Lockers for employees outside of break room/kitchen

people and they don't have to help me. I have a son who is handicapped and he is 17 years old. He's in a wheelchair and needs 24-hour care. For as much time as I have to put into work I have to put time and effort into him so I know you can't let work be all consuming.

Where's Kathy time?

Oh, there's very little of that!!! But I have a good network of friends and I do try to make time to meet with them. Ever since I graduated from high school, my friends and I have gone away with no husbands, boyfriends, or kids. We're very committed to it. The place doesn't have to be exotic, usually it's local. Not expensive, we go on a budget and we share and we laugh and have fun. It's been so successful we've kept it up all of these years. I have a wonderful husband and 4 children. They all are a key support system for me as well.

Are any of your children following your footsteps and going into the family business?

None of my children work in it now but you need to be a good speller....! You either are a good speller or you aren't and that's a key point in order to be a call taker here. It's not something you can train or teach. One son is only 12 so he's too young. I do bring my family to conventions when I can because there's so much information to learn from this industry.

As always, women in the funeral service tend to be fireballs of love and Czachor Kelley so aptly sums it up by stating, "Yes! It's a fabulous industry." ASD's approach, not only to caring for their customers but also for their employees, is a wonderful example of how this industry is both thriving and moving forward.

By embracing a more holistic approach to business, they are redefining what it means to be a care giver in the 21st century.

Kathy Kelley is the Treasurer and Family-Member Owner of ASD – Answering Service for Director, a position she has held for more than two decades. Through the years, Kathy has overseen all aspects of the company's finances, including the development and management of budgets, preparation of financial statements, compliance matters, financial reporting, banking and communication with company management. Kathy earned her Bachelor's Degree in Management Information Systems at St. Joseph's University in Philadelphia. While working for a local utility company and taking night classes, Kathy remained connected to her family's business—giving her input on decisions and helping out whenever possible. In 1994 Kathy joined her brothers, Martin Jr and Kevin Czachor, who had taken on leadership positions at ASD prior to their parents' retirement. She continued taking night classes and earned her Master's Degree in Finance from Temple University. Although Kathy's official title is Treasurer, both she and her siblings play multiple roles in the company, often resolving issues collectively. In her spare time, Kathy volunteers at community events and spends time with her husband, Joe Kelley, and their four children—Cole, 12, Shane, 17, Joey, 23, and Melissa, 25.



ASD recently constructed a Gazebo in front of their building for the employees to enjoy their lunch hour or just a short break.



Synopsis

Dealing with the Media - The Final Installment

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

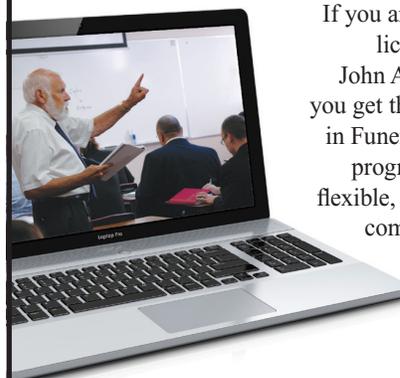
The old saying “it ain’t over ‘til the fat lady sings” is appropriate to close this series concerning our professions relationship with the media. I am going to alter this old saying and little by saying “it ain’t over ‘til the fat undertaker sings.” I can’t sing a note, but it is time to close this series which has lasted over the last couple of years. Thanks goes to Susan Loving for her patient, tolerance, and editorial expertise in putting this series together. She is an angel and I have thought privately that she just might be Bennett Cerf from Random House reincarnated.

I am not going to tell any more media stories, and have decided on the approach of offering an overview and synopsis of the entire series. Here we go with our list of media techniques from A – Z.

- A. Prepare and practice. Clearly define the two or three major points that you want to get across in the finished interview. Tell your story – always tell your story. Practice saying what you want to say out loud so that it sounds natural to the ear. If giving a phone interview, keep notes in front of you. Then, at the earliest opportunity, try to capsulize your main points in your answers to interview questions.
- B. Place your most important points at the beginning of each response. Simplify them. Isolate them. Feel free to restate them, saying: “What I mean to say is...”
- C. Write down the interviewer’s names. Refer to them by name, early and often. Always ask permission to call them by their first names.
- D. Be energetic, involved and direct. A forthright, enthusiastic response to questions portrays candor and confidence.
- E. Talk slowly, be concise, think mental headlines, and think your positive results.
- F. Frame your statements with the ultimate audience’s point of view in mind. Visualize clients and customers in your mind’s eye as you respond. Phrase responses in terms of benefits to your audience. People like to be told they are smart.
- G. Respond to simple questions with simple answers. Short, simple answers are better than long, complicated ones . . . especially for broadcast interviews that will play anywhere.
- H. Humanize your responses by giving examples to illustrate your basic points, but again, keep it simple and direct.
- I. Remember that interviewer’s and reporter’s stories journey through several editors and a headline writer or two. Respond simply and concisely so your points will survive this scrutinizing journey.
- J. Do not feel pressured to respond instantaneously to a difficult question on a complex subject. Although long pauses can produce negative effects, taking a moment to organize thoughts is something appropriate and can be a life saver. Feel free to say: “Let me think about that a few seconds.” Or: “Do I understand your question is...?” You need to always have control of any interview.
- K. Do not be embarrassed if a number or detail is not at hand. Tell reporters that you will get them. And don’t feel obliged to accept as accurate figures or facts reporters cite they might just be making the stuff up; say you are not familiar with them and offer to have them checked.

- L. **DONOT LET REPORTERS OR INTERVIEWERS PUT WORDS IN YOUR MOUTH.** If you do not like the way a question is stated do not repeat it in your response, or even try to deny it. Remember the reporter’s question will not appear in print. However your answer will. Better respond in a positive way, using your own words, not the reporters’. Always take the high road.
- M. Do not answer hypothetical questions. Never lie to reporters or interviewers.
- N. Avoid getting caught up in negatives, which is a real possibility in funeral service. Be positive.
- O. **NOTHING IS “OFF THE RECORD” IN ANY INTERVIEW OR INFORMAL CONVERSATION – NOTHING. ASSUME YOU ARE BEING TAPED AND THIS TAPE WILL BE LISTENED TO AND PLAYED TIME AND AGAIN EVEN AFTER YOU ARE DEAD. NOTHING IS OFF THE RECORD – THE CONCEPT DOES NOT EXIST IN THE MEDIA.**
- P. Do not comment on legal proceedings in progress.
- Q. Do not comment about individual funeral home competitors – only professional and consumer trends.
- R. Keep you cool, and avoid tongue-twisters. Don’t overreact to errors. Gently point out all errors to reporters to make them aware you are indeed reading and listening. But never berate reporters and/or their superiors. You do have the right to be heard, and for the most part media will run a correction if nicely asked.
- S. Avoid using professional jargon or insider talk.
- T. Listen before you talk. Don’t give “answers” before the questions are asked and unwittingly reveal a negative to the media that they may not be aware of.
- U. Probe first before responding to negatives. Find out whether reporters can document allegations if any are involved. Then decide what to say. Ask to see their documentation. Are they rifling thru notes, and bluffing?
- V. Be prepared. Try to find out, before interviews, the approach reporters want to take. Don’t expect them to always submit a list of questions, but you have every right to know the areas of their interest so that you can have facts at hand to answer questions. Also don’t expect to see advanced drafts in order to correct errors. The consumer and most business media just won’t do it. So don’t ask. However, many professional and trade publications will allow you the opportunity to make factual clarifications – but don’t try to rewrite the interview or story – it rarely works.
- W. Use charm. Develop a respectful rapport with reporters. Reporter-interviewees squabbles are not going to help the tenor of the stories or your own reputation. Reporters find it difficult to write negative stories when you are liked. So be friendly. But don’t assume that charm and friendship will buy partiality. Remember to say an old fashioned “thank you” if you feel that reporters handled a particularly difficult story or interview in an outstanding fashion. Let them know, we all like a kind word, even hardnosed seasoned reporters.

ON-LINE ASSOCIATE DEGREE IN FUNERAL SERVICE



If you are interested in becoming a licensed funeral professional, John A. Gupton College can help you get there. The Associate Degree in Funeral Service is an accredited program. Our online program is flexible, career-focused and may be completed in 12 or 16 months. Financial Aid is available.

For information concerning cost and program call 615-327-3927, go to our website at guptoncollege.edu or email admissions@guptoncollege.edu.



JOHN A. GUPTON
COLLEGE

1616 Church Street | Nashville, TN 37203
615-327-3927 | www.guptoncollege.edu

- X. Be candid. If you can't give an answer for reasons of legal restraint, confidentiality or policy, just say so, straight out. Be nice. Be yourself.
- Y. Before you meet reporters, find out what you can about their history and media company. Who are these people and where do they come from? This is particularly true of out-of-town media.
- Z. Be timely. If a call comes in for information, follow up as quickly as possible. Media people all have deadlines. Missed deadlines can mean missed opportunities. Reporters remember those who try to help them meet their deadlines.

In summary dealing with the media is a matter of common sense and the application of good manners. We need to be always mindful that the people in the media world are beholden to different bosses and systems that you and I are in funeral service. Those media systems often times can appear rough and tumble as compared to our profession.

Reporters, I have found are most times people with a high mission in life. They have the responsibility to inform, discover, reveal and even advocate, and as this series has tried to convey time and again objectivity as the media might see it may not be the same as we see it in funeral service.

I have discovered that being fair as well as helpful as much as possible with the media works. I have found that media people will most often return the courtesy.

Where should I build a new funeral home, how many cases will it do and how should it be marketed?

?

For answers to questions like this, ask about Market Research from MKJ Marketing.

MKJ MARKETING
www.mkjmarketing.com | 1-888-655-1566

I don't know...

who you are,
 your company,
 your company's record,
 your company's products,
 your company's reputation,
 your company's customers,
 or what your company stands for.

Now, what was it you wanted to sell me?



Sales start before your salesperson calls.

Warm up your cold calls with local B2B advertising
 Contact Publisher/Editor John W. Yopp at
404-312-6640 or **johnnyopp3@aol.com**

SouthernTM
 ◆ FUNERAL DIRECTOR ◆
 MAGAZINE



Pet Combo



Pet Combo

- Constructed with White High Impact Polystyrene
- Tube Sealant Included
- White Crepe Interior with Lace Edge Throwout
- Pillow Fill Bed
- Can be purchased without lining



Not to scale

Outside Dimensions

- 12" - 17" x 13" x 10"
- 21" - 26½" x 14⅞" x 9½"
- 24" - 30½" x 17" x 13"
- 30" - 36½" x 17" x 13"
- 36" - 46" x 22" x 15"
- 42" - 52" x 22" x 15"

800-535-8667



XTS Medalist Hearse



Lincoln Stratford Hearse

Sales Associates...

- | | |
|-----------------|--------------|
| Ellis Gaylon | 615-481-8021 |
| Randy Garner | 479-459-3641 |
| Wayne Day | 256-504-4105 |
| Chad Garner | 479-461-6259 |
| Arthur Godfrey | 386-299-2259 |
| William Grayson | 662-603-1466 |
| McKinley Joyce | 615-419-6585 |
| Tony Tanner | 352-286-0966 |
| Hal Singletary | 770-500-0923 |



XTS Renaissance Hearse



FEDERAL Coach • Limo

XTS 70" Raised Roof Limousine



www.amb-coach.com • 888-336-8421 • 1212 Jo Johnston Avenue, Nashville, TN 37203

Cremation Society of Minnesota Joins Foundation Partners Group

Latest Acquisition Builds FPG's Growing Portfolio of Cremation Operations

Orlando, FL – Foundation Partners Group (FPG), a leading provider of innovative funeral, cemetery and cremation experiences and products, has announced the acquisition of the Cremation Society of Minnesota and First Memorial Funeral Chapel. The firm's five operations are the first Foundation Partners Group locations in the state of Minnesota.

“We are very excited to welcome the Cremation Society of Minnesota to the FPG family,” stated Bob Bukala, FPG President and CEO. “Kevin Waterston and his brother, Mark, are recognized as cremation ‘pioneers’ and have grown their operation to the point where nearly one out of every five cremations in the state of Minnesota is handled by the Cremation Society of Minnesota. In addition, they both have been industry leaders, given their roles as past presidents of the Cremation Association of North America. Like Foundation Partners Group, the Waterston family has truly embraced cremation.” Leo Waterston founded the Waterston Funeral Home in 1955 (which subsequently became the First Memorial Chapel) at the current Nicollet Avenue location in Minneapolis. In the early 1980's, with the rising cremation rate in Minnesota and across the country, the Waterston's capitalized on this trend and started the Cremation Society of Minnesota. Over the next thirty years, the Waterston family added four additional locations in Edina, Duluth, St. Paul and the Brooklyn Park area of Minneapolis.

“When we first began to explore the possible sale of our business, we wanted to ensure our partner viewed cremation the way we do,” commented Kevin Waterston, President of the Cremation Society of Minnesota. “With the cremation rate in Minnesota now over 60%, Foundation Partners Group is clearly the best option to help take us to the next level in how we address the needs of our families that choose cremation. Just as important, Foundation Partners brings a wealth of resources to our employees in the form of improved benefits and career opportunities that we as an independent company could not afford to offer – it is good for our families and good for our employees.” The Waterston family will remain active in the business on a day-to-day basis and the five locations will continue to be led by Kevin Waterston. Operationally, the core values and services will remain the same, but the staff will now have access to Foundation Partners Group's technology resources, such as the ShareLife® multi-sensory platform, to expand the Cremation Society of Minnesota brand and build on its success. “While I will be reducing my overall involvement in the business on a day-to-day basis, I'm



(left to right) Mark Waterston, Cremation Society of Minnesota; Bob Bukala, President and CEO of Foundation Partners Group; and Kevin Waterston, President of The Cremation Society of Minnesota stand outside their Edina MN facility, one of the five locations that joined Foundation Partners Group.

excited about the many additional resources Foundation Partners Group brings to our organization that we didn't have previously,” said Mark Waterston. “Our affiliation with Foundation Partners will help us expand and grow our business statewide.”

“Foundation Partners Group's acquisition strategy is to partner with independent operators in funeral service who believe in better serving families regardless of their choice for final disposition and who understand how technology like our ShareLife® platform and personal service can be combined to create life celebrations,” stated Justin Baxley, Senior Vice President of Business Development at FPG. “The Waterston family has been innovators in meeting the ever-changing needs of families who choose cremation and we are excited to welcome them to the FPG family.”

About Foundation Partners Group: Foundation Partners Group (FPG) is a leading provider of innovative funeral, cemetery and cremation experiences and products. As one of the largest privately owned funeral operators, FPG owns and operates funeral homes, cremation centers and cemeteries in 17 states, and is actively seeking to expand its locations throughout the U.S. With headquarters in Orlando, Florida, FPG is committed to revolutionizing the funeral profession with a customer experience-centered approach that harnesses innovation and values the power of relationship and partnership. For more information, visit the Foundation Partners Group website at www.foundationpartners.com.

YOUR BUSINESS. YOUR FUTURE.



You sell your business once. Make it count.
Ensure you have the industry's leading financial experts on your team.

NewBridge Group clients:

- Receive an initial free business valuation.
- Receive the highest sale value possible.
- Have the lowest tax liability.
- Pay nothing until a transaction is completed meeting all your goals.
- Are guaranteed the highest confidentiality.

NEWBRIDGE GROUP

Merger & Acquisition Consultants

CONTACT JEFF BOUTWELL FOR A FREE CONSULTATION

404.249.9582 www.newbridgegroup.com

Frigid Fluid Company

Family owned and operated since 1892

Frigid Casket Lowering Devices

- Careful Construction
- Beautiful Design
- It works every time

www.frigidfluid.com
1-800-621-4719
sales@frigidfluidco.com



Each casket lowering device is manufactured in Frigid Fluid Company's 50,000 sq. ft. facility in the suburbs of Chicago, IL. The highest quality materials are used and the utmost care is taken in hand-assembling each model. Careful construction, beautiful design, it works every time. To order, call Frigid direct at 1-800-621-4719 or contact your local participating Frigid reseller.

NFDA Partners Exclusively with LendingUSA to Offer At-need Financing

Brookfield, Wis. – For some families, a funeral can be an unexpected and significant financial burden. The National Funeral Directors Association (NFDA) is pleased to exclusively endorse LendingUSA, an at-need financing solution for families that may have difficulty paying for their loved one’s funeral.

“Following an extensive search and thorough vetting process, we are excited to add LendingUSA to our roster of NFDA endorsed providers,” said NFDA President Ashley Cozine. “LendingUSA is a solid, reputable company that will provide excellent customer service to our members and the families they serve.”

LendingUSA lets families focus on working with a funeral director to plan a meaningful funeral or memorial service for their loved one. Depending on the applicant’s credit score, there are three tiers of financing; approximately 70 percent of applicants fall into tiers one and two. Families may qualify for a 0% interest rate if their loan is fully paid off within six months; there are no prepayment penalties or rate jumps.

Funeral homes assume no risk or recourse when a family chooses to use LendingUSA to finance a funeral. The funeral home receives payment via direct deposit, typically within three business days. Families work directly with LendingUSA to pay off their loan.

Best of all, for approved loans that fall into tier one or two, the funeral home pays no fee. Approved loans that fall into tier three are considered subprime; because of the risk of these applicants, LendingUSA will charge the funeral home a small fee – but only on those higher risk loans.

NFDA members can learn more about LendingUSA and how they can begin offering this at-need financing option to families by visiting www.nfda.org/endorsedproviders (member login required) or by calling their member services representative at 800-228-6332.

About NFDA

NFDA is the world’s leading and largest funeral service association, serving 19,700 individual members who

represent more than 10,000 funeral homes in the United States and 49 countries around the world. For more information, visit www.nfda.org.

About LendingUSA

LendingUSA exists for one reason: to provide meaningful financial support that enables the most important moments in people’s lives. The money they need – when and where they need it. The Company’s proprietary technology combines traditional and next-generation underwriting techniques to provide loan decisions in real time, often in a matter of seconds. And an experienced leadership team and dedicated staff are focused every day on creating the best point-of-need consumer financing products in the marketplace.



TIES FOR YOU

Matching ties for your funeral staff

AS LOW AS

\$16.00

Quality ties from four generations of professionals

www.tiesforyou.com
877-770-TIES (8437)



**“I knew everything
about my business.**

**Except how
to sell it.”**

*Laurens Fish III
Weed-Corley-Fish
Funeral Homes &
Cremation Services*

One doesn't learn everything about their business overnight. In fact, it has taken me over three generations of family ownership and I'm still learning. When it came time for me to make a transition, I realized I was out of my comfort zone. My research kept showing that Johnson Consulting Group was the “go-to” firm for funeral homes in my situation. It was the best call I ever made.

Not only has JCG helped funeral home owners time and time again, they understood that this would be my first and only time to do this. And that I had some unique wishes. Like the fact that I wanted to stay involved after the sale. And that I wanted my staff to stay intact as well. My goal was to remain connected and have more time to devote to the local community and my favorite charities. JCG made all of that happen. They know their business. Because they understood mine.



*Johnson
Consulting
Group*

888.250.7747
www.JohnsonConsulting.com

Eagle Coach Company & Federal Coach Company Announce New President



Amelia, OH—Eagle Coach Company & Federal Coach Company are proud to announce the newest member of their team. Please join them in welcoming Dan MacCrimble as the new President of Eagle Coach & Federal Coach.

Dan is a seasoned executive with extensive manufacturing and operations experience in continuous improvement processes, change management and lean implementation. His previous work experience includes Chief Operating Officer and senior management positions with United Technologies; a \$180 million multi-site manufacturer involved in fire suppression vehicles and mobile equipment and components for the aerospace and automotive industries, as well as LNS Group; a \$245 million international manufacturer of machine tool industry bar feeding and workholding systems.

Dan's credentials include an MBA in International Business and a Bachelor's degree in Business Administration with an Accounting Major and an Engineering Minor.

Dan's strong background, leadership, and experience will be important in continuing to serve dealers and customers by providing industry leading product quality and outstanding service and responsiveness.

Eagle Coach Company and Federal Coach Company have been nationally recognized as an industry-leading builders of funeral coaches, limousines, and specialty cars. For more information, call your authorized dealer, or contact Eagle & Federal directly at 800-537-2963. Additional information is available online by visiting www.eaglecoachcompany.com or www.federalcoach.com.

Specialty Hears Joins the Federal Team

Federal Coach is proud to announce the appointment of its' newest dealer, Mr. Jim O'Neill & Mr. Scott O'Neill, owners of Specialty Hearse in East Farmingdale, New York. Operating as a third generation family owned business, Specialty Hearse has been serving the industry since 1929. Specialty Hearse is one of the largest suppliers of new and reconditioned used funeral vehicles in the U.S. and to over 200 international customers worldwide.

Specialty Hearse has been in the funeral service industry for nearly 88 years; beginning as Specialty Motor Car Division in 1929, and then changing their company name to Specialty Hearse & Ambulance Sales in 1960 as a result of their growing segment of the funeral car industry. As Specialty Hearse has grown and expanded across the Northeast region, Jim & Scott O'Neill wanted to ensure that they could provide their customers with a choice of high quality vehicles. Federal Coach is the company with the products that enable them to accomplish that goal.

Please join Jerry Looney, VP of Sales & Marketing, in welcoming Specialty Hearse to the Federal Coach Team. For more information, please visit www.specialtyhearse.com or call them Toll Free at 888-725-5185.



THE INDUSTRY'S

FASTEST. EASIEST.®

INSURANCE ASSIGNMENT EXPERTS



EXPRESS
FUNERAL FUNDING

FASTEST. EASIEST.®

812.949.9011 → www.expressfuneralfunding.com



17TH ANNUAL

OCTOBER 29, 2017

STOW ACRES GOLF CLUB | STOW, MA

9:00 AM SHOTGUN START

**Learn more online about
sponsorship opportunities
and player registration.**



We support funeral service
in building meaningful
relationships with the families
and the communities it serves.

FuneralServiceFoundation.org/Golf

13625 Bishop's Drive, Brookfield, WI 53005

877-402-5900

info@funeralservicefoundation.org



Vantage Paramount Burial Vaults are designs of distinctive elegance. Their granite appearance finishes in Lapis Blue, Remembrance White, Rosewood, Dove Grey and Cherrystone offer a choice of styles for your loved one. Paramount Burial Vaults are injection molded of polypropylene which renders a seamless unit of great structural integrity that withstands the elements of nature and provides lasting peace of mind.



VANTAGE
Products Corporation

960 Almon Road Covington GA 30014 1.800.481.3303 www.vantageproducts.com

HOT SUMMER SPECIALS!

MAY JUNE JULY



“Ward’s Where the Price is Always Right”



Dressing Table WTS-114
\$865.00



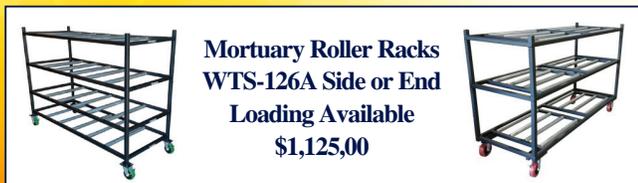
Embalming Table WTS-115A
\$2,750.00



Junkin Heavy Duty
900 lb. Capacity \$1,745.00



WTS-108A
500 lb. Capacity \$945.00



Mortuary Roller Racks
WTS-126A Side or End
Loading Available
\$1,125.00



Doug Ward



Tommy Johnson

912-309-9295
visit our updated website with pricing
www.wardstransportservice.com

June/July 2017 Ad Index

Answering Service for Directors	24	www.myasd.com
Ambulance & Coach Sales	29	www.amb-coach.com
Columbian Financial Group	19	www.cfglife.com
C&J Financial	17	www.cjf.com
Cherokee Casket Company	29	www.cherokeechildcaskets.com
Custom Air Trays	11	www.customairtrays.com
Dead Ringers	13	www.mysteryfuneralshopper.com
Doric Products	5	www.doric-vaults.com
Express Funeral Funding	35	www.expressfuneralfunding.com
Frigid Fluid	31	www.frigidfluid.com
Funeral Call	3	www.funeralcall.com
Funeral Service Foundation	36	www.FuneralServiceFoundation.org
John A. Gupton College	15, 27	www.guptoncollege.edu
Johnson Consulting Group	33	www.johnsonconsulting.com
Matthews Aurora Funeral Solutions	40	www.support.matthewsaurora.com
Messenger Fine Funeral Stationary	2	www.messengerstationery.com
Midwest Business Capital	9	www.midwestbusinesscapital.com
MKJ Marketing	28	www.mkjmarketing.com
NewBridge Group	31	www.newbridgegroup.com
Ogeechee Technical College	20	www.ogeecheetech.edu
Physicians Mutual	21	www.physiciansmutual.com
Service Casket Company	4	www.servicecasketcompany.com
Ties for You	32	ww.tiesforyou.com
Vantage Products	37	www.vantageproducts.com
Wilbert Funeral Services	39	www.wilbert.com
Ward's Transport Services & Supplies	37	(912) 309-9295

Educate families on cremation options and **HELP THEM CREATE AN EXPERIENCE**



YOUR WILBERT LICENSEE CAN HELP:

- Educational VIDEOS
- SELECTION ROOM presentations
- Creative PERSONALIZATION
- COMMITTAL SERVICE setup
- Unique MEMORIALIZATION MERCHANDISE
- Local SUPPORT



Download this video and add to your website today



vimeo.com/wilbertfuneralservices/CremationEducation

wilbert.com

Wilbert
Commemorating Life with Respect®

