

# Southern<sup>TM</sup>

◆ FUNERAL DIRECTOR ◆

MAGAZINE

August 2017

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

## Casket Issue

DESIGN No. 2.

NO. 22, SANTA CLARA.

ILLUSTRATION 400.

Made from the finest selected cold rolled copper with embossed copper Mosaic ornaments. Copper bronze finish, hand polished. Interior of casket tufted with the finest white or cream satin. Plate glass in top with a solid metal cap. The handles have the Atlas steel brace and are bolted to the body of the casket into reinforced brass plates; they are strong enough to carry any weight to which they will be subjected.

Outside dimensions of casket in inches: 30 wide, 78 long, 25 high.

Photo and information credit to Mike Beardsley

Thacker Casket Oldest Family Owned Casket  
Mfg in United States  
Cherokee Casket Family "Q&A" Mike, Casey  
and Jason Mims  
Service Casket Father-Son "Q&A" Interview,  
Scott Jones, Sr., and Scott Jones, Jr.  
Casket Discounts/Rebates - "The Butterfly Effect"  
Deanna Dydynski  
Matthews-Aurora Funeral Solutions Shares  
Integration Update  
Honoring Tradition, and Financial Growth with  
Live Oak Bank - Meet the Team  
Dealing With the Media, by Todd Van Beck, Part I  
"Cash Flow Invitational" Federated Funeral  
Director's Conference - Photos and Summary



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*Wilbert*  
MEMORIALS

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## FUNERAL DIRECTOR

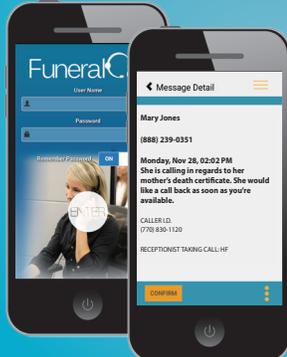
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**Vol. 172 No. 6**

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## notes from the editor

“From the Mailroom .... A special thanks to Gerald Davis for his comments from our recent “Cremation” publication:

John.. I hope all is well with you and family...

I was just reviewing your August 2017 issue. Great content!

Here is another interesting trend that has raised its head in the industry.. Over the past few decades the industry frequently described cremation as a “Race to the bottom”... Today we are hearing the same phrase applied to burial. There is plenty of evidence of this trend as families buy lower cost caskets... When both cremation and burial are described as a race to the bottom, the industry is likely to consolidate at a greater pace than one might imagine.

Also.. when cremation hits 75% (and I think sooner than CANA projections), what is the effect on product selections? If only 25%+- are buried, and 75%+- cremated, will there be as many metal caskets offered to families as funeral directors still hold out the hope of cremating higher volumes of hardwood caskets? Will burial families continue to select basically 60% metals and 40% woods. With so few caskets being offered and sold to families, the need to produce hardwoods and metals at lower prices will be intense. This will then cut the number of SKU's offered by casket manufacturers which will change how funeral homes purchase caskets. Funeral home at need deliveries may decline as one-at-a-time casket delivery costs may be

cost prohibitive.

WOW things are changing at an incredible pace.

Keep up the great work!

Gerald Davis

President-Starmark Cremation Products & Vantor Corporation



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# Founded in 1939, Thacker Casket Company Is Now the Largest Family Owned Casket Manufacturer in the United States

## 6 Reasons to Consider Thacker as Your Casket Supplier

**THACKER**  
CASKETS

### **#1 – Continued Growth: Wouldn't you want to be on the winning team?**

Thacker Caskets has grown tremendously over the years. Thacker started as a small casket distributor in Washington, D.C., and is now the largest private/family-owned casket company in the country. Thacker's growth has expanded not only across funeral homes, but also internally as Thacker manufactures all its own metal caskets at Thacker Casket Manufacturing located in Florence, Alabama. From a point 30 years ago where Thacker sold only 6,000 caskets, to now being the 3rd largest in the country, the company continues its growth path despite industry headwinds.

Thacker's growth is fueled by funeral homes in the south, midwest, and east coast who are opening their eyes to new and different ways of running their business. Thacker serves as the bridge between the low-cost suppliers who only provide a casket and price with no support to the funeral home; and high-cost providers who show support but prices continue to climb sky high. Thacker provides caskets at prices at near "Chinese" cost, but with the valued merchandising support in the form of trained Sales Consultants, consignment, cut display rooms, digital presentation through iArrange™ and more! For those funeral homes that are done with continuing to raise prices to families to meet profitability levels, Thacker is the answer – and the proof of that is Thacker's continued growth.

### **#2 – Cremation : Who would have ever thought that cremation would be a reason to consider a casket supplier?**

Thacker has the most comprehensive and applicable line of cremation products for today's funeral directors including its industry changing Remembrance Line™, modern line of urns and keepsakes, and finally cremation boxes. Thacker's Remembrance Line™ metal ceremonial rental caskets have been a large part of Thacker's recent growth. Larger companies continue to push and promote their "burn" cremation caskets that quite frankly look sub-par to a traditional burial casket, and not to mention are very expensive to a family. Thacker has adopted an entirely different philosophy – the ceremonial rental casket.

While the rental casket is not a new concept, Thacker is the first one to take and embrace this wonderfully profitable rental casket concept. Thacker singlehandedly moved the industry forward by creating a metal rental casket and cremation rental merchandising plan. Creating the metal ceremonial rental casket allowed Thacker to now offer rental caskets ranging in different eye appeal, colors and themes. Cremation has surpassed 50% nationwide and FINALLY funeral directors now have more options outside their traditional button corner oak rental casket.

In addition, Thacker also developed a "Rent the Rental" concept whereby funeral homes can rent the ceremonial rental casket from Thacker, as opposed to buying one that often leads to tying up cash flow and not to mention tying up floor space at the funeral home. Any funeral home in Thacker's expansive distribution network that covers over 17 states, can rent any rental casket from Thacker for the service. Thacker will drop off the rental casket and insert, then come back after the service to pick up the rental casket.

Outside of Thacker's Remembrance Line™, Thacker also has a modern line of urns that it provides funeral homes. Everything from simple wooden boxes to elegant brass urns are available to funeral homes at extremely

reasonable prices. Thacker's urn line also features unique keepsakes such as roses, songbirds, photo frames and more! Urns from Thacker are available at a much more reasonable price than other suppliers in the industry.

Lastly, on the topic of cremation, Thacker also provides funeral homes high-quality cremation boxes for funeral homes. The cremation boxes are a great example of how Thacker has become a one-stop-shop with regards to all your cremation needs! Why deal with multiple vendors when you can just deal with one?!?

### **#3 – Merchandising Philosophy**

Is your casket vendor getting too high priced and therefore forcing you to continually raise your prices to your families? The fundamental problem of many funeral homes dealing with the bigger casket companies is that those companies continue to raise prices every year, and the solution these companies offer to funeral homes to maintain its profits is to simply raise their prices to a family. This is not the answer.

To the funeral homes feeling this push-pull of maintaining profits, but not wanting to increase prices – there is an answer! Thacker's merchandising philosophy is totally different. Take out the 18 gauge round end dark blue, white and pink, or bronze casket and replace it for a high eye appeal 20 gauge casket with the same overall look! All these 18 gauge round end caskets are now pushing a \$2,000+ list price to a funeral home. After a 2x markup these caskets now retail for almost \$4,000 yielding a \$2,000 profit.

Thacker has replaced many of its older 18-gauge round end models with 20-gauge square end versions that look exactly the same. This allows Thacker to price these caskets at a much more affordable cost to a funeral home which can in turn be passed to a family. For example, Thacker's Carnation is priced at \$819 – this price allows a funeral home to earn over \$2,000 profit at only a \$2,895 price point! At a price point of \$819 – the Carnation is on average over \$50 less than its eye-appeal comparable Chinese caskets! This is only one specific product example that creates Thacker's overall merchandising philosophy. As families care less and less about gauge, round ends v. square ends and other old-school merchandising philosophies, funeral directors need to look to new product lines to meet the changing needs of their families.



2017 net price after discounts

Thacker's merchandising philosophy allows funeral homes to lower prices as opposed to raise prices like the other big companies suggest.

### **#4 – Family-Owned**

Does your Wall-Street driven casket provider fully understand the struggles of operating a family owned and operated business?

The bigger casket companies in the funeral industry are publicly held companies who have an agenda driven by the needs of investors and often run their businesses in favor of short-term goals, despite what may be best for the long-term objectives.

The only investors at Thacker are its funeral home customers – Thacker's number one goal is to make the funeral home customers not only satisfied, but successful. Being a family owned and operated business can be hard as the owner, management and personnel are pulled in so many different directions. Balancing any small business is a tall task – and there is no company out there who understands this better than Thacker. Thacker feels the same pressures that small businesses feel such as increased healthcare costs, rollercoaster costs for fuel, maintaining an excellent staff, continued capital investments, and more. Therefore, Thacker understands and can appreciate the importance of controlling its costs and making its customers as efficient as possible!

## #5 – American Made

Has your vendor moved its production to Mexico or China but continued to raise prices to the funeral home?

The big companies in the industry are realizing significant savings on labor, by producing caskets outside the United States where labor is extremely cheap. However, while the big companies save money the funeral directors continue to bear price increases every year.

At Thacker, all of our metal caskets are American-made but still carry a price that is less than the bigger companies. While carrying an American-made product can give your funeral home a sense of patriotic pride, with Thacker it does more than that – it puts the money back in your bank account.

## #6 – What’s the Next Big Thing?

What’s the next big thing that Thacker will innovate to meet the needs of my families, and help my business?

Thacker’s growth is fueled by the innovation that resonates with its funeral home customers. Just think of Thacker’s innovations in the last 5 years – iArrange™, Remembrance Line™, value products, and more! Thacker has continually innovated internally within the organization to become more efficient, and externally as it relates to products and services that are right for funeral homes and the families they serve. Thacker is always in development of “The Next Big Thing” – and that’s always a reason to consider Thacker as your casket vendor.



THACKER  
CASKETS

2017 Sales  
Meeting &  
Honors Dinner



Bob Cullen  
25 Years of Service



Bucky Stevens, Virginia  
2016 Salesperson of the Year

# Growing

while other suppliers are

# Closing

As corporate manufacturers announce employee layoffs and production moving to Mexico, Thacker remains committed to American workers. In fact, Thacker is proud to announce the recent **acquisition** of both **Madison County Casket** in Mississippi and **Edison Casket** located in New Jersey. These deals will expand the Thacker network to include 17 states across the US.



# THACKER

CASKETS

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# SFD Goes Family “Q&A” with Cherokee Casket’s Mike, Jason and Casey Mims

## 1. Take us back many decades and tell us how and when Cherokee was founded and how it got its name?

Casey: In 1941 Sarah Betts founded Cherokee Casket Company. Sarah Betts founded the company on the principle of quality craftsmanship and good service. In 1987 Dean and Henrietta Mims purchased the company. Cherokee Casket Company continued to pride itself on Integrity, Quality and Service in providing infant, children and youth caskets. After Dean and Henrietta Mims retired in 2004 their son Michael became President of Cherokee Casket Company. Michael has continued the tradition of striving for “Excellence without Exception”. In 2009 Michael welcomed his son Jason onboard as the Vice-President of Operations.

The Company name comes from the state flower of Georgia – The Cherokee Rose. Back in the 1800s, when Native Americans were marched west on what we now know as the Trail of Tears, many children died and many of the tribeswomen grieved for their children. Legend is the tribe prayed for a sign of comfort, and as if by magic, a Cherokee Rose sprang up for every tear the tribeswomen shed along the Trail of Tears.

## 2. Tell us any unique or funny stories if you worked there in your youth or use to hang out during summer time or any other time as a child?

Jason: When I was child I would spend a week or two with my grandparents. As with most kids I was always wanting money so they would set me up at a table in the front office to put together catalogs and I would also stuff and seal envelopes. I can’t even remember how much they would pay me for each, I just know that I would sit there for hours and always came home from their house with more money than I had when I



(L-R) Jason, Casey and Mike Mims of Cherokee Casket Company during a recent convention

got there. I also remember riding around on the caskets dollies in the shipping department with my cousins on the weekends. Probably one of the reasons they were so willing to pay me to work in the office.

## 3. Has Cherokee always manufactured from the same address as it does today? Or, has it operated out of previous locations and where?

Mike: Mrs. Betts started Cherokee out of Barnesville, Georgia in 1941. Within a few years she needed more space and moved up the road to Griffin. During this time our country was deeply involved in WWII and most of raw materials were being used for the war effort which made manufacturing a challenge. As the war ended business picked up and she moved the business one last time to our current location of 930 Harlow Avenue. Over the years Mrs. Betts twice enlarged the physical plant as the company quickly grew from a regional to a national company. In the mid-80s Dean



# Cherokee

Child Caskets

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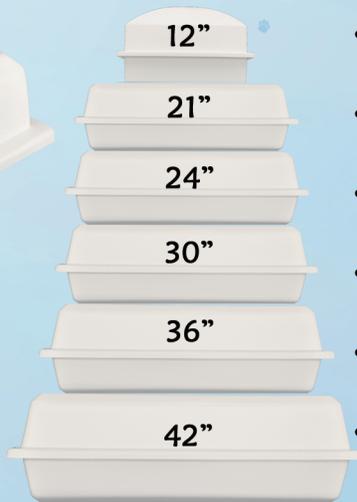


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- 24" - 30½" x 17" x 13"
- 30" - 36½" x 17" x 13"
- 36" - 46" x 22" x 15"
- 42" - 52" x 22" x 15"

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and Henrietta Mims (My parents) purchased Cherokee Casket from Mrs. Betts. For the next 20 years Cherokee grew internationally as the known specialist in child caskets. I officially started with Cherokee the first of 2005. I built on the foundation laid out by Betts and the Mims' of "Integrity, Quality and Service". Then in 2008 Jason and Casey joined the Cherokee family bringing youth and a new energy for an ever changing industry. We now have expanded our physical plant that includes 10,000 sq. ft. warehouse space and 6,000 sq. ft. showroom for our expanding business.

**4. With the continued rise in "Cremation" and alternative burial choices, how has Cherokee diversified itself and products to adapt to the changes and the funeral directors needs for a variety of products and services?**

Casey: We have added a variety of urns, a Willow casket, Pine casket and all of our cloth covered caskets are suitable for cremation. Some of our urns can be engraved for an added personal touch; and caskets can be personalized with a pop-in panel.

**5. What are some of the "Eco/Green" initiatives you are making and adhering to?**

Casey: We have added Willow and Seagrass caskets to our product line for "natural/Green" burials. We also have the Style 80. It is made of pine wood and peg joints with an optional Muslin lining.

Jason: We have not seen as large of a demand for "Eco/Green" in the children's side of the funeral industry.

**6. Your family has been active and a strong supporter of Casket & Funeral Supply Association of America (CFSA), how has that organization helped you in business and your involvement as an Officer and/or Director within the association?**

Jason: As a company and me personally have greatly benefited from being part of CFSA. Cherokee uses the resources of CFSA on a daily basis, from the credit reports when opening lines of credit for new customers,

to meeting new companies that supply raw materials for manufacturing our caskets. While sitting on the Board of Directors I learned a lot about the funeral industry. Coming into the company I knew nothing at all about the funeral industry or manufacturing. With the contacts and friendships that I made through the Board I was able to quickly get a grasp of how things worked and learn for everyone's experiences.

**7. Tell us about the next generation to eventually take over and continue the Cherokee legacy.. More so, your son, Jason and his wife, Casey?**

Casey: Jason and I moved to Griffin in 2008 so that Jason could help his father run the business. He is the Vice President of the company. We married in 2009 and purchased a home in McDonough about 15 miles north of the plant. I became a part of the Cherokee Family in 2011 and have been the Executive Sales Representative for our sister company, Cherokee Specialty Caskets. I also do the advertising for both companies.

Jason: We are always looking for ways to manufacture products ourselves or ways to add value to the products we are currently producing. Just this year we purchased an embroidery machine so we can make our own panels and also personalize them for each family if they choose to do so.

**8. What has been the hardest and difficult times for Cherokee?**

Mike: I know this is odd to say but we wish every day that there was no need for our products and services so we can close our doors. We know that each casket we make today means tomorrow a family will experience the grief in the death of a child. Fortunately, over the years since 1941 the child death rate has dramatically dropped due to better healthcare, prenatal care, immunizations, and safety education. Though we have the difficult job of making child caskets it pales in comparison to the funeral professional who has to take a child from a mother's arms.



## 9. What has been the most rewarding times for Cherokee?

Casey: Personally, the most rewarding thing at Cherokee is being able to help funeral directors when they need someone to vent to when dealing with the death of a child and their families.

Jason: I feel that knowing our product is able to help a family get some form of closure with the loss of a child is the most rewarding thing for Cherokee

Mike: Seeing in the eyes of our employees the pride they feel in providing a quality funeral product for families who experience the death of a child. We have some of the most wonderful, committed workers.

## 10. Who has been the most influential person in your life?

Casey: Honestly, my husband is the most influential person in my life. He is so hard working, and doesn't stop until the job is done right. He is always so positive and always encouraging me to believe in myself.

Mike: My father who taught me that integrity is earned daily through hard work and service.

My father and Grandfather who always showed me to work hard at everything you do and to always strive to

be better.

## 11. Finally, where do you see the ever changing funeral profession in 10 years and what is the biggest challenge for Cherokee over the next 10 years?

Mike: Thank you for the compliment but I do not think I'm that wise to be a harbinger that foreshadows the future of our industry. However, Cherokee can at times be a bellwether that shows an existence of change in our industry. Cremation is a good example. We all have seen the change that has taken place in our industry over the last 10 years. How we got to this point I will leave to the experts. For me I deal with the reality of today and where do we go from here. We never thought parents would cremate their child until we were proven wrong over the last 10 years. This never affected Cherokee that much since our caskets are made for cremation or burial. The bellwether is that young people are coming across our industry thresholds settling for cremation of their child. Since cremation appears to be here to stay Cherokee's challenge is to continue creating quality products that meets the industries needs when it comes to child services.



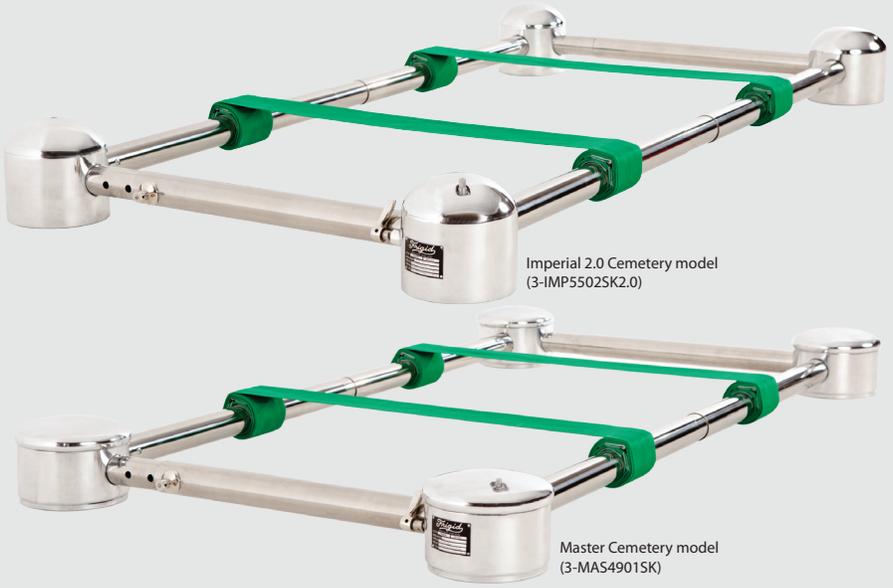
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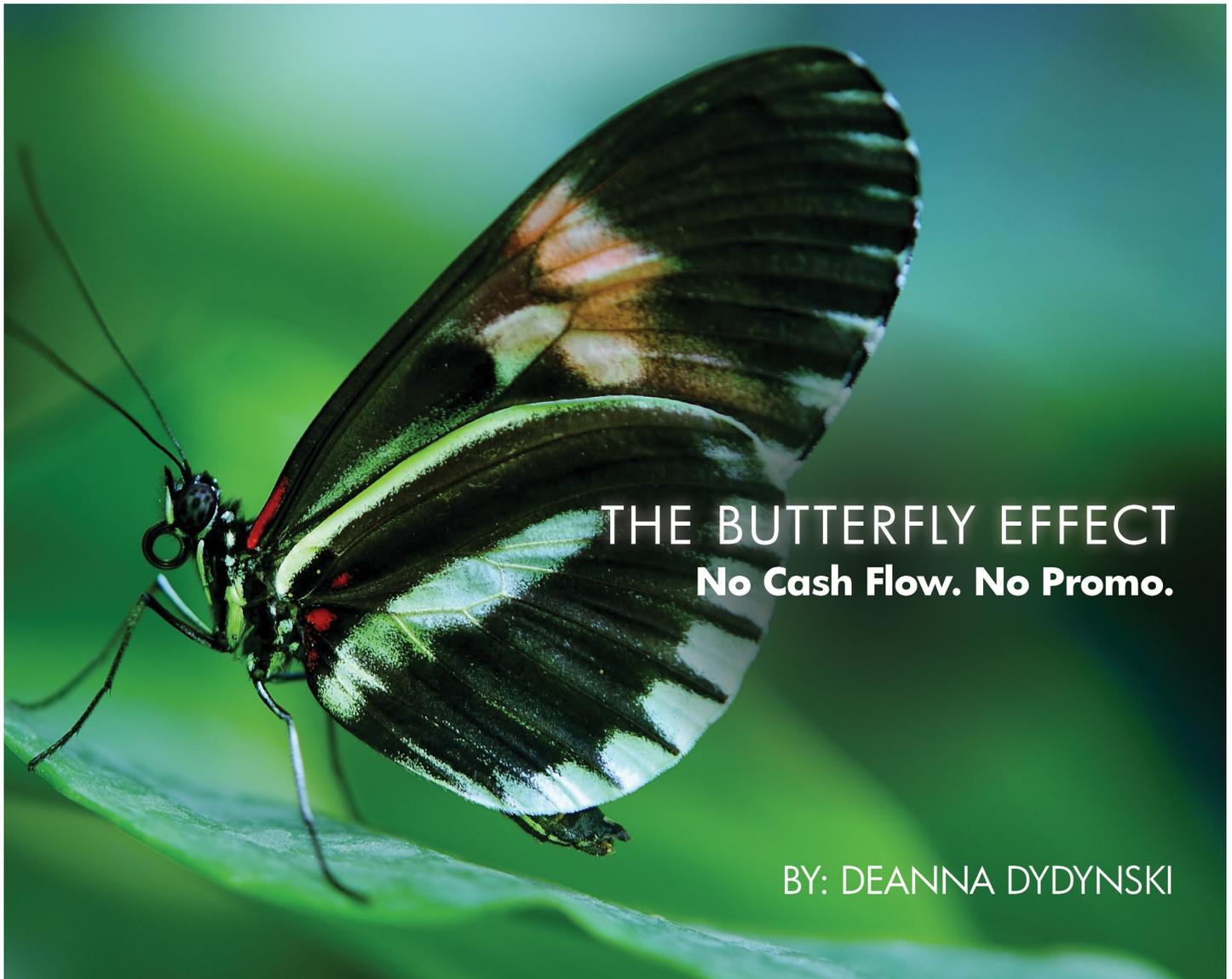
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BY: DEANNA DYDYNKI

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As funeral directors, you have most likely seen offers like these or ones very similar. You know that almost every quarter your casket company offers a promotion or that when you pay within the 30-day terms period, you receive a discount. As an ex-casket supplier, I was often surprised at the amount of funeral homes that were not paying within terms or participating in the promotions that we were running. These were serious money-saving opportunities and I could never understand why funeral directors were not taking advantage of them. Typically, when a funeral director turned down a promotion the reasons were either; “I do not have the money, I do not have the storage or it is really slow for us right now.” It was difficult not to be a little suspicious of the, “I do not have the money”

naysayers, because in the casket supplier world it is perceived that funeral directors do not hold services, let alone purchase caskets without first being paid by families. However, having transitioned into the financial sector of the funeral industry, at an insurance assignment funding company, my perspective has changed drastically. Yes, on almost every occasion funeral homes do not hold services without gathering payment, however there are several instances where this does not hold true. As funeral directors, you are most likely accepting payment for your services, one of four ways: cash, check, credit card or life insurance policy. If you are not currently accepting life insurance as a form of payment, you are either; refusing to change, have never outsourced to a funding company



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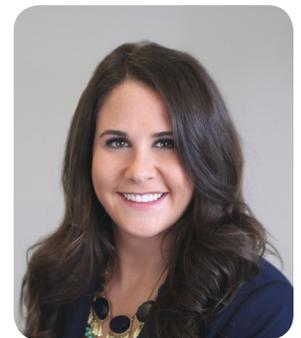
payment for your services, one of four ways: cash, check, credit card or life insurance policy. If you are not currently accepting life insurance as a form of payment, you are either; refusing to change, have never outsourced to a funding company and know all too well the challenges of an in-house insurance assignment procedure or your previous funding company overpromised and under delivered. If you are not accepting life insurance as a form of payment, you are missing out on ample amounts of business, as over 60 percent of Americans have life insurance (LIMRA,2016), but that is a different topic for a different day. If you are accepting life insurance as a form of payment but have not outsourced to a funding company, you are missing out on: cash flow, peace of mind, freeing of your receivables, additional time to spend with families, financial invulnerability and do not forget, casket supplier discounts!

Without consistent cash flow, you cannot pay yourself, your staff, your suppliers, you cannot invest in marketing or business growth opportunities, and you can forget about taking advantage of volume saving casket promotions. No cash flow, no casket promo! Proper cash flow management is essential for every aspect of your business, because money is what you need to keep your funeral home running. If your funeral home has not outsourced to a funding company then you are most likely waiting 30, 60 and sometimes months to get paid from insurance companies. How can you possibly expect to keep your business running smoothly, or take advantage of casket savings and promotions if you are waiting to get money from insurance companies for funeral services you provided months ago?!

You see, as a casket supplier, I did not have an understanding of the insurance assignment payment process and the effect it can have on a funeral home's cash flow, which ultimately effects timely payment and the option for funeral homes to take advantage of casket promotions. Not having proper cash flow, causes a butterfly effect. If you are unfamiliar with the "butterfly effect," it is in reference to the chaos theory; in which one change in a complex system can have larger effects elsewhere. If your funeral home does not have proper cash flow, this will cause a chain reaction throughout your business, slowing growth and investment opportunities. Too commonly, when funeral professionals are looking to improve cash

flow they increase service costs, lower operating costs or cutout investment opportunities, overlooking the option to free receivables. Free your receivables and you will improve your cash flow. Sounds easy enough, right? Well with challenging insurance companies holding policy payment for over 30 days or receiving false verification information, funeral homes that are processing insurance assignments in-house have found, it is not that easy after all. Outsourcing an insurance assignment funding company will eliminate these challenges and improve your cash flow. Funding companies are experts on insurance and can accurately verify claims and also get your funeral home paid within 24 hours, allowing you to take advantage of terms pay discounts and casket promotions. Additionally, all of these services can be provided at no charge to the funeral home. Not all funding companies are created equal so it is essential to find a funding company that provides the industry's fastest and easiest services. Utilizing a funding company can have a positive impact and effect on your business. As the butterfly effect would have it; if your funeral home has money on-hand to take advantage of discounts, then you are able to save money, ultimately improving your bottom line. Sometimes the smallest change in your business can have the largest impact, and outsourcing to a funding company to improve your cash flow is one small change, that will have an alarmingly positive result!

*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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# Honoring Tradition, Financing Growth: Meet the Team at Live Oak Bank

Funeral homes and cemeteries have changed vastly over the last few decades, with continued evolution expected as the purchasing and decision-making power of the millennial generation increases. In turn, funeral home and cemetery owners, like yourselves, are evolving their businesses to stay relevant. But where, and how, do you get started?

At Live Oak Bank, it was evolving industry changes and witnessing the increasing pressure on funeral home owners to stay relevant that prompted us to enter the funeral profession many years ago.

Our Funeral Home and Cemetery Lending team understands the funeral profession and what funeral business owners need to succeed. Our team is comprised of individuals who are experts in the funeral profession and finance, which allows them to work closely with owners and operators to help them improve cash flow and grow their businesses.

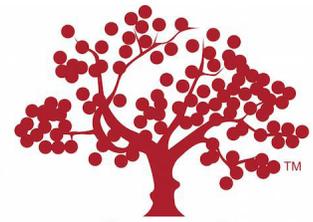
## How we work with customers

Our customers are the reason we are in this business. We understand that our customers are dedicated to seeing families through the hardest of times. As a result, Live Oak is dedicated to serving our clients so they may focus on each family who walks in the door. As the general manager for Funeral Home and Cemetery Lending, Tim Bridgers is focused on leading his team to understand and meet the business and financial needs of each funeral business owner. Tim joined the bank in 2014 with more than ten years of valuable business and entrepreneurial experience. He is a former business owner and developer of two successful companies, and he understands the challenges business owners face. He is dedicated to ensuring that small business owners in the funeral profession become and remain successful.

Live Oak encourages its employees to be entrepreneurial-minded while constantly keeping the customer at the center of their attention – treating every customer like the only customer. That’s an idea that Tim consistently promotes with his team and with each

of his customers. Legacy also means a great deal to Tim. He enjoys lending money to funeral homes and cemeteries on behalf of Live Oak Bank

and preserving the legacy of businesses that have been in operation for more than 100 years.



**LIVE OAK BANK**

## Each business is a different story – how Live Oak approaches refinancing

When determining the price tag on a loan, lenders should consider more than tangible assets or real estate value. The goodwill of a business is also an important part of the equation. At Live Oak, Loan Officer Nick Padlo recognizes how vital it is to consider every aspect of the business along with the nuances that make each funeral business unique.

Nick joined Live Oak Bank in 2014 and works closely with funeral home and cemetery owners to find financing solutions that fit each borrower’s unique situation. One great example of Nick’s work came when he was approached by a customer to refinance debt originally allocated toward real estate. Working closely with the customer, Nick identified that the original loan proceeds warranted a fully amortizing 25-year loan. The customer previously struggled to make loan payments due to the short amortization period. After working with Nick and Live Oak, the business has an improved cash flow, allowing the owners to reinvest in the funeral home.

In addition to Nick’s financing expertise, he supported several different customer segments prior to joining his current team. He served as a relationship manager where he assisted healthcare customers in the Northeast and worked as an underwriter for Live Oak’s Agriculture team. Nick understands the challenges of small business owners and is inspired daily to help funeral business owners seeking ways to grow.

## Funeral home acquisitions: From plans to reality

Acquiring a business is just one of the many things that Live Oak helps its customers do every day through financing and industry-focused support. No one on the team is more familiar with this process than Loan Officer Sarah Andrews.

Sarah was working closely with a customer who was interested in acquiring a funeral home business with two locations. The purchase price was \$1.6 million, and Live Oak was able to provide financing for the purchase of the business assets, real estate, working capital and closing and soft costs. The new funeral home owner worked with Sarah on a seller carry note which saved him a 10 percent equity request and provided a reduction in capital gains tax. Ultimately, the borrower was able to fund the project and maximize his investment fully.

As a member of the funeral home and cemetery lending team, Sarah evaluates loan applications for cash flow, credit and competency of the borrower to originate new loans daily. Before joining Live Oak, she worked

as an accountant for a tax consultant and forensic accounting firm, as well as in finance at a property management firm in the Southeast. She also holds her North Carolina CPA license, which is valuable for evaluating financial statements with customers and determining loan programs that can improve their financial performance.

## Funding expansion: Building on success

One funeral home owner, whose business was established over a century ago and maintained by his family for over half that time, realized that his three locations were no longer enough. Given the growth experienced over time, the owner sought to improve business and better serve the community with the addition of a fourth location. Understanding the unique needs of the specific market, the funeral home owner wanted the new location to offer an on-site crematory to accommodate the rising cremation rate in the area.

As a loan officer specializing in the funeral profession, Live Oak's Meghan Cowan worked hand in hand with the owner to calculate what it would take for the new location to break even as well as refinance existing

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debt in a way that provided a longer loan term at a more favorable rate. By understanding the new market and improving the cash flow of the business, Meghan helped the funeral home expand, ensuring continued successful operations.

Ultimately, Live Oak will be able to save the owner over \$35,000 per year by providing a longer term and more favorable rate, substantially increasing the cash flow of the business. The improved cash flow combined with additional financing for construction of the fourth location will allow the funeral home to expand, obtaining greater market share and ensuring continued successful operations.

Meghan joined Live Oak Bank in 2010 as a relationship manager in the bank's servicing department. Meghan has also served as an underwriter and credit officer, providing her a thorough understanding of the loan process. As a loan officer on the Funeral Home and Cemetery Lending team, she evaluates loan applications for cash flow, credit and competency to determine the best financing options that will ensure continued success within the funeral business operation.

For Meghan, the most enjoyable part of her role at Live Oak Bank is working directly with small business owners. There she finds a unique level of passion which is characteristic of someone building a legacy. She recognizes that her customers are committed to something greater than themselves and devoted to their clients, who have come to them in their darkest hour. Like the rest of her team, Meghan finds it rewarding to work alongside such selfless people in the funeral and cemetery profession.

Now that you have met the Live Oak team and have had a glimpse of what the team can offer, we'd love to meet you! Visit our website to learn more or contact us to discuss your specific growth needs.



*Front row, left to right are Loan Officers Sarah Andrews and Meghan Cowan, back row left to right are Loan Officer Nick Padlo and General Manager Tim Bridgers.*

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# “Father-Son “Q&A” Family Style With Scott Jones, Sr., and Scott Jones, Jr.”

## Founding:

Scott, Sr.: The idea for Service Casket Company was conceived about 38 years ago when I was working for a company called Twin City Casket Company. Twin City had caskets, but they did not have service. A distributor that I knew in Thomasville, Ga named O.R. Raburn warehoused and sold Loretta Caskets that were manufactured in Tennessee. Mr. Raburn told me that he would be getting off the road soon and that I could take over his line. So that is pretty much where it all started. I was selling Loretta caskets out of his warehouse in Thomasville, Ga and I had a warehouse in an old Chrysler dealership building in Columbus. My office was in a room in our house that would later become my daughter’s bedroom. Because I wanted service to be a big part of my business I decided to name it Service Casket Company.

## Ownership:

Scott Sr.: I have owned and operated of Service Casket Company since it started in May of 1981. In January of 2008 my son Scott came to work full time and he and I operate the company today.

## Locations:

The original location in Columbus was the old Chrysler dealership building located at 1014 13th Street and then in 1986 we built a warehouse exactly one block over at 1014 14th street.

## Cremation

Scott Jr.: As a small distributor, we have a certain level of flexibility with regards to making changes (adding things and taking things away). Back in May of 1996 my dad decided to add a retort to our warehouse to help service local funeral homes and some other funeral homes in surrounding cities. At that point in time the Columbus funeral homes had to take their cremations to crematories outside of Columbus. Today we have two retorts for human cremation and a third retort for Pet Cremation Services located in the building behind us . We have also expanded our inventory to offer more cremation caskets and cremation products such as urns and keepsakes.



## CFSA

Scott Jr.: My dad served on the board of directors from 2001 – 2004 and served as president in 2009. I am currently serving on the board of directors. CFSA has been a benefit to us on many levels. Through the association we have made numerous networking connections and friends. The association is a valuable tool for learning about new products and challenges to our industry and finding solutions to those challenges. I'm sure that everyone in the funeral business has had someone from the outside tell them "you don't ever have to worry about running out of business". People outside of our industry don't understand how untrue of an assumption that is. CFSA is our place to meet and talk shop about those challenges and changes in our industry with people within our industry.

## Hardest Times

Scott Sr.: One of the biggest challenges that comes to mind is when I was first starting out. I got a loan from a friend at the bank with interest floating 2 % above the prime rate. He asked me if a loan payment of \$750 a month was feasible to pay and I told him yes. At that point the prime interest rate was somewhere

around 13%. However, this was during the Carter administration and the prime rate kept going up and up. At one point I remember paying as much as 21% interest. I opened my note one month and saw that of that \$750 payment, \$732 was going towards interest and \$18 was going towards principle. That was a frustrating and scary time.

## 10 years from now

Scott Jr.: It is hard to say where the funeral profession will be in 10 years, but I think we all have an idea of what it will look like. The cremation rate will continue to rise to levels that we knew were coming, but are still somehow shocked to see actually happening. Funeral homes will buy less of the expensive higher-end caskets and more of economical 20 gauges and cremation units. I also feel like we will see more of an increase in Chinese imports just as other industries have seen over the past decades. The cremation part of that is fact and the rest is speculation. The truth is that we have no idea what the industry will look like in 10 years, but we are going to keep on trying our hardest to be a part of it.



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## The Media and Questions

### Dealing with the Media

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

People like to ask funeral directors/cemeterians questions – and sometimes they like to ask a ton of them. This I believe is definitely a good thing.

It is such a remarkable oxymoron that people seem to dislike the nitty gritty about funeral service, but when they cross that imaginary threshold from funeral phobia to funeral interest – well as most funeral directors will quickly confess the questions come fast and furious.

Again let me state that I believe questions being asked of anybody in our profession is indeed a good thing. More questions the better.

However as with everything to do with the media questions can and do present problems, particularly if the questions are being tossed out to a funeral director who does not want to answer them. Of course a funeral director who does not want to answer questions media present or not, makes for high risk behavior and there are consequences. Here is an example:

Many years ago I worked for a funeral director in the western part of Nebraska. We were six miles from Kansas and thirty six miles from Colorado. We were just about as far west as you could get in the southern part of the State of Nebraska. My boss was truly a kind hearted gentleman and he was generous to a fault. He and I got along very well.

The other characteristic of my boss was that he was terribly high strung. In fact his nickname in town was “Barney Fife.” He actually resembled Barney Fife, and when he was confronted with a stressful situation he would start shaking and basically lose control. He also had a hair trigger temper, which fortunately was not shot in my direction – much.

Most times on ambulance calls my boss got so excited and nervous that I would end up driving because

he could not handle the stress. However he was not much better or effective in the back of the ambulance attempting to give care to our patients.

This was 1970 and we all know that things have changed greatly concerning ambulance service. In 1970 however off my boss and I went like a bat out of hell all over the county, day and night. It was very exciting. On funerals my boss was not much more composed. Everything bothered him. People, ministers, flowers, music, graves, processions, – everything bothered him.

If we got two death calls at the same time my boss started to pop pills for his anxiety attacks.

One afternoon my boss came flying through the front door of the mortuary yelling something about us giving a tour. After he calmed a bit he proceeded to tell me that the Catholic Girls School in our little community had called him to see if they could come over to the funeral home and take a tour. My boss was absolutely stunned, and he asked a very normal and innocent question for 1970, “Why on earth would anybody want to take a tour of a funeral home, that’s just morbid.” At the time I agreed with him totally. In fact I had never heard of a funeral home tour. I asked my boss why the Girls School had not asked the other funeral home, and his response was that they had asked and the other funeral home turned them down flat, and now we were the ones stuck with this dilemma, we were the ones in a mighty sticky position. What to do? That was the question. My, my what to do? We were baffled.

I recollect that we pondered this tour issue for several hours, and in the end my boss decided that he would just “have to” suck it up and give the blasted tour for no other reason than to spite the other funeral home. My boss DID NOT want to give the tour, but he concluded that by our giving the tour it would make

the other funeral home look real bad in the eyes of Catholic community and that attractive possibility alone motivated my boss to jump into the deep end of the pool and so we started to mentally and emotionally prepare ourselves to give our first tour.

Looking back today in truth my boss and I prepared for nothing. We had no literature to hand out, no refreshments to give, no places for people to sit, no planned program, no printed program, no nothing. At least my boss seemed to have his nervous system under some control which in and of itself was a real good thing, but I noticed that he was taking that day a blue pill instead of his usual pink pill. I was the fortunate one for I was told to say nothing and keep out of the way. By this time in my funeral home working life I was a master at complying with such instructions.

Finally the day arrived for the grand tour and my boss was wearing his snappy funeral suit. The Catholic Girl's School bus pulled up in the parking lot and twenty giggling, immature, awkward, silly fifteen to seventeen year old western Nebraska girls piled off or more accurately literally tripped out of the bus. These

girls were as nervous and as undone as my boss usually was.

I watched the girl's behavior from the front window of the mortuary and I was not impressed in the least. The Catholic Girls seemed to move in herds, not in groups, for when one would move then nineteen others would move even though it was clear the first one that moved had no earthly idea where she was headed. They seemed to find anything and everything funny - leaves blowing in the wind or cars passing by or the grass growing seemed to be the most hilarious things they had ever seen, they laughed, then got serious, then would start laughing again all the while punching and pinching each other. The Nun in charge did not have control of them and they were headed for our front door.

The funeral home was a nice building which had been at one time a large mansion in town which my boss transformed into a funeral home during the Great Depression. The square footage was not much, and at best we could only lay out two bodies at a time, the folding chairs oddly were kept in the preparation room

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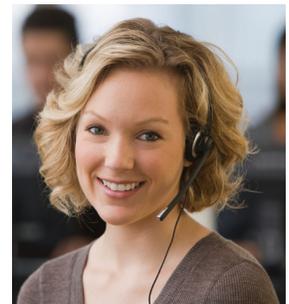
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and the caskets were upstairs in two former bedrooms. The place was terribly simple. Nothing was extravagant nothing but plain walls, some furniture and a spinet electronic organ in a small side room.

The only feature of the place that actually was unique was that in one of the rooms my boss had large framed photographs of all the funeral directors that he had worked with during his 40 year career.

Now for just a fleeting moment let your imagination go to work and picture in your mind just how inviting, attractive, warm and fuzzy the photographs of these old/dead undertakers were. Half of these old undertakers looked like Old Testament prophets with long beards and impressive moustaches and a scowl on their faces that made them look scary and grumpy. Even the clean shaven ones from the later years in my boss's career looked like – well someone possibly from the Internal Revenue Service, or possibly a commissioner from the Federal Trade Commission. They were not pleasant inviting kindly looking people. This was my boss's favorite room. He loved talking about these old dead undertakers.

My boss had one more eccentricity. He equated embalming with the medical profession – and he did this in a big way. He referred to embalmers as “preservative surgeons.” He even had framed in his office a quote from the obscure embalming textbook entitled “The Art and Science of Embalming” by A. O. Spriggs. Here is the Spriggs quote page three in the Preface, paragraph two: “The art and science of embalming requires a degree of knowledge almost approaching that required for the successful practice of medicine” for my boss this quote was not just gospel fact, for him it was his professional badge of honor.

In my boss's gallant but vain attempts to link embalming with medicine the door to our preparation room did not say preparation room but instead the more medically correct title of “Operating Room.” We stacked our folding chairs right in the preparation room, but not withstanding this minor safety glitch, my boss made sure that the door to the preparation room was resplendent with signs warning any hapless individual that might be roaming aimlessly around the funeral home to WATCH OUT! “CAUTION!” “DANGER!” “NO ADMITTANCE!” “HIGH RISK AREA!” “LICENSED EMBALMERS ONLY!”

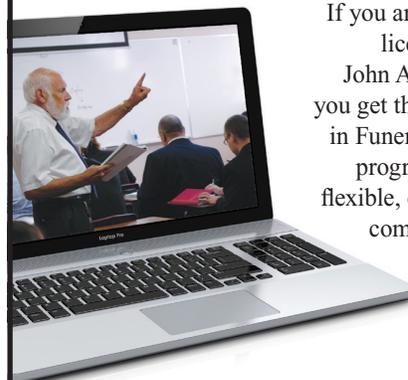
“LICENSED FUNERAL DIRECTORS ONLY!” “LAW ENFORCEMENT OFFICERS, CORONERS ONLY!” “NO LOITERING!” “KEEP MOVING!” – well you get the idea. All these signs were on white plastic plates with fire engine red letters, you could not miss them.

The Catholic Girl's School tour began in earnest. My boss walked them around, showed them the little spinet organ, and quickly took them to his favorite room “The Galleria of Dead Undertakers.” One by one my boss pointed to each photograph and started to tell the story of who this and that man was and what he had done in funeral service. Honestly I had heard the same old undertaker stories for months and it was organized boredom.

At the back end of the giggly group of girls about five were standing might close to our “Operating Room” door, and all the danger signs had clearly caught their attention and now interest.

One of the giggling girls mustered up the courage to ask my boss a question, and the question was not about the histories or biographies of any of the members of

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the “Galleria of Dead Undertakers.” But the “Operating Room” door had caught their attention and this one courageous, bold, inquisitive giggling girl asked my boss “What’s in that room?”

My boss almost fainted. He turned white, he instantaneously started his “Barney Fife” routine and while he stood there shaking and stumbling he somehow was able to blurt “Oh my, oh my, young lady, oh my that is the operating room where we prepare the sacred remains of the loved ones that a bereaved family entrusts us with, and we only use solid gold instruments when we perform that delicate operation.” The giggling girl was not giggling anymore. She just looked at my boss with an expression of “What in the hell are you talking about, gold instruments, what?” This only stimulated more questions that my boss did not want to answer, he was finished.

The next question came from the same but now extremely serious young lady “What operation?” This question sent my boss into an emotional dimension of total anxiety and now he blurted out clearly without thinking, “Oh my, oh my, young lady, the operation is where our preservative surgeon (meaning himself, he was the only licensed embalmer) gently prepares the loved one for the funeral by beautifying, restoring and preserving the loved one.” I just stood by and watched my boss sink however I knew I could do no better, so I just kept quiet.

Now for the final explosive question, “Can we go in there and look around.” My boss by this time actually needed medical assistance. My boss composed himself a tad and replied, “Oh my, oh my, oh my, I could not possibly allow you and your group to enter the operating room. We have three loved ones that we are operating on at this very moment, and as you might well imagine they all are in a state of disrobe. How would you like it if your grandmother or any of your relative was entrusted to our care and I allowed total strangers like you to enter the operating room when your loved one was in a state of disrobe and allow strangers to them in such a vulnerable state? You would not like it at all right?”

Thus endith the lesson, the Archduke of Death hath spoken.

The girl finally did what my boss wanted, she just shut

up. There were no more questions just stunned and yes humiliated silence my boss had put that group in their proper place, no question about that. In fact the Nun came over to my boss after the tour, if that’s what you could have called it, and actually apologized for the rudeness and boldness of the young lady asking those ridiculous questions. My boss basked in self-righteousness and later looked at me and said, “That’s how you handle that kind of stuff son.”

However as I stood in the corner listening and watching my boss dress this young lady down it was with stunned amazement and total disbelief as to what I heard him saying because of one simple truth – I knew we had not had death call for three weeks, there were no three dead bodies in our “operating room.” There had not even been one for over twenty days.

This is a glaring example of a funeral director not wanting to, and refusing to answer questions to the point that the funeral director is just making up phony situations which no lay person could possibly see through and hence will challenge. We all know in funeral service that hospitals do the same type of thing like in the instance when someone dies and the hospital



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does not call the funeral home for twelve hours and when the mistake is finally discovered the head nurse claims that the notification of the death just got lost in the shuffle when the shift changed. The head nurse knows very well that the funeral home can never prove the accuracy of this mistake or not.

My boss and I thought this tour worked in 1970 because we were never asked again by anybody to give another tour. In truth the tour did not work and for one good reason, those girls left that funeral home having received absolutely worthless information. Is getting the inside stories about the “Galleria of Dead Undertakers” actually helpful, valuable, insightful, worthwhile information concerning funeral service?

To even consider such a possibility is utterly absurd. What could be the consequences today in having experienced a funeral home tour like this one in 1970? We will

**Let’s explore this question more in next month’s issue.**

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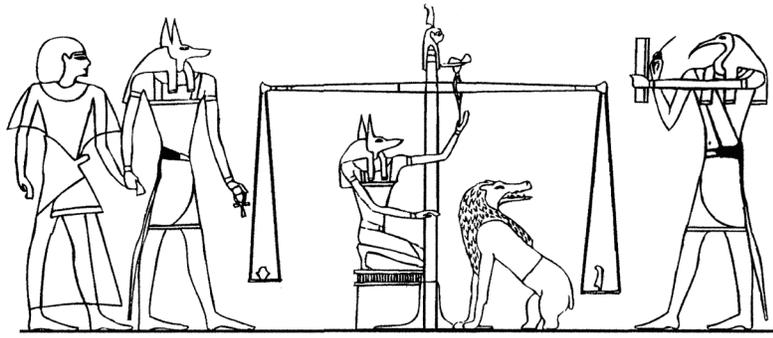
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# Federated Funeral Directors of America Hold Successful “Cash Flow Invitational” Conference & Golf Extravaganza

Federated Funeral Directors of America along with Live Oak Bank and C&J Financial recently hosted a four day conference in Jacksonville and Ponte Vedra, Florida, entitled “The Cash Flow Invitation” or better phrased “Drive for Show & Cash Flow to Grow!”

This special conference featured a one day pass to golf’s “The Players Championship” TPC event at Saw Grass Stadium Course in Ponte Vedra, a scramble golf tournament at the Slammer & Squire World Golf Village in Saint Augustine, Florida, open house tour of Federated’s Jacksonville’s offices and day long continuing education program (6 CE Hours) for all attendees.

Attendees were treated to a full day at the TPC Saw Grass “Players Championship” course which features the infamous “Island Green” at the 17th hole. There was plenty of excitement as many star-studded professional golfers competed all day for what has become “The Fifth Major” on the PGA Tour. The following day, was more humbling as the conference held a “4-man scramble” golf tournament for all attendees at the World Golf Village in Saint Augustine, where less than stellar golf swings and shots prevailed. Although, the weather participated and everyone enjoyed the immaculate course. The final two days of the conference included a special tour of Federated’s southeastern division offices in Jacksonville along with a formal reception and dinner. The educational program included six

excellent and informative speakers and presented 6 CE Hours for those in attendance. The morning speakers featured Ryan Thogmartin, CEO Disrupt Media, “How to Drive Leads on Social Media-It’s Not Just ‘Good-Will’ Marketing;” Jamie Meredith, Executive V.P. C&J Financial, “Simple Strategies to Increase Your Bottom Line;” and Curt Dailey, ACE, Account Receivable Manager, FFDA, “Taking Control of your Accounts Receivables;”

Following a lunch break the afternoon session concluded with Dave Snyder, Field Consultant FFDA, “Employee Theft Prevention and Detection;” Shannen Mayfield, CPA/ABV, Director of Business Relations FFDA, “What’s your Business Worth;” and Tim Bridgers, General Manager Funeral Home Lending, Live Oak Bank, “Funeral Industry Access to Capital-The Challenges, the Process, the Solutions.”

It should be noted that the fellowship and networking among all those in attendance was highly beneficial to everyone and the sponsors and hosts, Federal Funeral Directors of America, Live Oak Bank and C&J Financial, should all be commended for putting together such an enriched conferences. Plans are in the works for the 2nd Annual Cash Flow Invitational in Spring of 2018, so look for more information in the months to come. Or, feel free to contact Federated [www.federated-funeral.com](http://www.federated-funeral.com) or call (217) 391-5671.



Cash Flow Invitational waiting for shuttle service to TPC Course for The Players Championship golf tournament



Round table dinner discussion during the conference-Great fellowship and information discussed during the meal



Open house tour of Federated’s Jacksonville offices (L-R) Dave Snyder, Gale Saddler, CPA and Draper Watson



(L-R) Fabrice Moriaux, Executive Director at Federated Funeral Directors of America solving problems of the world with Harry Joachim, FuneralOne



Cash Flow Invitational educational speakers 1st row (L-R) Ryan Thogmartin, Shannen Mayfield; 2nd row (L-R) Curt Dailey, Jamie Meredith, and Dave Snyder. Not pictured: Tim Bridgers



Fabrice Moriaux, displaying his "driving" talents on the course



(L-R) PGA's Rory McIlroy, Sergio Garcia and Matt Kuchar hitting tee shots at Players Championship Tournament at Saw Grass







## INDUSTRY NEWS

### 50th Anniversary Gold-Plated Duotronic Embalming Machine to be Raffled



BROADVIEW, IL, August 25, 2017 – In commemoration of the fiftieth anniversary of the Pierce Duotronic embalming machine, a gold-plated Duotronic is being raffled with proceeds going to the Wilbert Foundation charity. With the winner drawn at the upcoming National Funeral Directors Association (NFDA) expo in Boston, MA, raffle tickets are currently being sold by Pierce representatives and a limited number will also be sold at the NFDA show.

The Wilbert Foundation is a non-profit 501(3)c organization that provides pediatric chaplains with resources to help children cope with the trauma of sickness, grief and death. Working with the Pediatric Chaplains Network, the Wilbert Foundation sponsors grief training for professional chaplains hired into pediatric settings. The Foundation also provides Bertie Bear Kits that aid chaplain interaction with

families and provide children with a package that opens into a playhouse for the Bertie Bear stuffed animal and filled with other helpful tools such as a journal and white board for children to express their feelings, a puzzle, stickers and coloring book that help normalize the children’s activities.

“We feel this is the ideal way to commemorate this milestone,” said Lance Ray, COO and Executive Vice-President of Pierce. “A gold-plated Duotronic ties into its Golden Anniversary while giving funeral professionals an opportunity to support a golden cause.”

The Duotronic was introduced in 1967 as an innovative embalming machine using a pumping system to dispense fluids compared to the standard gravity process in use at the time. This innovation was further established by the two-speed electronic gauge control that gave embalmers much-improved flexibility in handling different cases and situations. This control system gave the product its name with “Duo” signifying the two speeds and “Tronic” taken from electronic.

Pierce invites everyone to come to The Wilbert Group booth 3061 at the NFDA expo to see the gold-plated Duotronic as well as to purchase a raffle ticket to benefit a worthy cause. The winner will be drawn on Tuesday, October 31, at 2:00pm, coinciding with a wine-and-cheese reception in the booth. You can also contact a Pierce sales representative or call 800.527.6419 to purchase raffle tickets now.

## Matthews Aurora Funeral Solutions Shares Integration Update

PITTSBURGH, PA -- Matthews Aurora Funeral Solutions today announced an update of key activities for its ongoing integration of Aurora Casket Company. According to Matthews Memorialization Group President Steve Gackenbach, “We are pleased to share some important integration milestones Matthews Aurora has achieved as we reach the two-year anniversary of the acquisition. During this time, we have been keenly focused on offering our funeral home customers the highest quality products, growth-oriented programs, and exceptional customer service. As we said from the beginning, we continue to do all of this with a particular focus on ensuring we are providing seamless service throughout the integration process.”

### Key integration highlights:

Over the last two years, Matthews Aurora launched a number of strategic, business-building programs to all of its funeral home customers across the country, including P3® Casket Price Protection with Homesteaders, BeRemembered.com®, the I’ll Remember You® cremation marketing program and the Matthews Children’s Foundation philanthropy program. The company also recently launched an integrated cremation products catalog and a Windows® version of its popular Catalog App digital merchandising tool, allowing funeral homes to use the program on their PCs in addition to their tablets.

Last year, the company announced improvements to its product line, including upgrades and enhancements to ensure its casket products are of the highest quality. Enhancements include offering the more popular 60/40 cut for its half couch caskets, improved locking mechanisms on both its wood and metal caskets, standardized insert panel sizing for ease of ordering, and other upgrades to ensure better overall fit and finish.

Earlier this year, Matthews Aurora completed the consolidation of its hardwood casket line to its long-time production facility in York, Pennsylvania, where the company has invested in significant process and equipment upgrades in order to continue producing the industry’s highest quality hardwood, veneer and all-wood-construction caskets. As part of its previously-



announced ongoing commitment to its manufacturing plant in Aurora, Indiana, Matthews Aurora has begun to make multi-million dollar investments in that facility as well. Aurora plant upgrades include a state-of-the-art paint system and numerous layout, automation and process improvements to ensure high product quality. As the company implements these upgrades, it will experience a temporary reduction in production at the Aurora facility. As a result, some 20-gauge steel casket production will transition to its other existing manufacturing facilities in Monterrey, Mexico and Richmond, Indiana. After the improvements are completed, Matthews Aurora intends to restore sales levels of products made in Aurora, and the company expects to offer the majority of employees an opportunity to be re-hired at its facility in Aurora, Indiana. The company has also made significant investments in its service center network, the industry’s largest, in order to ensure that Matthews Aurora offers the most service-focused and efficient distribution operation in the funeral industry.

“We continue to be committed to helping our customers grow their businesses, and to helping the families they serve move from grieving to remembrance. Matthews Aurora is also deeply committed to the funeral industry and to our customer partnerships. The work we’ve done over the last two years has enhanced our product quality and ensures we’re offering the industry’s best solutions and service.” said Matthews Aurora President Thomas Pontone.

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## Thacker Caskets Donates Demonstration Casket to Ogeechee Technical College

Thacker Caskets recently “paid it forward” to the next generation of funeral directors by donating a casket to the mortuary science program at Ogeechee Technical College. The casket will be used to teach and educate Ogeechee’s mortuary science students on casket components as well as the value features of burial caskets.

Ogeechee Technical College, accredited by the American Board of Funeral Service Education, affords students the opportunity to earn their Associate’s Degree of Applied Science in Funeral Service Education. Ogeechee aims to prepare students for the successful completion of all necessary board examinations and prepare the student for the rigors of daily work within the funeral industry. Currently, Ogeechee has 103 students enrolled in various stages of the curriculum. Faculty member, Jack Norvell, reached out to Thacker requesting a demo casket for the mortuary science program. Jack, a licensed Funeral Director and Embalmer for over 45 years, expressed his excitement in being able to have a casket for the students to practice with. Jack grew up in his own family’s funeral business and began teaching in the mid 2000’s.

Michele Rupar, Program Director of Funeral Service Education at Ogeechee commented, “We are pleased to build a strong relationship with Thacker Caskets. Our students will certainly benefit from the opportunity. Lori Anderson-Gordon, Thacker’s South Georgia Sales Consultant commented, “I was thrilled to be able to give back to Ogeechee’s mortuary science program. Several of my customers have not only graduated from



Ogeechee but also teach and speak to students of the program on a regular basis. It is wonderful to be able to do what I can to partner with my customers and give back to the future generation of funeral directors.”

VP of Sales and Marketing for Thacker Caskets, Danielle Thacker, added, “Our company has been in business for over 75 years and has always maintained a strong commitment to supporting mortuary science programs in areas that we service. The dedicated students enrolled in these programs are the future of the funeral industry!”.

Thacker Caskets, Inc. was founded in 1939 in Washington, D.C. Over the course of time, Thacker has grown to become the largest family owned casket company in the United States, and 3rd largest casket company overall. For more information on Thacker, please visit [www.thackercaskets.com](http://www.thackercaskets.com) and 800-637-8891.

## Express Funeral Funding Launches New Website

Express Funeral Funding recently launched a complete redesign of their website, providing the FASTEST. EASIEST.® access to everything Express! The new platform provides a sleek, leading-edge design, coupled with impeccable functionality and a comprehensive overview of the expansive services Express Funeral Funding offers. Learn the industry’s FASTEST. EASIEST.® three-step funding process, submit claims online, gain access to the Express Hub and calculate funding totals with ease. The new website also offers the latest Express news, featured industry publication editorials and so much more.

The new website will be updated frequently with new service launches, industry and Express news along with events and press releases. Visitors are encouraged to explore the new website and to sign up for direct emails from the company at <http://www.expressfuneralfunding.com/contact-us/>.



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## Global Bankers Insurance Group to Acquire Cincinnati Equitable Companies

(Durham, North Carolina) – Global Bankers Insurance Group (“Global Bankers”) today announced that one of its affiliates has entered into a definitive agreement to acquire Cincinnati Equitable Companies, Inc., the Ohio domiciled holding company of Cincinnati Equitable Life Insurance Company (“Cincinnati Equitable”) and Cincinnati Equitable Insurance Company.

Global Bankers is the insurance and reinsurance group of Eli Global, LLC. The transaction brings Cincinnati Equitable, a provider of whole life insurance and pre-need planning services, into Global Bankers’ growing portfolio of insurance companies. BD Capital Holdings, LLC, led by Ohio-based insurance executive Brian L. Young, is expected to hold a minority shareholding in Cincinnati Equitable.

“Cincinnati Equitable complements the Global Bankers family of companies with its expertise in pre-need life insurance products and outstanding dedication to both policyholders and producers,” said Lou Hensley, Co-CEO and President of Global Bankers. “Our shared commitment to enhancing our policyholders’ experience with a team of the best people in the industry as well as through state-of-the-art technological systems makes this an exciting start to the next chapter in Cincinnati Equitable’s evolution.”

“We look forward to continuing our long-standing service to policyholders and producers with pre-need insurance and funeral planning services,” said Greg Baker, President of Cincinnati Equitable. “Global Bankers’ extensive resources, both capital and technological, will support our plans to modernize our policy and service administrative platforms and enhance our product portfolio to better serve our existing and future policyholders.”

The transaction is expected to close later this year, subject to receipt of regulatory approval and satisfaction of other customary closing conditions. TAG Financial Institutions Group, LLC originated and acted as financial advisor to Global Bankers and BD Capital in connection with the transaction. Philo Smith & Company acted as sole financial advisor to Cincinnati Equitable Companies, Inc.

Cincinnati Equitable Companies, Inc. is a holding company for insurance subsidiaries Cincinnati Equitable Life Insurance Company, a pre-need insurance and funeral planning services provider, and Cincinnati Equitable Insurance Company, the oldest insurance company west of the Allegheny Mountains founded in 1826. Cincinnati Equitable Companies is headquartered in Cincinnati, Ohio.

Global Bankers Insurance Group is a consortium of insurance and reinsurance companies, focusing on Life Insurance and Annuities. Some of its members include Bankers Life Insurance Company, Colorado Bankers Life Insurance Company, and Southland National Insurance Corporation. Global Bankers Insurance Group is part of the of Eli Global federation of independent businesses, a privately-held consortium of over 50 autonomous companies serving a diversified range of industries including insurance, financial services, healthcare services, revenue cycle management, information technology, marketing and sales, publishing, distribution, market research, and business information.

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