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Is Cremation a Burning Topic?

Growing With Cremation: Presenting Choices to Families by Patrick Cox

Building a Crematory - Does Every Funeral Home Have That Right? by John Yopp

Thinking About Adding a Crematory - NFDA Offers New Resources

2014 ICCFA Convention & Expo Sets New Attendance and Exhibit Records, Again....

The Harder I work - The Luckier I Get by Bob Pierce

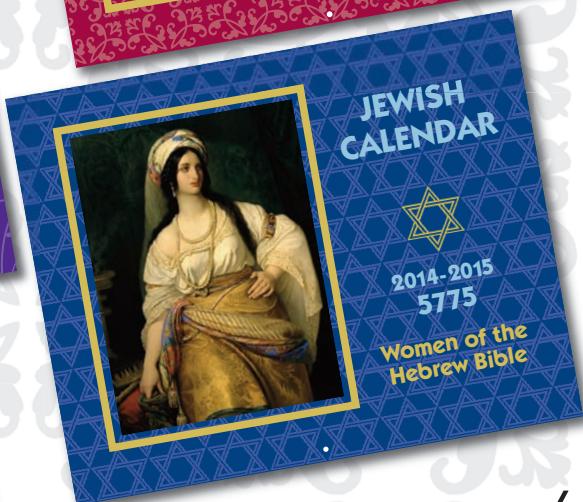
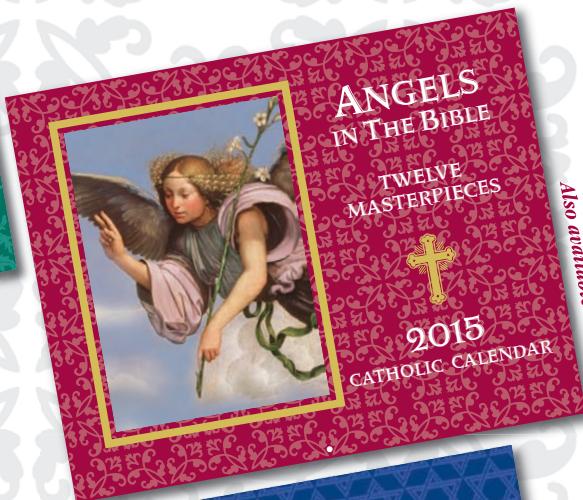
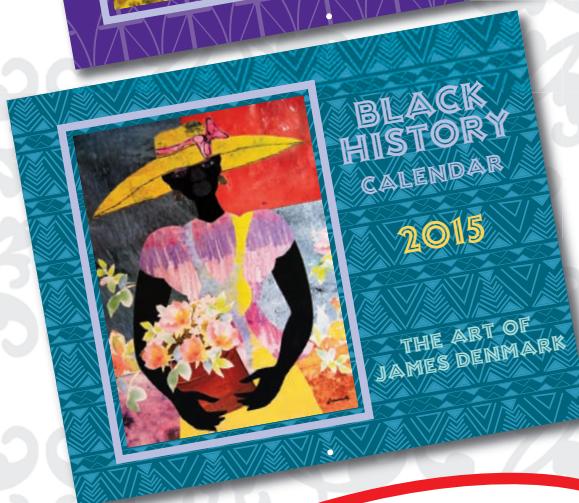
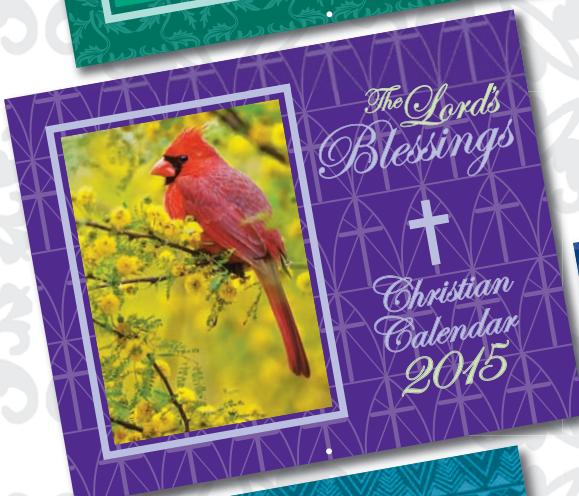
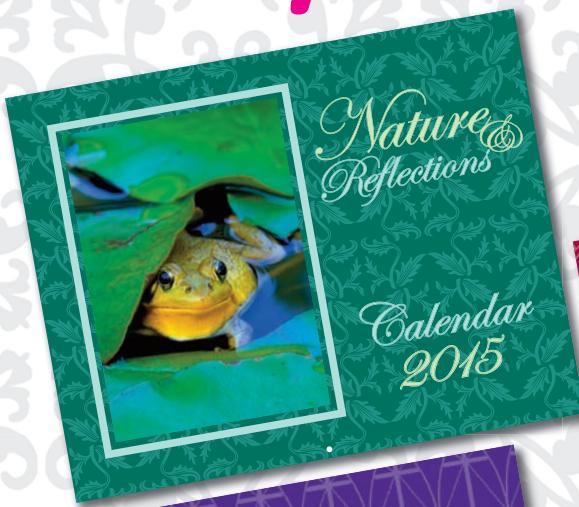
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notes from the editor

13 Different Religious Perspectives on Cremation By: John Yopp, Jr.

While the practice of cremation is becoming more widespread in the United States, many religions and cultures have strict opinions on cremation—while some religions forbid cremation, others mandate it, while others are flexible. Although, most funeral homes do not handle many of the religious families categorized below, you can test your knowledge on what you may, or may not, have known about these cultures.

Anglican/Episcopalian: Cremation is acceptable for Episcopalians and will not interfere with holding a traditional Episcopal funeral.

Baptist: There is no ban on cremation for members of the Baptist faith, and cremation may take place either before or after the funeral service.

Buddhist: Cremation is acceptable in Buddhism. If the body is to be cremated, monks may be present at the crematorium and lead chanting. If no monks are present, family members may lead chanting. Cremated remains may be collected by the family the following day, and may be kept by the family, enshrined in a columbarium or urn garden, or scattered at sea.

Catholic: Historically, the Catholic Church has not supported cremation. However, these days it is acceptable for a Catholic to be cremated. That said, most churches prefer that the body be present for the Funeral Mass, meaning that cremation should occur after the Funeral Mass. Remains should be buried in the ground or at sea or entombed in a columbarium, and should not be scattered.

Eastern Orthodox: Cremation is prohibited in the Eastern Orthodox Church.

Hindu: Traditionally, all Hindus—except babies, children, and saints—are cremated.

Jewish: Depending on the degree of orthodoxy of the deceased, the rules around cremation may vary. For Orthodox Jews, cremation is not acceptable and the body should be buried, intact, in the ground. While cremation is opposed by Conservative Jews, a Conservative rabbi may still perform a funeral for a person who has been cremated. However, in most Conservative communities, the rabbi will not be present for the interment of the ashes. For Reform Jews, however, cremation is becoming an increasingly common practice, and most Reform rabbis will willingly perform a funeral and interment for someone who has been cremated.

Lutheran: Cremation is acceptable for Lutherans and will not interfere with holding a traditional Lutheran funeral.

Methodist: Cremation is acceptable for Methodists, and will not interfere with holding a traditional Methodist funeral.

Mormon: While cremation is not prohibited for Mormons, it is not encouraged, and the Church prefers that bodies be buried rather than cremated.

Muslim: Cremation is forbidden for Muslims.

Presbyterian: Though there is no clear commandment against cremation, Presbyterians generally do not support cremation, and instead prefer that the body remain intact and be buried in the ground.

Quaker: There are no religious criteria for interment, and thus Quakers may be buried or cremated.



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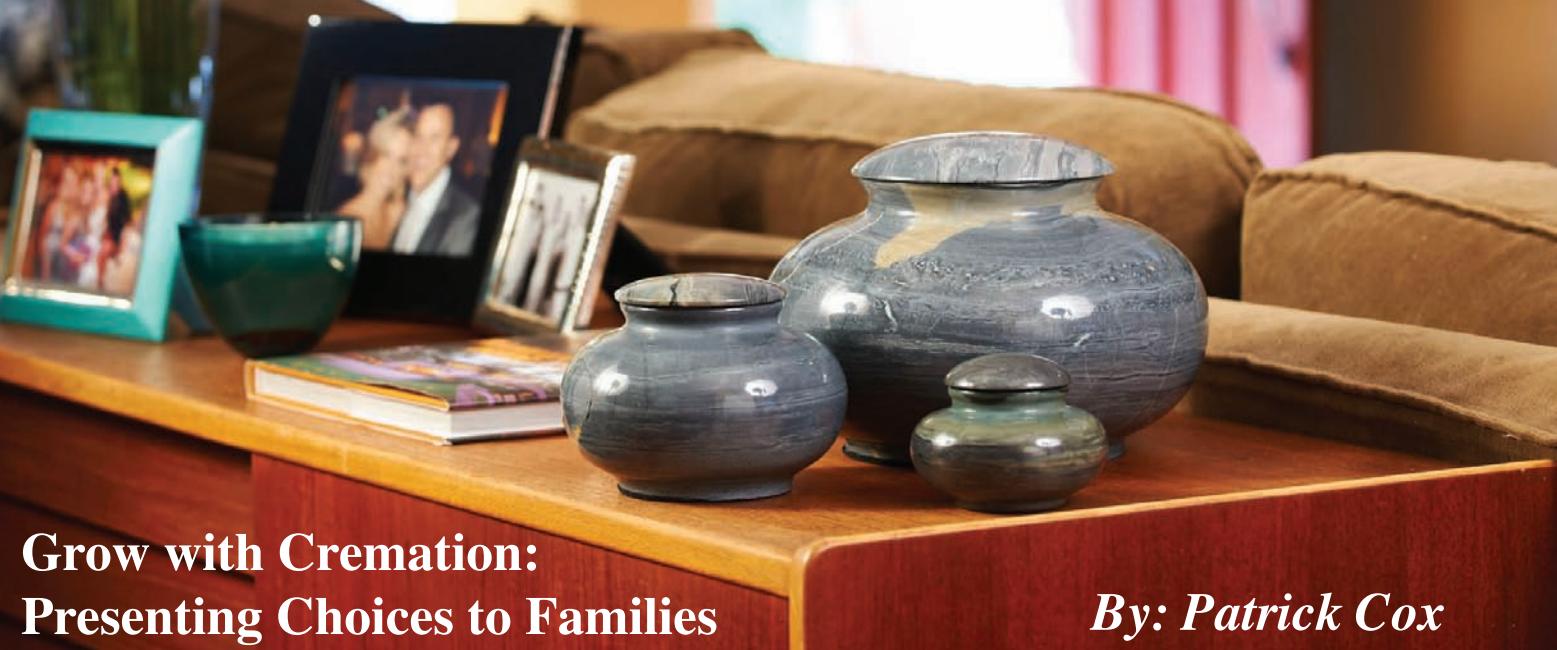
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Grow with Cremation: Presenting Choices to Families

By: Patrick Cox

Industry experts predict that half of all U.S. consumers will choose cremation by 2016, with an expected 1.2 million cremations annually¹. With such an increase over the next few years, funeral homes are positioned to find ways to benefit from cremation as a growth opportunity.

Family Wants and Needs

When dealing with the loss of a loved one, families always have the same goals: honoring a life and moving through grief to the state of remembrance. This is true whether burial or cremation is the chosen form of disposition. At the time of arrangement, most families are emotional and unaware of the choices that they can and need to make. Yet as with many aspects of life, families choosing cremation for their loved one want convenience and choice.

Consumer insights, however, reveal families choosing cremation do not always want the least expensive choice, presenting several opportunities for a funeral home. The funeral home can meet the emotional needs of the family by discussing a service first, with product opportunities to follow. Overall, families value transparency and understanding what will happen

during an arrangement meeting. Starting with a formal arrangement agenda or overview helps to ensure that all aspects of the cremation discussion are covered for both the family and the funeral home.

There are many choices when it comes to cremation, and it is important to guide a family through each decision that they will be making, whether it is a service or merchandise selection. Funeral homes that assume consumers understand cremation to mean “direct” or a one-step process will underperform those profitable funeral homes that see value in offering many choices to every family, every time. It is important for the Funeral Director to educate and present families with the varied service and product options during the arrangement, or even during pre-planning, using open-ended questions and a guided conversation. With such expertise in the traditional arrangement process, Funeral Directors also are poised to apply many of those same skills to develop personalized services for cremation.

Four Key Steps to a Successful Cremation Program

Recent surveys show that 60% of families believe a service to be part of cremation. However, only 20% of

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families actually hold a service. This 40% difference presents tremendous opportunity for a funeral home in helping a family move from grieving to remembrance. Some funeral homes using Matthews I'll Remember You® cremation marketing program realize 25-50% revenue increase per cremation when following these four communication steps, all while better meeting the emotional needs of their families served.

1. SET Goals: What is the funeral home's baseline history, what is the realistic growth opportunity and what are the benchmarks to get there?
2. TRAIN Funeral Directors and Counselors: Adapt and practice the Program's discussion guides, including the key focus on discussing service options first in order to meet the family's most pressing need
3. EXECUTE the Program Consistently Every Time: Start with an agenda, and use the Program's customizable family marketing materials, merchandising displays and best-in-class products (including cremation caskets, urns, jewelry and keepsakes)
4. MEASURE and Communicate Results: Address concerns and share success stories within your organization, and check in regularly with your Funeral Sales Consultant for continued support

Grow with Cremation

As cremation becomes more popular and practiced, it is important to share all of the choices that exist for services and commemoration with families. When the family has the ability to choose, a funeral home is more likely to sell both services and products during the cremation arrangement. Implementing the successful

step-by-step Program across your funeral home creates value through a better family experience, an improved funeral home reputation and increased funeral home economics.

To learn more about how Matthews I'll Remember You® cremation marketing program can help your funeral home grow, call your Matthews Funeral Sales Consultant at 800-223-4964.

1 Source: Cremation Association of North America (CANA); Annual CANA Statistics Report; 2012

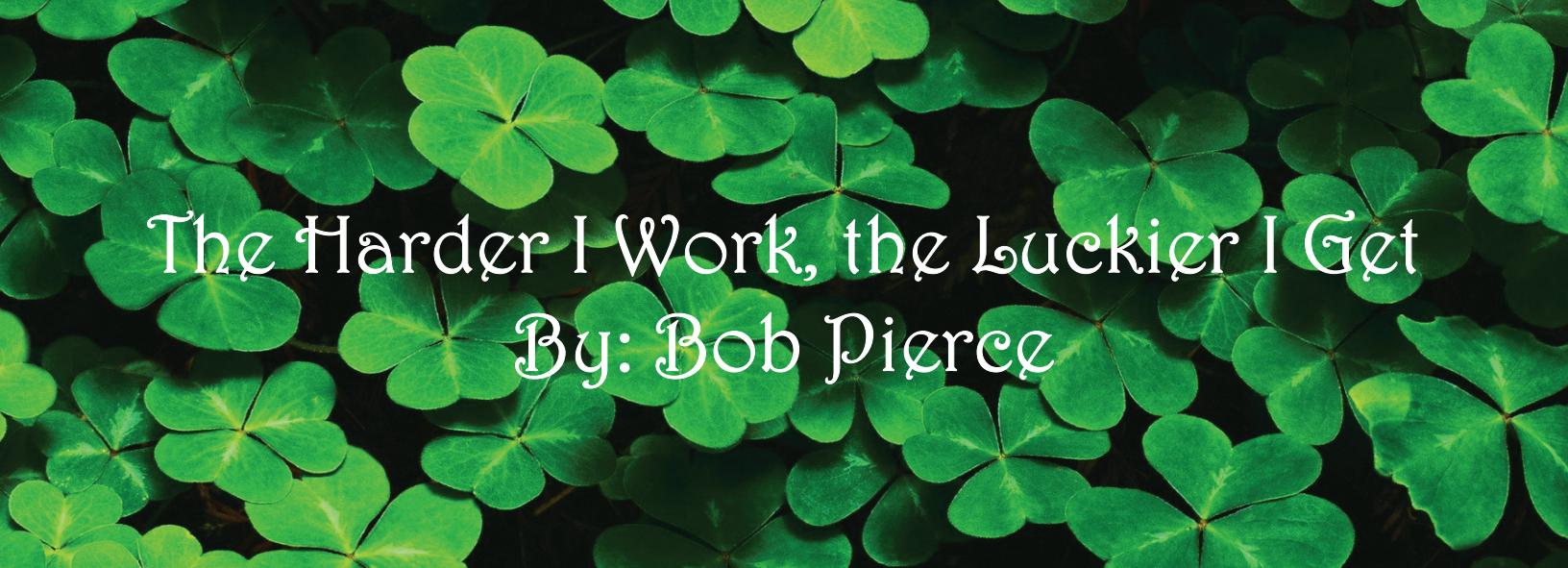
Patrick Cox is the Chief Marketing Officer for Memorialization at Matthews International (matw.com). For more than a century and a half, Matthews has been a leader in Memorialization Products. A trusted industry partner, Matthews is a complete service provider with wide geographic distribution. Matthews' innovative solutions and product offerings include a variety of wood, metal and cremation caskets, urns and funeral service merchandise.



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The Harder I Work, the Luckier I Get

By: Bob Pierce

Funeral industry consultants preach the doctrine of strategic vision and strategic planning. We have all seen the difference between companies that have a clear vision, a sense of purpose, and a relentless pursuit of their vision and those who are reacting to random external events. A company with a visionary at the helm who understands who they are, what they stand for and where they are going wins every time.

My favorite business book is Good to Great by Jim Collins. It is an inspiring read about great vision and the cost of complacency. Jim's quote "Good is the enemy of great" is perhaps the most profound business quote of all time. It is based on the concept that success and innovation often lead to complacency which in turn leads to decline. A satisfied Chief Executive Officer is simply a line supervisor with a lofty title. There is no industry in which a complacent CEO is more costly than the funeral industry. Because of the relentless drag of increasing cremations, most funeral homes are by definition moving backwards unless they are aggressively moving forward.

Strategic Planning

The strategic plan is the roadmap that takes a company to its planned destination.

There is a popular misconception about hard work. Hard work for the entrepreneur is not measured by the number of hours spent on the job acting as a funeral director, a bookkeeper, a secretary, a manager or a supervisor. It is easy to grind out long hours. I have done it for much of my life. The real hard work is that which takes the funeral entrepreneur outside of their comfort zone. It is about strategic planning, business planning, profit planning, building plans to improve services



Strategy */stra-te-jɪ/*

def: The making of a plan to either solve a problem or fulfill an aim. Often used in business to describe the company direction.

and aftercare, budgets, communication, meaningful employee reviews, delegation of responsibility and authority, and the myriad of other functions that are required of a Chief Executive Officer. Many entrepreneurs are forced by economics to work as a line employee in their businesses but it is the work that they do on their business that will ultimately determine whether or not they will accomplish their life goals. All funeral homes have common elements to their strategic plan. All funeral homes have to continually focus on improving the experience of their client-families. Every business, regardless of its maturity, has to focus on the succession of the business and the comfortable retirement (or wellbeing) of its ownership. After that, the strategic plans will differ depending on the life goals of the entrepreneur. An entrepreneur with a child planning to attend mortuary college may require a strategic plan that makes room for their child in the business. A funeral home in a competitive market with

a plan to gain market share will have to consider a strategic plan that includes an external preneed lead development program and an aggressive preneed sales effort. The strategic plan of a funeral home may include a crematory if circumstances dictate. The strategic plan of a funeral home in a market of size may include the addition of a separate cremation provider.

Every funeral home's strategic plan has to focus on prearranged funeral sales, not because every firm needs a high powered preneed sales effort but because preneed sales programs have a risk so great that they simply cannot be left out of the strategic plan. If a funeral home fails to monitor its preneed sales averages or its policy appreciation, it will almost certainly reduce the long-term profits of the company. An inappropriately implemented and poorly monitored preneed sales program reduces the value of a Company and its ability to provide the business owner with a comfortable retirement. Preneed is rarely given the respect that it deserves so it needs to be given respect in the strategic plan.

A company's strategic plan is driven by the needs and strategic vision of the entrepreneur/Chief Executive Officer of the Company. When our Company works with a client-funeral home, we begin by working with the CEO to define his or her strategic vision for the company and his family. As our engagements progress, the vision of the entrepreneur is crystallized and converted to a comprehensive strategic plan. The strategic plan is then converted into a time sensitive action plan/business plan, and then into a budget or series of budgets. It is interesting that we rarely develop strategic objectives with our client firms that were not at least informally on the horizon before our arrival. It is also rare that our client firms do not accomplish their strategic objectives once they formally establish them. The simple act of writing down the strategic plan, turning it into an action plan, sharing it with employees, and monitoring the results makes the impossible happen every time.

The act of implementing a strategic plan is, in itself, focusing. Our client firms build systems that make them more effective and greater effectiveness leads to greater profitability. Profit provides the grease that makes change both possible and profitable. Profitability is part of what makes a strategic plan work and greater profitability is the end result of well implemented



strategic plan.

A Practical Example

SCI is a classic example of the value of a strategic plan. SCI's stock sells for \$20 per share. It sells at a premium price earnings multiple of 18.6 times forward earnings. SCI has increasing cremations, declining burials, and pressured margins in their funeral homes just like the rest of us. That is a negative circumstance for a public company that would normally cause a company to have a decidedly lower price earnings multiple and consequently, a decidedly lower stock price than SCI has.

SCI, however, has a strategic plan that concentrates on its strengths; cremation providers (which will grow with the increase in cremations rates,) cemetery sales (which it can control with expertise and effort,) preneed sales of funerals and cremations (which it also controls with expertise and effort,) and acquisitions of funeral, cemetery, and cremation companies (which add to the Company's earnings per share.)

If SCI's stock price depended solely on its funeral home operations for its value, its stock would probably trade at a PE of between five and eight times earnings and its stock would trade below \$8 per share. SCI's strategic plan accounts for more than half of its enterprise value. In fact, SCI's strategic plan is by far the most important element of the business, far more important than its funeral homes.

SCI is no different than the rest of us. The strategic plan is the single most important element of every business.

A History Lesson

It was twenty eight years ago when Jon Thomas and I formed Thomas-Pierce and Company, a business brokerage company specializing in the purchase and sale of funeral homes and cemeteries. We entered a crowded field of competitors, each with an equal chance to be the dominant provider. We were the new guys on the block, smaller, and certainly less capitalized. Why were we the ones who became the dominant provider?

First, we were strategic plan driven. Jon and I met every morning for breakfast. We came with our respective legal pads. We were never satisfied with the level of service that we provided. We were never satisfied with our commitment to our employees. We were never satisfied with our systems, methods, or reporting. We were never satisfied with the status quo. Our quest was never to make more money. It was always to be better at what we did.

We were no different than a funeral home. Jon Thomas was, in fact, a funeral director. We built our strategic plan and we lived by it. We stayed focused on who we were and where we were going. We embraced change and, in fact, reinvented ourselves several times as we grew to more than \$200,000,000 in annual sales and fifty employees. We achieved a position of dominance because we had a carefully thought out strategic plan and because we never stopped working on our business, even when we were very busy working in it.

Summary

Funeral homes tend to focus on service because that is the squeaky wheel. Funeral entrepreneurs almost universally work very hard in their businesses. They are less likely, however, to work as hard on their businesses as they work in them. For this, they pay a very high price.

The simple process of building a written strategic plan for a company, converting it into an action plan, constructing a budget, and implementing the plan provides focus to the entrepreneur and the organization's employees. It also dramatically increases profit and improves employee attitudes.

Funeral entrepreneurs almost universally accept profits that are less than they deserve. The continual increase in cremation rates is causing even well-managed firms to be less profitable today than they were a year ago. The

continuing decline in profits is going to cause change to happen. By thinking and acting strategically, we can take control of the changes. The strategic planning process is a great place to begin building a profitable and sustainable company.

Bob Pierce was a Certified Public Accountant, the Chief Financial Officer of an aggressive cemetery and funeral company, and was involved in the purchase and sale of more than one thousand funeral homes and cemeteries. He is President of Pierce CFO, a firm specializing in strategic planning, profit and value management, and sales and acquisitions of funeral homes. Pierce CFO has offices in Tallahassee, Florida and Alexandria, Virginia. He can be reached for comments at 888-860-6468, on the web at piercecfo.com, or by email at bob@piercecfo.com.

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Building a Crematory – Does Every Funeral Home Have That Right? By: John Yopp

Hi-Temp Refractory

(The following is a feature and “Q&A” with Pam Stephens, co owner of Spring Hill Memorial Park and Funeral Home, Spring Hill, Tennessee and is also shared with permission from Kates-Boylston Publications, the publisher of American Funeral Director. A special thanks to Patti Martin Bartsche and Thomas Parmalee of American Funeral Director).

Build a Crematory-Does every funeral home have this right? This saying has more meaning than one will ever know when it came time for Spring Hill Memorial Park and Funeral Home, Spring Hill, Tennessee, to make the decision to keep up with the ever increasing demand for “Cremation” and build a 3,600 s.f. “Crematory” on their funeral home property. The firms’ 24 month journey finally became reality after co-owner, Pam Stephens, fought a diligent battle, with city and county officials, as well as her very own community that her funeral home and memorial park serves.

This decision to build the “Crematory” was made and plans submitted in June 2011 and took until May 29, 2013 to complete. Why? With the power of information made available through Google and other search engine companies, the community of Spring Hill began internet searches on cremation and took offense to some of the information they extracted from these internet searches. Instead of questions about the rise in cremation and other cost factors, the community focused entirely on “grams of mercury and particulate matter.” The idea that mercury emissions from silver amalgam fillings could be released into the air had neighbors up in arms.

Pam Stephens, who is the immediate past president of the Tennessee Funeral Directors Association talks about her journey with her staff and family, on how they persevered the objections and rejections from community members and were able to add a much needed “Crematory” to the growing list of services her business provides.

1. What went into your decision to build a crematory on your property?

The increasing volume of cremations in our area has created this demand for construction of a crematory. We had been using a firm in Nashville which is approximately 25 miles away. In addition to the distance, Nashville is heavily congested with traffic so the time was a factor as well.

We are a family-owned business and have three members that are licensed directors that are third generation and that are under 30 years old. In order for the business to continue its success, we had to think about the expansion of our business. The numbers prove that cremation is on the rise and will continue to be there. We were operating with a 30% cremation rate. In 2011, we had 174 cremations between our two firms.

2. When you initially submitted plans in June 2011, were you expecting the negative reaction and publicity you received?

We had no idea that it would be to this extent. The night



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our plans were submitted to the planning commission was the same night as the new Walmart in our area. Spring Hill is one of the fastest growing cities in the nation. Some of the citizens of Spring Hill did not want Walmart coming to town because of the existing traffic congestion. When the citizens found out about the crematory, they started doing their internet research and that's when the trouble began. At each meeting, the citizens comments were at least for three hours each meeting with comments like "will you take responsibility for killing our children". After meetings that sometimes would end at midnight or later, the police would escort me to my car. The complaint was specifically regarding mercury in the fillings of teeth.

3. What were your thoughts when you received zoning approval from the city planning commission, only to have the board of mayor and alderman vote unanimously against the measure?

Our issue with the Board of Mayor and Alderman was strictly political. It was an upcoming election year and some of the members thought if they stopped this project then that would help with their election. It was not only an issue about the crematory but it was also an issue of how our property was properly zoned. Through mounds of paperwork, they could not determine if our property was zoned in a planned unit development business zone or straight business zone. We had tremendous help from the city Mayor Mike Dinwiddie who did extensive research to help us. His goal was to not take sides one way or the other but to prevent the city from any future lawsuit for wrongful acts. In Tennessee, another funeral home went to great extremes regarding building a crematory and case law is stated in the Tennessee Funeral Law Book that funeral homes and crematories should not be treated separately.

4. How important was (and is) the crematory to your long-term business plan?

As stated above, the future family funeral directors know that cremation numbers will increase. Spring Hill is a town where General Motors built a plant. The population of Spring Hill is based on several people being transferred to our once a small town. It is also a bedroom community to Nashville and has affordable pricing for housing. The current population is a little over 30,000 with projections in five years to be 60,000!

Again, the numbers are the proof.

5. It seems that while there was a small (but vocal) group against the crematory, there were many supporters, especially after the city itself had commissioned a environmental study. Can you speak about that a bit?

While some city leaders knew that the EPA did not regulate crematories, the vocal group did have information from three researchers that said that crematoria would be harmful to children, people with muscular issues such as MS, etc. All research material would end with "research not conclusive". So, the city decided to hire a firm (with taxpayer money) to research the crematory in Spring Hill by providing various dispersion models. The research over all cost the city over \$37,000. Even after the research was conducted and the environmental company was paid, the Board of Mayor & Alderman still voted it down. That's when we knew it was strictly a political move.

6. Why did you decide to go back with an amended plan to build the crematory (reducing the site and moving the location)?

Our property was determined to have three different zoning lots. We have fifteen acres with a funeral home and cemetery combination. One lot was zoned B-4 PUD (without being proven) which all construction has to go through the Board of Mayor & Alderman, one lot was straight B-4 which is governed by the planning commission and does not have to go through Board of Mayor & Alderman and the other lot was



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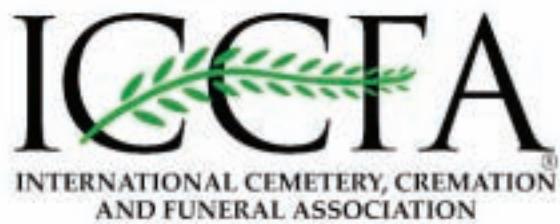
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2014 ICCFA Convention & Expo Attendance Edges Past Previous Record

STERLING, VA—For the sixth consecutive year, the International Cemetery, Cremation and Funeral Association's Annual Convention & Exposition, April 8-11 in Las Vegas, Nevada, set new attendance and exhibit records. The convention drew 2,190 total attendees—beating last year's record by 14—and 530 supplier booths, both all-time high figures. The convention also attracted at least 283 first-time attendees.

The breakdown for the 2014 attendance numbers is as follows:

- Total cemetery, funeral home, crematory and allied business representatives: 966
- 18 percent representing combination cemetery/funeral home operations
- 27 percent representing stand-alone cemeteries
- 31 percent representing stand-alone funeral homes
- 7 percent representing stand-alone pet loss providers
- 17 percent “other”, insurance agents, mortuary school faculty, representatives of industry associations and others
- Spouse/guest registrations: 211
- Press passes and speakers from outside the industry: 15
- Exhibitor and supplier registrations: 985

Attendees classified their positions as follows:

- Owners: 40 percent
- Managers: 52 percent
- Staff: 8 percent
- Final purchasing authority: 58 percent
- Make purchasing recommendations: 41 percent
- No purchasing authority: 1 percent

The convention hosted 193 international attendees representing 26 countries outside of the United States. Of the surveys returned thus far, attendees rated the event highly, with 76 percent indicating their overall convention experience was “excellent” or “very good,” and 86 percent indicating they “definitely” or “probably” will attend the ICCFA 2015 Convention, April 8-11, in San Antonio, Texas. Among the comments:

“As an international attendee, this was my first ICCFA convention and I love it. Networking, new ideas, new colleagues. All in one place.” Juan Tavera, Funeraria La Esperanza, Medellin, Colombia

“This is my third time to the ICCFA. There is always something new to see & experience. Good value in education.”

Moray Jamieson, Jamieson’s Funeral Service, Glenboro, Manitoba, Canada

“Your featured speakers for this conference were very good.” Lynn Illig, Matthews International Corporation, Pittsburgh, Pennsylvania

“Your speakers are excellent.” Fred Miller, CCE, CSE, Memorial Business Systems, Brentwood, Tennessee

More than 74 percent of exhibitors rated their overall exposition experience as favorable. Asked about their plans for the 2015 Convention & Exposition, 87 percent indicated they planned to exhibit, 10 percent were undecided and only 3 percent indicated they did not plan to exhibit.

Founded in 1887, the International Cemetery, Cremation and Funeral Association is the only international trade association representing all segments of the cemetery, cremation, funeral and memorialization profession. Its membership is composed of more than 8,900 rooftop locations and 15,000 professionals in the cemetery, funeral home and crematory industries, as well as supplier and related businesses worldwide.

ICCFA Installs New Officers at 2014 Annual Convention

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Inglewood, California



(L-R) Nancy Lohman, StoneMor and (L-R) Dan Lodermeier, Wanda Live Oak Bank Past President; Doug Gober, Sizemore, Trish Spaulding and Scott Zumback at the Homesteaders Life exhibit booth



Poul Lemasters and Shelby VanBree Kaylor, Lemasters Consulting



Marilyn Gould, MKJ Marketing and Tyler Anderson, The Outlook Group



Dan Bywater, John Tonges & Matt Bonomo with Midwest Business Capital, enjoying exhibit time during the Expo



(L-R) Jason Bathurst, Dara Dix, Stephanie Bradford, Kathy Kelley, Kristine Soderland, Jennie Brown, Melissa Kelley & Kevin Czachor

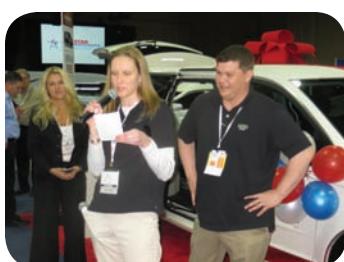
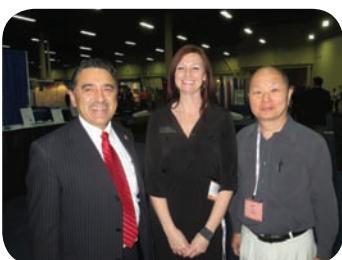


"Box Man" featuring Jim Hardy, Custom Air Trays, makes an appearance during the exhibits



(L-R) Bill Hudson, Aurora Casket Company; Todd Hinnens, Genesis Casket Company and Brad Ward, Artco Casket Company walking the Expo floor





Ambulance & Coach Delivers Federal Hearses and Limo's to the Northport Funeral Home, Northport, Alabama

Ricky Sherrod of Northport Funeral Home in Northport, Alabama Stands in front of his beautiful fleet of Cotillion White hearses and limousines. Northport added a 2014 Federal XTS Heritage hearse and two new 2014 Federal 6 door Cadillac limousines this year. Wayne Day, on the right, of Ambulance and Coach Sales of Nashville, TN thanks Ricky for his business.



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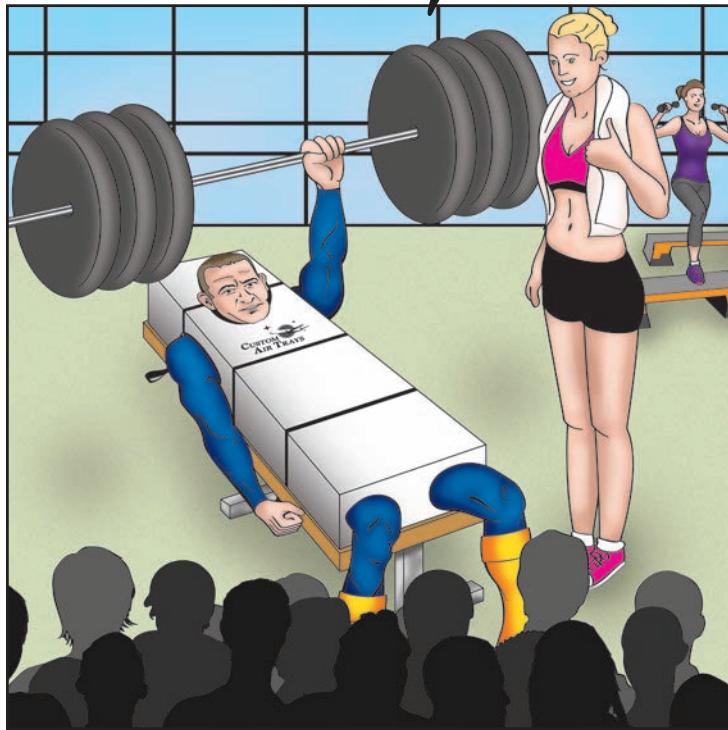
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An advertisement for Cherokee Child Caskets featuring a variety of caskets and angel figurines. It includes both white and pink caskets with gold-colored hardware, and small boxes labeled with different hair colors and ethnicities for girls. For boys, it shows similar options. The Precious Moments logo is also present.

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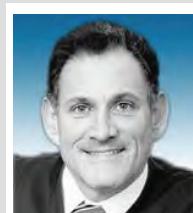
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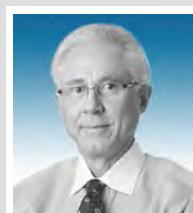
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Thinking About Adding a Crematory?

New Resource for NFDA Members Offers Vital Information

Brookfield, Wis. – As the cremation rate continues to increase, many funeral home owners consider expanding their facilities and adding a crematory, rather than relying on a third-party cremation provider. National Funeral Directors Association's (NFDA) Cremation Services has released Opening a Crematory: Frequently Asked Questions for Funeral Professionals. This new resource will help NFDA member funeral home owners discern whether adding a crematory makes good business sense and navigate the challenges of obtaining legal and regulatory approval from local and state officials.

"For some funeral homes, given their current and projected rates of cremation, adding a crematory can be a good investment," said Mike Nicodemus, CFSP, CCO, NFDA's vice president of cremation services. "However, the challenges presented by zoning boards and the potential for community opposition can be daunting. The Opening a Crematory guide will help NFDA members understand what a funeral home owner must consider and plan for to be successful in their bid to add a crematory."

According to Nicodemus, Opening a Crematory: Frequently Asked Questions for Funeral Professionals also connects members with other informational resources and cremation experts that can provide individualized assistance to funeral home owners.

Opening a Crematory addresses topics such as the



factors one should consider when selecting a cremator manufacturer, the initial steps for obtaining zoning approval, environmental approvals and permits, responding to community concerns and maintaining positive relationships with the community after the crematory opens.

A team of cremation experts, which includes Nicodemus; T. Scott Gilligan, NFDA general counsel; Carol Green, NFDA environmental compliance counsel, Dr. Laura Green, environmental scientist and toxicologist; Edward Ranier, NFDA OSHA and labor legal counsel; and Mike Watkins, CFSP, CCO, NFDA senior vice president of operations, developed the guide.

NFDA members may download Opening a Crematory: Frequently Asked Questions for Funeral Professionals from the NFDA website, www.nfda.org/tools/cremation (member login required). Members can also call their NFDA member services representative at 800-228-6332 to obtain a copy of Opening a Crematory.

Achieve More With NFDA Cremation Services

As more and more families request cremation, NFDA wants to help members be prepared to answer their questions and thoughtfully guide them so the funeral or memorial service they plan meaningfully honors their loved one. NFDA's cremation services will help funeral professionals assist families with blending aspects of a traditional funeral service, even if they choose cremation; learn about the process of cremation so they can more effectively answer families' questions; protect their firm from potential liabilities related to offering cremation, even if they don't own a crematory; prepare for the ongoing rise in cremation; and more.

NFDA Cremation Services offerings include:

- Comprehensive educational and informational offerings. Staying up-to-date on the evolving needs of families that choose cremation has never been more easy, convenient or cost effective.

NFDA offers comprehensive, convenient and cost-effective educational options; information on its website and articles in The Director magazine and other publications. The association also has critical legal forms and documents, such as cremation authorization forms and the recently updated Due Diligence for Funeral Homes Utilizing Third Party Crematories document.

- **Cremation Certification.** NFDA's Certified Crematory Operator (CCO) Program is the recognized certification standard for funeral service professionals. The CCO program was developed for all funeral professionals, whether they use a third-party crematory, own a crematory or are an operator. After completing the program, participants will have a thorough understanding of their legal and ethical obligations during the entire cremation process, from the moment they take a decedent into their care, until they return the cremated remains to the family. More information is available online, www.nfda.org/cco.
- NFDA Member Cremation Consultation Services Hotline – 800-228-6332. Cremation experts are available to speak one-on-one with NFDA

members about their specific circumstances, needs and questions.

- **Personalized Services.** NFDA members can speak with their member services representative to learn about personalized assistance with cremation-related questions and circumstances. Member services representatives can direct callers to the individuals, resources and services that will provide the needed information.
- 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 39 countries around the world. NFDA is the trusted leader, beacon for ethics and the strongest advocate for the profession. NFDA is the association of choice because it offers funeral professionals comprehensive educational resources, tools to manage successful businesses, guidance to become pillars in their communities and the expertise to foster future generations of funeral professionals. NFDA is headquartered in Brookfield, Wis., and has an office in Washington, D.C. For more information, visit www.nfda.org.

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Steve Shaffer Named the Homesteaders Chief Operating Officer

West Des Moines, Iowa — Homesteaders Life Company President-CEO Steve Lang announced today that veteran industry leader Steve Shaffer will become the company's Chief Operating Officer effective October 1. A thorough search commenced when Lang vacated that position upon succeeding Graham Cook as Homesteaders' CEO on March 1 of this year.

Shaffer is a well-known and influential executive in the funeral and cemetery business, whose experience and track record is a solid match with Homesteaders' longstanding commitment to customer success and promoting the value of funeral service.

"Steve has the combination of financial, operational and funeral industry experience to further strengthen our already deep executive management team," said Lang. "Homesteaders is an insurance company that is really in the funeral business, so our leaders must collectively possess insurance, financial and funeral service expertise to ensure the success of both our company and our customers, and to protect the security

of our policy owners."

Shaffer says joining Homesteaders is a natural progression in his 27-year career. "This is a rare opportunity for me to join a company with an unparalleled commitment to our profession and a longstanding commitment to the success of funeral homes," he said. "Homesteaders is well-positioned to continue its strong tradition of growth, profitability and financial strength, and I am excited for the chance to broaden its dominant position as a provider of products and services that promote and support advance funeral planning and end-of-life expenses."

Homesteaders Life Company provides products and services to promote and support the funding of advanced funeral planning and end-of-life expenses. Visit homesteaderslife.com to learn more.



Homesteaders Expands Availability Of Security Option Plus

Homesteaders Life Company has expanded the availability of its new product feature Security Option Plus, which can help reduce the amount and frequency of shortfalls on insurance-funded prearranged funerals. Security Option Plus is now available in a total of 30 states and the District of Columbia.

"We are pleased to offer the additional protection of Security Option Plus to an even greater number of our funeral home customers and the families they serve," said President-CEO Steve Lang. "Security Option Plus can help funeral home owners more confidently guarantee the coverage of prearranged funeral expenses."

Available exclusively from Homesteaders, Security Option Plus increases the initial face amount of the insurance policy. Policy growth is applied to the increased face amount, providing further protection for the funeral home and allowing it to continue to offer valuable guaranteed protection to families.

"We recognize the concerns many funeral home owners have about guaranteeing advance funeral plans, and in response we developed Security Option Plus to provide customers with the additional protection they deserve," said Executive VP-Sales and Service Lyndon Peterson. "Funeral home owners and managers turn to Homesteaders for secure funding solutions, and we aim to exceed their expectations by offering a choice not currently available in the market."

Security Option Plus is now available in (**bold** type indicates new releases): Alabama, Arizona, Arkansas, Colorado, **Delaware, District of Columbia, Florida, Hawaii, Idaho, Illinois, Indiana, Iowa, Kentucky, Louisiana, Mississippi, Missouri, Montana, Nebraska, Nevada, New Jersey, New Mexico, North Carolina, North Dakota, Ohio, Rhode Island, South Carolina, Tennessee, Texas, Utah, West Virginia** and Wisconsin. Additional states will be added in the coming months.

Luke Teague of Ogeechee Technical College is the TCSG 2014 Student of the Year

Atlanta – Lucas “Luke” Teague, a funeral service education student from Ogeechee Technical College in Statesboro, has been named as the Technical College System of Georgia’s 2014 Student of the Year.

TCSG Commissioner Ron Jackson announced the selection of Teague in front of 600 guests who attended a banquet honoring the system’s top students and instructors at the Grand Hyatt Hotel in Atlanta on April 25.

Teague competed for the top student honor as part of the system’s annual GOAL (Georgia Occupational Award of Leadership) program, which recognizes the best students at each of the 24 TCSG colleges and the technical division at Bainbridge State College, which is part of the University System of Georgia.

“We are all extremely proud of Luke Teague. It’s an exceptional achievement for him to earn the honor as the top student from among the more than 150,000 students who enrolled in Georgia’s technical colleges during the past year,” said Jackson. “Luke impressed our judges with his excellent achievement in the classroom, strong communication skills and the talent to be a very effective leader. The entire Technical College System of Georgia congratulates him for his well-deserved selection as our 2014 student of the year.”

Representatives from Ogeechee Technical College were on hand to see Teague receive the recognition as 2014 GOAL student for the Technical College System of Georgia. “We are very proud of Luke and the way he has represented himself and Ogeechee Tech,” said Ogeechee Tech president, Dr. Dawn Cartee. “Luke is a great advocate for technical education, and he will carry the message to all corners of the state for the next year and throughout his career.” Teague was nominated for GOAL by Funeral Service Education instructor Michele Rupar. Kelli Waters is the GOAL coordinator for Ogeechee Technical College, and guided Teague through the local, regional, and state competitions. Teague is a resident of Augusta and is employed at Thomas Poteet and Son Funeral Home there.

The distinction as Georgia’s top technical college student also means that Teague is the winner of the

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GOAL program’s grand prize, a brand-new, fully-loaded 2014 Chevrolet, courtesy of Chevrolet and the local Chevy dealers. Chevrolet and the local Chevy dealers are the long-time statewide sponsors of the GOAL program.

Edward Bailey, marketing manager for Chevrolet, congratulated Teague and presented him with the keys to the new car. Selection for the GOAL program and student of the year competition starts with the naming of

the top student at each college. A regional competition follows, where nine finalists are chosen to compete for the state GOAL award and earn the honor as Georgia's technical college student of the year.

In April, the nine finalists are interviewed in Atlanta by a panel of judges from business, industry and higher education. At each step, the students are scored on their academic accomplishments, leadership qualities, involvement in their local communities, and future aspirations.

As the 2014 TCSG Student of the Year and state GOAL winner, Teague will serve as the system's student ambassador during a number of local and statewide functions throughout the year. He will also have a chance to speak before the Georgia General Assembly and receive a personal commendation from the Governor. Upon receiving the award, Teague stated, "This is a humbling experience. I believe in the mission of technical education, and I will do everything within my power to be a worthy representative for TCSG and for Ogeechee Tech."

Julie McDonald, a student in the neuromuscular massage therapy program at Moultrie Technical College, was the runner-up for the student of the year award.

About the TCSG: The 24 colleges of the Technical College System of Georgia offer affordable education and excellent training in more than 600 certificate, diploma and two-year associate degree programs. Students of all ages take advantage of low tuition, outstanding instructors, hands-on learning and state-of-the-art equipment to gain the skills needed for today's in-demand jobs.

In 2013, the TCSG colleges delivered 2.4 million credit hours of instruction to more than 151,000 students. The



Lucas Teague (left) with nominating instructor, Michele Rupar, with Ogeechee Technical College Funeral Service Education

TCSG is online, too, serving 72,000 students through the system's Georgia Virtual Technical Connection.

TCSG students enjoy the benefits of Georgia's HOPE grant and scholarship and the federal Pell grant which can pay for a significant portion of a TCSG education.

The TCSG Office of Adult Education delivered programs to 71,000 adult learners in 2013, including GED preparation and testing services that enabled almost 16,000 men and women to earn their GED credential.

The TCSG Quick Start program provided customized workforce training to almost 58,000 employees of new and expanding companies in Georgia.

For more information about the TCSG and links to the 24 TCSG colleges, go to www.tcsq.edu



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S & S Coach Company, Lima, Ohio Introduces All New S & S Victoria

S&S Coach Company is pleased to introduce the all new S & S Victoria. The Victoria is built on Cadillac's new XTS platform which offers the latest in automotive technology and is covered by Cadillac's 6-year / 100,000 mile Professional Vehicle Protection Plan. According to S & S Executive V.P. Edward Macdonald, "the Victoria provides exceptional design and styling cues yet features traditional standards that funeral professionals demand." A choice of right or left hand hinging on the rear load door, spacious interior dimensions comparable to past rear wheel drive coaches, attractive interior appointments and advanced engineered exterior design all combine to make the Victoria very attractive and the best value in the funeral coach market today.

2014 Victorias are in production now and will be on S & S dealer's lots this summer. Should you have any questions feel free to contact your local S&S Coach Company dealer at <http://www.sscoachcompany.com/dealers.asp> for a demonstration.



Superior Sovereign Recently Unveiled This Summer by Superior Coach

This summer Superior Coach will introduce its latest edition, the all new Superior Sovereign. The Sovereign is built on Cadillac's new XTS platform which offers the latest in automotive technology and is covered by Cadillac's 6-year / 100,000 mile Professional Vehicle Protection Plan. Superior's Executive V.P. Edward Macdonald, says "the Sovereign offers exceptional economy, dimensions similar to past rear wheel drive coaches and design qualities that funeral professionals will truly appreciate." Highlights include a hinged rear load door with choice of right or left hand hinging, large interior dimensions featuring 123" floor and attractive appointments with stylish, yet traditional, exterior design. This all combines to make the Sovereign a very attractive and functional funeral coach.

2014 Sovereigns are in production now and will be on your Superior dealer's lots this summer. Contact your local Superior dealer for a demonstration. Should you have any questions feel free to contact your local Superior Coach Company dealer <http://www.superiorcoaches.com> for a demonstration.



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Held in conjunction with the 2014 NFDA Convention & Expo, the Golf Classic is one of the profession's most popular networking events, drawing together funeral directors and allied professionals who are committed to supporting the **Funeral Service Foundation's mission to fund projects and programs that support all of funeral service in building meaningful relationships in the community.**

Support.

Visit FuneralServiceFoundation.org or call 877-402-5900 for registration information and sponsorship opportunities.

Erin Whitaker Joins The Foresight Companies, LLC

Phoenix, AZ, July 1, 2014 – Today, Daniel M. Isard, MSFS announced that Erin Whitaker, CFSP, CPC has joined the team at his company, The Foresight Companies, LLC. “Erin Whitaker is a person of many talents and holistic business experience. We are very excited about having her join with us in the role of a financial and management consultant,” Dan Isard stated. “Erin has a MBA in international business and is a licensed funeral director and embalmer. She previously worked for Eastman Kodak Company and most recently as the operations manager in a family funeral business. Her education and life experiences make her a perfect addition to our team.” Dan noted.

“I have spent a lifetime within this great profession as a 3rd generation funeral director and have experienced all aspects of funeral service. The knowledge I have gained within the funeral industry coupled with my other business experiences and education, give me the ability to see funeral service from a unique perspective. Through my professional interactions with Dan, I have seen first-hand the impact he has had on funeral

service. My new role with the Foresight Company will enable me to help owners and managers understand how to make their businesses reach their full potential,” she added. Erin’s role will essentially be the same as the role of Dan Isard. She will be a financial and management consultant. “Erin’s experience with small family funeral homes gives her a chance to empathize with her clients, far greater than I could have done when I started servicing this profession 30 years ago,” Dan realized. “Erin has a passion for helping this profession change in a proactive fashion and we want her on our team with that energy,” he said.

You can reach Erin to congratulate her or ask her questions by calling The Foresight Companies at 800-426-0165. For additional information please contact Catherine Belliveau at 800-426-0165 or visit our website at: www.f4sight.com



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Funeral Professionals Earn More Than \$100,000 from ASD's Rewards Program

Media, PA—ASD – Answering Service for Directors is pleased to announce the company's cost-cutting Rewards Program has reached a significant milestone. More than \$100,000 in savings have been distributed to funeral professionals under the popular program. Established in 2011, the ASD Rewards Program provides exclusive discounts to ASD clients when they conduct business with participating Rewards Partners.

The ASD Rewards Program was an idea that grew from ASD's positive business interactions with other funeral vendors. The company wanted to offer their clients special incentives from partners who could offer something unique to directors.

In Summer 2011, Aftermath, the industry leader in crime and trauma scene cleanup and C&J Financial, a leading provider of Insurance Assignment funding, became the first two companies to partner with ASD.

Immediately, ASD clients began to reap significant benefits from the incentives offered by these two top-rate companies. The positive response led ASD to add other top tier vendors to deliver additional savings to their clients. Over time, the Rewards Program grew to include a dozen companies each offering a unique product or specialized service to ASD clients at a reduced rate.

By working with more than 10 partners that offer different services and discounts, the ASD Rewards Program allows directors to earn credits in a variety of ways. With enough credits, some directors have been able to eliminate their entire ASD bill. This gives ASD clients an exclusive way to achieve a competitive advantage that directly impacts the funeral home's bottom line.

"In less than three years, the ASD Rewards program has saved funeral directors more than \$100,000 and has introduced them to some of the most respected companies in our profession," says ASD Vice President, Kevin Czachor. "There are so many options and different ways funeral directors can cut costs by working with our partners."

About ASD

Family owned and operated since 1972, ASD blends state-of-the-art technology with an extensive, 6-month training program focusing on compassionate care. The company's custom-built communication systems and sophisticated mobile tools were designed solely to meet the needs of funeral homes. With patented solutions, ASD's smartphone app, ASD Mobile for iPhone or Android, was recognized as the winner of the 2012 NFDA Innovation Award after revolutionizing communication for thousands of funeral homes nationwide. Discover why more than 45% of independent funeral homes using an answering service have chosen ASD. By offering funeral directors unmatched protection for their calls, ASD has redefined the role of an answering service for funeral homes. For more information, visit www.myASD.com or call 1-800-868-9950.



Answering Service For Funeral Professionals

Got ASD?

Reassure at-need callers that someone at the funeral home is **always available**.

Repeat phone numbers back to guarantee **accuracy**. Callers receive a prompt answer, with **90%** of all calls **answered** on the **first ring**. Dispatch messages to the on-call director without delay. Make callers feel **more at ease** with a **compassionate** voice and courteous phone etiquette. **Listen** carefully to the caller's **tone** of voice and subtle clues to determine if a death recently occurred. Every call is **screened** carefully based on funeral home's contacting preferences. Provide callers with directions and information on the **funeral home's** upcoming services, local establishments and recommended florists.

COMPETITIVE ADVANTAGE

Assume every call is a **First Call** until proven otherwise. Caller ID information recorded on every call. Repeat the caller's name and their concerns throughout the call so they know they are being listened to and **understood**.

CUSTOM FEATURES

Send the **on-call** an alert the moment ASD recognizes a death has occurred. Recognize the importance of **pre-need** and **pricing** calls for the funeral home. **KNOWLEDGABLE** A recording of every call is made available to the on-call via ASD's website.

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Article continues from page 14

was zoned Agriculture which at this time there are not any buildings or burials on that property. Our original plan was to build right behind the funeral home in the cemetery. Our original plan was for a 3600 sq. ft. building which would be for a crematory, a monument company, additional storage, etc. When the Board of Mayor & Alderman said we could not build on the B-4 PUD, we waited approximately four months, then decided to move the proposed construction to the straight B-4 zoning and downsized the building to 2,090 sq. ft. We knew from the Board of Mayor & Aldermen that the parcel of land was properly zoned, because they had noted that during the process of determining what our land was zoned. By moving it to that section, it took out the politics and was presented to the Board of Zoning Appeals to determine if it was safe by using the city's own research they paid for from the environmental consultant. The planning commission deemed that the property was safe and within the guidelines of the zoning requirements and so we proceeded with our plan.

We also knew that with us being defeated would be more evidence for future crematories to also be denied being built. People that were opposed to us used the fact that certain cities had already been denied a crematory because of the citizen concern in that town. It was definitely hard to fight a battle when some of your colleagues had decided not to go through what we were dealing with in our town.

7. What did it feel like when you finally won the approval?

It wasn't over, we still had to go before the Tennessee Department of Environment Air Quality Department to get our permits. Tennessee has 46 crematories and not one of them had ever been turned down. Even though that process was history, we still went through another town hall meeting with Air Quality personnel there to mediate the meeting. By this time, the community knew that we were within our rights to construct & serve families with our crematory.

8. Groundbreaking for the crematory was in July 2012.

Groundbreaking for the crematory was in July 2012

but only for the construction of the building. This was before having to go through the Air Quality permitting process. We did not order the retort until we were absolutely sure that TDEC Air Quality would approve the permit. The permitting process was difficult because Air Quality Department put restrictions on our crematory. Those restrictions were that we could only cremate between the hours of 8:00 am and be finished by 5:00 PM. If we were going to be after that, we would have to call TDEC Air Quality for permission. The other restriction was that we can only cremate bodies with a total of 18 amalgams. What that means is that if we have two bodies to cremate in one day and one person has ten fillings and the other has nine fillings then one of them have to wait until the next day. We are the only crematory in the state that has that kind of restriction.

9. When did the cremator start operating?

We started cremating on May 29, 2013. The process started in May, 2011.

10. How many cremations have you done?

Since our cremations started on May 29, 2013, we have cremated 219 as of July 21, 2014.

11. What is the sentiment in town now?

As the meetings continued from the first one to the end, the attendance from the complainers went from over 100 to approximately 10. The community still looks at us as good business citizens. We constantly are looking for good public relation activities in the community. We are still doing approximately the same amount of calls. We are so grateful to the families that supported us and helped encourage us not to give up.

12. What lessons have you learned from this experience?

Political egos are in every city. We learned that someone may tell you in front of your face how they would vote and then do the absolute opposite. We had tremendous assistance from our vendor Matthews Cremation Division by coming to our town to help educate the community on the cremation process. We also got support from our fellow colleagues with the Tennessee Funeral Directors Association, National Funeral

Directors Association and Cremation Association of North America. We found that people that are supporters of you have your back! We also learned that even though the complainers were complimentary of our family and our firm they always used the words “but....this & that will happen”!!! We learned that if you have the legal right to do something...don’t give up!

Submitted by: Pam Stephens, Co-Owner & Funeral Director Spring Hill Memorial Park, Funeral Home & Cremation Services

The Following is an update from Pam Stephens as of July 21, 2014:

Dear Mr. Yopp:

Since our cremations started on May 29, 2013, we have cremated 219 as of July 21, 2014. We have not received one complaint from any surrounding neighbors. The group that was established “Citizens for a Better Spring Hill” has not been heard of since construction began in July 2012.

It seemed very odd to us that this small group was extremely vocal about our situation but not on any other issues that the city was experiencing, i.e., taking fluoride out of city water, infrastructure, becoming a metropolitan county, etc.

We purchased the state of the art equipment from Matthews Cremation Division. The system also has a monitoring device that Matthews monitors from Florida. In fact, if there is a problem, they know about it prior to us knowing it! Matthews has been extremely helpful throughout this past year with their

service. They understood the issues we faced and knew that having “no issues” would be easier for us in the community. I would encourage anyone to be sure to tour their facility to learn more about the construction of the equipment. It is very impressive.

Several of our employees are now Certified Crematory Operators. In the state of Tennessee, you have to be a licensed funeral director to operate a crematory. The certification is an advanced educational process. The National Funeral Directors Association is now offering a certification program that is very thorough and affordable.

If anyone has issues in their hometown regarding construction of a crematory and has pushback from the community, please do not hesitate to contact me at Spring Hill Memorial (931) 486-0059.

Cordially,
Pam Stephens



Standing (L-R) Pam Stephens, Mandy Martin, Casey Stephens, Chris Stephens and David Stephens

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Introducing FuneralProChat, a new Podcast Series for Funeral Professionals

Fairfield, CT— Funeral writer and media consultant, Nancy Burban and ASD – Answering Service for Directors, the leading funeral home answering service, are pleased to announce the launch of an exciting new Podcast series for funeral professionals, FuneralProChat. The series will feature directors and experts discussing the latest funeral trends, news and customs.

The goal of FuneralProChat is to inform and enlighten funeral professionals on a range of subjects that interest them. The podcast format allows directors to learn topical and fascinating information about the trade while driving or completing other tasks. Every month, two podcasts will be released to the Apple App Store and Google Play Store and can be downloaded for free.

Each podcast consists of an interview with a specially selected guest who will offer insight on a particular topic. Nancy and an ASD employee will co-host the first podcast each month. The first podcast interview is with sixth generation Funeral Director and popular blogger, Caleb Wilde. Caleb sat down with Nancy and ASD Family-Member Owner, Kevin Czachor, to share his thoughts and stories about the changing face of funeral service, common pressures directors face, the healing power of writing and the importance of trust when choosing funeral vendors.

The second podcast each month will focus on African American, Latino and other minority funeral customs. Hosts Steven C Turner, a 30-year veteran of New York news media and Partner at Burban-Turner Media, and Eleanor Davis Starks, Executive Director of the 100 Black Women of Funeral Service association, discuss the high cost of dying in minority communities. Eleanor offers insights on rising funeral costs, the importance of educating the public about preplanning and also shares about her recent experience attending Maya Angelou's funeral service.

"I've learned that a writer's words live on. They develop a life of their own, long after their authors are gone. Spoken words are the same," Nancy says. "We hope to shed light on the many positive funeral professionals and their philanthropic actions by sharing their stories



in this podcast series. Our goal is to inspire others to "pay it forward." To download FuneralProChat podcasts to your mobile device, visit the App Store or Google Play store. You may also stream the podcast online at www.FuneralProChat.com

About Nancy Burban

Nancy Burban has been creating marketing and social media strategies for clients in the funeral services and death care industry for the past 13 years. Nancy is also the CEO of Bury of Child, a non-profit organization that assists indigent parents with burials for their children. She does other philanthropic work in funeral service, educational seminars and workshops. Nancy writes and produces funeral podcasts through Burban-Turner Media with her partner Steven C. Turner.

About ASD

Family owned and operated since 1972, ASD blends state-of-the-art technology with an extensive, 6-month training program focusing on compassionate care. The company's custom-built communication systems and sophisticated mobile tools were designed solely to meet the needs of funeral homes. With patented solutions, ASD's smartphone app, ASD Mobile for iPhone or Android, was recognized as the winner of the 2012 NFDA Innovation Award after revolutionizing communication for thousands of funeral homes nationwide.

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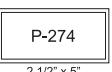
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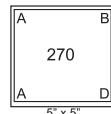


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