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MAGAZINE

April 2015

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**Preneed vs Atneed -
When to Decide?"**

Are Turning "65" Leads the Best for Pre-Need?

It's All About Timing by Jason Bangs

Preneed lagniappe by Guy Winstead

Subtle Preneed Marketing by Lindsay Eagan
Bourgeois

Ask the Experts - Any Advice on Whether Or

Not to Sell My Business? by Jeff Boutwell and
Dwight Glover

Cincinnati Equitable Life Company Profile

Columbian Financial Company Profile

Investors Heritage Life Company Profile

Customer Care Specialists Company Profile

John A. Gupton Reunion Summary and Photos

Casket Funeral Supply Association Spring Meeting

Platinum Funeral Coach Profile



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notes from the editor

by John Yopp

Pre-Need or At-Need, There Is Still a Need

Welcome to our annual “Pre-Need/At-Need” issue of Southern Funeral Director

It is no secret in the funeral industry and outside the industry, that people do not like to talk about death, and they especially do not want to talk about their own mortality. There is a big perception that we are “all exempt from death!”

In the funeral industry, and more specifically in regards to preplanning, funeral professionals recognize the importance of talking about death and preplanning one’s funeral. It relieves the emotional and financial burden that would otherwise be placed on loved ones. It provides the opportunity for final wishes to be granted. However, conveying this sensitive message to families can often be a tedious challenge.

The most important strategy to utilize when implementing a preneed program is education. Because death is rarely a discussion in any environment, it is the job of the preneed counselors to educate individuals and families on the reasons for the benefits of preplanning.

As a funeral director or owner many preneed companies are determined by “how much is my commission” from one company compared to another. Or, I need guaranteed growth on my policies to help keep up with inflation.

For example, each year most of the larger casket companies during the month of October announce their annual increase on their caskets and products. This increase varies year-to-year, but due to inflation on raw materials, labor, parts, insurance expense, plant overhead, etc..., it is necessary to raise the costs of their products to continue to make a profit. If you have an average increase of 4% every year for 5 years that is equivalent to a 20% increase. Does your preneed policy have enough growth to cover those increases and other inflation related products and services?

There are a multitude of benefits to engage with a preneed company, but more importantly which preneed company is best suited for my business and the business plan I have in mind. On the flip side, would I rather just deal with at-need families and hope that I write more revenue than if a preneed was utilized with that same family 7 years earlier?

One thing that an effective preneed program will do, it will create opportunities for you to secure some of your competitors families and guarantee growth in your revenue and call volume.

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Are Turning-65 Leads the Best for Pre-Need?

It's All About Timing

By Jason Bangs, Pre-Need Marketing Manager
Physicians Mutual Insurance Company

So much in life comes down to timing. When is the right time to get married? Have kids? Buy a house? Retire? Pre-plan and pre-fund a funeral?

Market researchers spend a lot of time and money identifying key triggers that turn people into buyers. Things aren't that different when it comes to selling pre-planned funeral arrangements.

Your funeral home may do funeral follow-ups, which as you know, can be successful. In the insurance industry, there are two key times for marketing: at age 65, and at retirement. When these two events merge, there are even more marketing possibilities.

Opportunities and Challenges With "The Silver Tsunami"

You may have heard the phrase, the Silver Tsunami, which references the 10,000+ baby boomers reaching age 65 every day until 2030. These people impact the U.S. economy, health and society more than many other age groups. There is so much opportunity with this age group, but how do you stand out from all the marketing noise facing these prime consumers?

As a pre-planner, you must stand out, whether this is at the mailbox through a direct mail offer or via other forms of marketing.

The problem: Seniors approaching age 65 get lots of mail from Medicare Supplement insurers. There is a short window of time for these providers to help seniors during their open enrollment period, so they create as many "buy" opportunities as possible in that window.

The solution: You can stand out with creative or high-cost pieces that grab the customer, or you can advertise "lunch and learns" at visitations, in churches, or at local libraries. You could place door hangers in targeted neighborhoods. You could also partner with financial advisors and agents who are already working with those preparing for retirement. Get creative! The service you offer as pre-planners can be one more value-add they offer their customers in this important retirement planning process.

Once you have a prospect in the door for an appointment, it's time to address the financial obligation challenges.

Why Timing Can Make All the Difference

Most people spend their working years planning and saving for retirement. In retirement, they experience new choices — and fears. A common fear is the worry of living comfortably on a fixed income. That's why it's important to have a pre-planning and pre-funding discussion prior to retirement.

Making a lump sum purchase or creating a monthly payment plan are the common ways to pre-fund a funeral arrangement. But it's important the customer understands all their options. Just because the money is available doesn't make it the best choice. The choice should come down to what is most comfortable for your prospect.

Pre-funding *prior* to moving to a fixed income can remove some of the sting, since the individual hasn't had to adjust to the fixed income. This is like people opting out of their 401(k) during their working years instead of opting in. If the money is gone before you know you have it, it's psychologically easier to part

with it. Studies on 401(k) contributions have shown this.

Some seniors may have other burdens — helping parents who are still alive, helping children in need, or helping care for grandchildren. Learning of these other obligations is also key in the sales process. It allows you to discuss who pays funeral costs if no pre-funding is done and puts you in a position to customize a plan and payment that works for them. As the professional, you have to ask the tough questions.

Turning 65 and nearing retirement are important and exciting times for prospects because they are already in a planning mode. They are likely transitioning from an employer benefit program, moving to Medicare, making travel plans, figuring out how to make their retirement dreams a reality, etc. The service you provide is one more decision they can check off their retirement checklist. What a help you are providing to these families!

Happy Prospecting!

Recent ICCFA Expo Convention and Southern Funeral Service Expo Activities - Physicians Mutual/Outlook Group



Physicians Mutual and Outlook Group during the Exhibit hours of ICCFA



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Reception at Biga on the Banks



Tim Reed enjoy a shoe shine



(L-R) Southern Funeral Service Expo, Macon, GA, (L-R) Kyle Aler, Outlook Group; Jason Bangs and Tim Reed, Physicians Mutual



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Preneed Lagniappe

(lan yap) - a little something extra

By Guy Winstead

Preneed Lagniappe

Lagniappe is a great Louisiana word that means “a little something extra.” Being from South Mississippi, the word crossed the state line so I’ve heard it all my life. Now that I live in New Orleans, I tend to hear it much more – which is always a good thing. For our purposes, we’re going to modify the word to use it in context with our industry. For many funeral home owners the debate between trust funded preneed and insurance funded preneed is as old as the black water in the Louisiana bayous. And like those bayous, the history and journey has been treacherous and unsure at times.

How It Began:

To begin understanding “preneed lagniappe,” we need to have an overview of how the preneed industry began – and how it got to where it is today.

Funeral homes have always helped families plan their funerals in advance in one way or another. More often than not, families in the “old days” would simply preplan without pre-funding. When a family wanted to prearrange and prepay, funeral homes would make use of various financial vehicles to help them do so.

At that time, the funeral home owners thinking was to let the family pre-arrange, put the money in the bank in the hopes that some day when the family used their funeral home the money would have earned enough interest to keep up with the cost of the funeral they had selected.

With the exception of when Jimmy Carter was president, the interest rates earned from the bank weren’t high enough to keep up with the inflationary cost increase of the funeral. While having those types of preneed

arrangements in the file cabinet was a step in the right direction, most funeral homes were missing a huge piece of the puzzle. They rarely ever made money for extending that valuable service. It was merely a loss leader for them. The funeral home owner viewed the preplanning process as something that would be good for their funeral home some day. Too many times there was a failure to recognize that the service offered was a very real value to the consumer as well.

A preneed has two parts: 1) the contract and 2) the funding vehicle. The contract is between the funeral home and family and outlines the goods and services that will be delivered at the time of need. The funding vehicle funds the contract. From the funeral home’s perspective, the funding vehicle should be the most important part because it must grow to keep up with the funeral home’s increasing cost of performing the funeral they promised to provide. There are two primary types of preneed funding vehicles: (1) A trust or (2) An insurance policy.

Bank Trust Funding:

Years ago, bank trust funding was the primary funding vehicle for funeral homes across the country. In some states a funeral home is allowed to keep a portion of the prepaid funeral funds that are placed in trust by those pre-arranging. The rest they are required to leave in the trust. These ratios are determined by individual state governments, not the individual funeral homes.

For example, in “State A,” a funeral home must trust 100% of the prepaid funeral funds. In “State B,” they are only required to trust 70% of the prepaid funeral funds. That means that a funeral home can legally keep 30% of the customer’s money to use for anything it deems necessary but the funeral home is still obligated to 100% of the funeral contract.

Appeal of Trusts to the Funeral Home:

When using a trust for prepaid funerals, there is no licensing requirement for the funeral home or the person writing the trust. They complete a trust agreement and deposit the state mandated percentage of each funeral contract.

Downside of Trusts for the Consumer:

Interest earned in the trust helps the funeral home keep up with inflationary costs – but typically the purchaser is responsible for paying the taxes on the interest the funeral home will be the contract beneficiary. Current market rates range from 1% to 1.25%, and at those bank rates it would be difficult to keep up with inflationary costs.



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Additionally, unlike insurance, the trust is not as regulated so the consumer can be at risk in the event something happens to the funds on deposit.

Insurance Funding:

This is the primary, and most popular, source of prepaid funeral funding. The policy that is issued to fund a prepaid funeral contract is a not typical life insurance policy in that it has a growth component associated with it. As the funeral home binds itself to the consumer with the prepaid funeral contract, it seeks protection from that agreement in the form of a policy that will grow in value during the life of the insured. The desired result is that when the preneed becomes an “At-Need” at the time of death, the policy value has grown enough to keep up with the cost of that particular funeral over the course of time.

Appeal of Insurance Funding to the Funeral Home:

Over time insurance funding has become the most widely used preneed funding vehicle for several reasons:

- Because the money is invested in an insurance policy, it is protected from any withdrawals by any one individual without all of the other individuals’ knowledge.
- An insurance funded prepaid funeral protects the purchaser in case the funeral home goes out of business because the funds are safe and under the protection of the insurance company.
- An insurance funded prepaid funeral also protects the purchaser in the event the insurance company becomes insolvent or ceases business. In this scenario, the funds are safe and under the protection of the state’s “Guarantee Fund.” The Guarantee Fund is a state fund that protects all policyholders in the event that an insurance company becomes insolvent.

Preneed Lagniappe

In the Louisiana swamp, as in all of nature, there is a balance. This rule holds true in insurance funded prepaid funerals too. In the insurance world we use the



phrase “There are only 100 pennies in a dollar.” It’s a simple statement and the math makes sense. Now, imagine this principle applied to a scale that balances preneed profitability. On one side of the scale is growth of the pre-need: the profit of a prepaid funeral. On the other side are commissions: the sacrifice of marketing prepaid funerals. If we raise the growth side to support funeral home profitability, the commissions lower. Therefore, if your goal is a profitable pre-need program, you’ll want to make sure your pre-need company or marketing group is providing you with the highest growth possible. Like that old catfish going after the worm on the end of a fishing line, too many times funeral homes have chased commission dollars only to realize there’s a hook attached. The good news is that regardless of the need, insurance funded prepaid funeral plans offer an assortment of options to accommodate funeral home client needs.

- Preneed Lagniappe (additional benefits) to insurance funded prepaid funerals are:
- Some preneed companies, like Security National Life, have built their sales model to accommodate pro-active, modal pay preneed through an assortment of endorsed lead generation programs to help funeral homes create profitable inventory for years to come.
- Higher growth rates for the funeral home to protect itself against inflationary costs.
- The benefit of insurance protection for the purchaser in the event they die before the plan is paid in full.
- Commission dollars to drive sales that do not affect the value of the policy funding the funeral contract.

- Additional benefits to the purchaser like “Security National Life’s Family and Pet Protection” which protects the children, grandchildren and great grandchildren at no cost. And these days when families look at pets as an extended family member – it covers those furry family members too!

To get the benefit of “preneed lagniappe,” a funeral home has to make sure that they understand the value of insurance protection and want the extra layers of consumer protection to make their families feel even better about their prepaid funeral. The funeral home has to evaluate the ROP (Return of Performance), not just the ROI (Return on Investment) of their preneed company partnership. They say a good gumbo isn’t distinguished by the list of ingredients, but how well they taste together. Preneed insurance funding with Security National Life offers that mix of flavors through its many extra benefits to both the families we serve and the funeral homes we are privileged to partner with.



Guy Winstead is the Vice President of Sales for Security National Life Insurance Company, a subsidiary of Security National Financial Corporation that provides synergy products and services to funeral homes and funeral service companies across America. He consults regularly with funeral home owners, firm managers and

marketing groups from a variety of sizes to help create solutions for securing heritage, marketing needs, product development and sales programs. Prior to his current position, he worked as a Regional Director of Sales which was a transition from his back ground as a third generation funeral director.

Raised in Hattiesburg, Mississippi, Guy now lives with his wife, Shelley, and their son Jack in New Orleans, LA. He is a graduate of the University of Southern Mississippi and a member of various professional and philanthropic organizations.

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Subtle Preneed Marketing

By: Lindsay Eagan Bourgeois

Preneed is tricky. In an industry focused around death and dying, trying to convey the benefits of planning ahead to someone who isn't ready to talk about their own mortality is not an easy task. It's like trying to sell a car to someone who thinks they will never drive. And how do you do that?

At PFP, we tout the importance of an active preneed program. We have seen great success with our programs, direct mail being the cornerstone on which the company was founded. Last year for our clients, we mailed over 5 million pieces of mail, which when done right is a good solid foundation for a preneed program. It is something you can build off of as you continue to promote the value of preneed within your funeral home.

However, there are numerous other programs we employ to reach families who aren't quite ready to sit down and plan their own funeral. With these programs, we talk to families about things they want to talk about, which facilitates a less intimidating, more inviting experience. The programs also promote the value of planning ahead, just with more subtlety.

There are several programs you can implement at your funeral home to more indirectly promote preneed and reach families without feeling as if you are using an aggressive marketing tactic.

Seminars

Seminars hosted outside the funeral home are a great educational resource for families who want to learn more about important future decisions they will have to make.

What can differentiate your seminar and leave families with a smile on their face is a seminar focused on memories. A conversation about death is a lot less daunting when families are asked how they want to be remembered as opposed to how they want to plan their funeral.

You can also bring in other professionals to discuss relevant topics, such as veterans' benefits, Social Security, and retirement planning. This makes for a well-rounded event, with an array of topics that families care about.

Invite families to a free dinner and seminar that discusses the importance of preserving memories for loved ones. When you rehash old memories, families begin to relive their most cherished moments and may begin to realize that they don't want those memories to fade.

Recording and sharing memories are important aspects, as well as a great starting point, for planning ahead. These seminars educate families on what it means to

be remembered and memorialized in a way their loved ones will never forget.

At PFP, we provide families who attend our seminars with a free “Life Stories” booklet, a companion to all of their life’s memories and experiences. With questions like, “What was your first job? What was your first car, and how much did gas cost when you started driving? How did you meet your husband/wife?” families are able to write down the details of their life experiences to be passed on to their children and grandchildren. Families really enjoy filling out these booklets, and all of a sudden, they are taking an active part in planning ahead but in a much different, less intimidating way because now the focus is on preserving memories, and those memories become an important aspect of the service they plan.

Memories Events

Memories events take the seminars one step further. Once you educate families about the importance of preserving their memories and photos, invite them to your funeral home to do just that. There are countless services on the market today that provide the ability to scan photos and create a digital album as well as a

physical one that can forever sit on their coffee table for their family and friends to enjoy. Offer refreshments and create an enjoyable atmosphere as you help families upload their photos, relive old memories, and create keepsakes that they and their families can enjoy for years to come. When you create these albums, it is also a good idea to put your funeral home logo on the screen or on the bottom corner of the book. Families will see it when looking at their photos and will always remember the service you provided for them.

Memories are invaluable, and they should be the focal point of the preneed process because isn’t that what preneed is all about? Creating a meaningful service that honors the life you lived. We all want to help families create meaningful services, and that begins with helping them collect, preserve, and share the photos that tell the stories of their lives.

Lunch-and-Learns

Lunch-and-learns consist of small group sessions inside your funeral home where members of your community can come for a light lunch, or coffee and pastries, and learn about their options and ask questions about your services. The program is structured around



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the questions that families bring to the table. It's about what they are interested in learning about, and you are their resource.

When you allow the group to direct the conversation, you help them take an active part in their plans for their future. Lunch-and-learns are an informal and comfortable way to reach out to your community and to allow them to have all their questions answered and concerns addressed.

Veterans Events

Veterans events can take the same form of the seminars or the memories events, but with a focus on veterans and their service to our country. Collecting histories and preserving the legacy of veterans can play an immense role in your preneed program. Many veterans have gone to their grave bringing their memories along with them, and you can help prevent that from happening.

There are different avenues you can take to honor the veterans in your community and to provide them with an opportunity to pass on their wartime stories to their family. From a memories booklet where they can record all of their stories themselves to an event at your funeral home where you interview veterans and create a memoir for the family, there are numerous opportunities to reach out to the veterans in your area.

Providing a meaningful service

The funeral service itself is also a form of preneed marketing because you lead by example. When you provide healing experiences that truly honor the life of the deceased, you make an impression on families, one they will remember when considering their own plans for the future.

Aftercare

A good aftercare program is a heartwarming and genuine gesture that helps families grieving a loss, and it is a more gentle approach to preneed. It is perhaps the most subtle preneed promotion of them all. It allows you to nurture your relationship with families after the service. Their grief does not end at the cemetery, so aftercare is a great way to continue to provide comfort and healing when families need it most.

At PFP, we send a series of four cards to families on the first milestones throughout the year following a loss. The last card, which families receive on the first

anniversary of the death, subtly introduces the family to preneed as a way to ease the burden on their loved ones in the future.

Moreover, families who have recently lost a loved one are more likely to be thinking about their own plans for the future, so a good aftercare program could really strike a chord at the right time.

All of these programs offer windows for preneed. They inherently promote the value of planning ahead, just with more subtlety, and they are reputation builders. They help you nurture relationships with families, so if you decide to more actively engage in a preneed program in the future with more direct marketing efforts, families will remember your name and will remember the services you provided to help make their lives a little bit easier.

When people don't want to talk about death, we simply need to create experiences that allow them to talk about what they want to talk about. You reframe the conversation, and it becomes less about the logistical aspects of the funeral and more about the experience and the feeling.

Going back to the car analogy, I'm no car salesman, but if I were trying to sell a car to someone who believes they will never drive, I wouldn't talk about the horsepower or the leather seats or the built-in GPS. I would talk about the feeling you get when driving around in your dream car. The windows rolled down, the wind in your hair, and your favorite song on the radio.

When you can paint a picture of what it will mean for families when they plan ahead, like leaving behind an invaluable legacy, you may be surprised at how much they will want to talk about.



Lindsay Eagan Bourgeois is a Marketing Associate for Preneed Funeral Program (PFP) and has written several articles on preneed practices and innovative marketing solutions for funeral professionals. She can be reached at lindsay@preneed.net.



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Obituary Lee Patterson Allen



Lee Patterson Allen, age 80, passed away March 12, 2015. Born in Atlanta, Lee was the daughter of the late Lee Barclay and Frederick Wakefield Patterson, and granddaughter of H. M. Patterson, founder of H. M. Patterson and Son

Funeral Homes.

Lee was predeceased by her husband, Daniel (DJ) Allen of Colquitt, Georgia and her brother, Fred Patterson Jr. She is survived by her children, Dan and Julie Allen, Fred and Beth Allen, Hugh Allen, Jack and Julie Allen, and Laurell and Chuck Millirons; as well as her 11 grandchildren, Alyssa Reussow, Tyler, Michael, Patterson, Zack, Meredith, Sarah Beth, Wade, Hunter, Jackson Allen, and Lindsay Millirons; and one great grandson, Mason Allen. She is also survived by her long time friend and cousin, Helen (Bit) Hirsch.

Serving as president of the Patterson-Barclay Foundation, she also served on numerous other boards and committees throughout the years. She was a member of the Friendship Class at Second - Ponce de

Leon Baptist Church and also at John's Creek Baptist Church. Her relationship with her family is what Lee considered to be one of her greatest accomplishments. She enjoyed spending time with her children, their spouses and her grandchildren, especially at the beach or on the lake. She encouraged everyone to live their lives with the knowledge of the love of God and His direction in their lives.

A funeral service is scheduled for Monday, March 16, 2015 at 11 o'clock at H. M. Patterson & Son - Spring Hill, 1020 Spring Street, NW, Atlanta, Georgia. Interment will follow at Westview Cemetery. The family will receive friends on Sunday, March 15, 2015 from 4 until 7 o'clock at Ingram Funeral Home, 210 Ingram Avenue, Cumming, Georgia, as well as one hour prior to the funeral at Spring Hill. In lieu of flowers, please make contributions in her honor to Atlanta Youth Academy, the Polycystic Kidney Foundation, or Canine Assistants. Lee's family wishes to acknowledge all of the caregivers who have been a part of her life. We are grateful for the care you have shown her.

Ingram Funeral Home & Crematory, Cumming, Georgia along with H. M. Patterson and Son - Spring Hill, Atlanta, Georgia is in charge of arrangements. Online condolences may be made at ingramfuneralhome.com and hmpattersonspringhill.com.

The Last Quilt Company, LLC has moved!

Rusk, Texas, April 8, 2015 - The Last Quilt Company, LLC, manufacturers of the Patented Walkabout Dressing Table Skirt, have moved their facilities.

Their new location allows the company to produce their existing line of quality, American made removal cot quilts, NAFTA certified Church Truck Drapes, and Service Flags Licensed by the United States Department of Defense. The new location also allows for exciting new products being brought online this summer.

Contact Person: Marty Kovacs
 New phone: 903-683-2347
 Fax: 903-683-2584
 Address: 440 Lone Oak Street
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 Website: www.lastquilt.com
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“Save the Date” Kentucky School Of Mortuary Science to Hold Alumni Reunion

The former Kentucky School of Mortuary Science will hold an alumni reunion on July 11, 2015 in Moultrie, Georgia.

The event is being hosted by Bobby L. Cobb, 1967 class president, Cobb Funeral Chapel, Moultrie, GA, and all graduates, young and old, are invited to attend.

More details will be forthcoming.

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Platinum Funeral Coach

With another show season underway, Platinum Coach continues to make waves and challenge manufacturing expectations. For some, Platinum Coach is a relatively new name to the industry, but that misconception couldn't be further from the truth.

Joe Kellerman, owner of Platinum Coach, isn't simply building a funeral coach; he's building his life's work with every single car. His uncle, Mike Kellerman, who previously owned a large hearse manufacturing company, and now owns MK Coach lit the spark when he gave Joe his first job of washing hearses at 14 years of age. From then, that spark grew into a blazing desire to build a car and a company of his own.

Platinum Coach is a company of passionate people who each share the desire to create more than a coach; they desire to create a legacy. They aren't newcomers to the game, but rather, seasoned veterans to the industry; with an average of 15 years experience.

The center of Platinum Coach is the employees that work tirelessly to customize every car by hand. Platinum coach isn't just another company; it is a family of people coming together to create something bigger than them. As the local state and national shows arrive, we ask that you take the time to closely examine the craftsmanship and care that has gone into every car built.

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CUSTOMER CARE SPECIALISTS

Customer Care Specialists was founded for the purpose of providing professional follow up services for families recently served by funeral home owners and their staffs. A series of industry specific mailings including superior quality cards, grief material, service evaluation, preneed brochures and pastoral letter keeps participating funeral homes in contact with families for a period of one year.

Many funeral home owners acknowledge that providing follow up services is important, but face many challenges in providing such services. Having the staff to implement and oversee a follow up program, consistency in making sure no family is missed and tracking contact with families are just a few. With staff focused on families currently being served, overcoming these challenges can be very difficult. Customer Care Specialists' follow up program overcomes all of these challenges for the funeral home owner.

The funeral industry is being introduced to a new generation of consumers. Protecting and maintaining market share has become as equally important to a funeral home owner as building market share. Diminishing loyalty, rising cremation rates and price conscious consumers are emerging factors that funeral home owners will contend with for the next several years. With over seventy million baby boomers quickly becoming the Senior Market, funeral home owners and their staffs will need to adapt to their buying habits and strive to restore a sense of loyalty from them. This can be accomplished by offering value based services, convenience, modern facilities and follow up services expressing care and concern for the family as well as appreciation for being allowed to serve them.

Customer Care Specialists focuses on helping funeral home owners provide these follow up services by implementing and administering a non-intrusive program without any hidden agendas. Enrolling a

family recipient into the Customer Care follow up program takes less than two minutes, providing professional follow up support for a period of one year. Our low cost program includes all materials, postage and reporting. You remain in full control, allowing you to provide this service without any other commitments that may be required by other organizations. Call us today at 404-431-7965 or visit our website at <http://www.funeralcarespecialists.com> for a no obligation conference. With over twenty years' experience of Customer Service, our follow up specialists will help you design the perfect follow up program for your funeral home.

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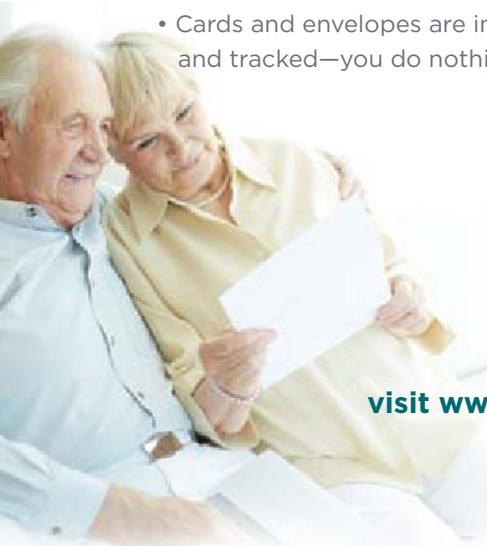


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Protecting current market share is critical to the future success of your funeral care business. Customer Care Specialists offers funeral homes a low cost, non-intrusive way to provide continuous contact with the families they serve. Our beautifully designed greeting cards and grief material leave an excellent and lasting impression, meaning more referrals and further reliance on your services in the future.

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Shelquist and Sizemore Honored for Distinguished Service



West Des Moines, Iowa — Homesteaders Senior VP-Planning and Development Kim Medici Shelquist and Regional Director Wanda Sizemore received Distinguished Service Awards last week at the International Cemetery, Cremation and Funeral Association's (ICCFA) annual convention in San Antonio.

Shelquist, a passionate advocate for meaningful and dignified end-of-life care, was honored for her service in the hospice community. "It's a privilege to be recognized by the ICCFA," she said. "Hospice caregivers provide an important service to their communities, and it's been wonderful to see the ICCFA taking a more active role in promoting strong relationships between funeral service and hospice providers."

Prior to her tenure at Homesteaders, Shelquist worked as Director of Business Development and Communications for Hospice of Central Iowa. She is currently serving as Co-Chair of the ICCFA's Hospice Committee.

Sizemore was recognized for her efforts as Co-Chair of the ICCFA's Wide World of Sales Conference held in Las Vegas earlier this year. The annual event is the largest sales and marketing conference for funeral professionals in the world and invites attendance from a large portion of the association's 15,000 members. "The Wide World of Sales Conference is an invaluable event with a lot of moving parts," she explained. "Organizing it year after year is a team effort, and it was an honor to serve alongside so many passionate members of the ICCFA."

Sizemore has over 18 years of proven sales and marketing experience. In her current role at Homesteaders, she oversees the account executive program for the southeast region.

Both Shelquist and Sizemore were recognized during

the ICCFA's annual meeting of members held Thursday at the Henry B. Gonzalez Convention Center in San Antonio.

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



Kim Medici Shelquist



Wanda Sizemore



Wanda Sizemore (Left) receiving the ICCFA Distinguished Service Award, Chair 2014-2015 Wide World of Sales. Kim Shelquist (Right) Distinguished Award for Co-Chairwoman 2014-2015 Hospice Initiative Hospice Committee

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Any Advice on Whether or Not to Sell My Business?

Jeff Boutwell, President, Dwight Glover, Director – Advisory Services, and Tony Kumming, Senior Advisor, Midwest Region for NewBridge Group

This is an ongoing series provided by NewBridge Group Mergers & Acquisition Consultants. Have a question about business and finance? Email it to us at Carolyn@NewBridgeGroup.com

I'm getting close to retirement, but I'm not sure what my next steps should be. My funeral home has been a family business for generations, but I'm thinking of selling to be able to retire completely. I'm not sure I can let go of the sentimental value and memories I've invested in my business though. How do I know it is the right time to sell?

Selling a business that has been in the family for multiple generations is more than a simple financial decision. In deciding to sell the family business there are many issues to consider. While we can't answer the question, "Should I sell and when?" We can definitely ask you the questions that will help you come up with the best answer.

Do you still enjoy coming to work every day? It may sound unusual to start with this question rather than a financial one, but we think it's an extremely important question to ask yourself. Life is short, if you don't still love the daily responsibilities of operating a funeral home, then why would you do it? You may feel obligated for family reasons or to serve the community and for some people those obligations may override their own personal happiness. Others may love serving families but don't like managing the business issues like accounting, employee problems, insurance, etc. Some may be worn down from working weekends and making all those middle of the night calls. None of us is getting any younger. You need to love where you go every day.

Do you predict your revenue will be higher in 5 years than it is today? With increasing cremations and discount funeral operators opening up in markets across the country, many owners have struggled to keep their revenue at prior levels. You may have a business that is gaining market share and is able to raise prices with no increase in cremations. If you have not been so fortunate, you should consider that higher revenues generally equate to a more valuable business so if your revenue has started to decline, your values may be starting to decline as well.

Do you see families wanting to spend less on funerals? Part of the answer to this question is, obviously, "Are your cremations increasing every year?" More than likely the answer is yes. However, some owners have been extremely proactive about expanding their service and merchandise offerings to families that are interested in a cremation rather than a burial. If you're not proactive about it yet, you'll need to be soon. Rising cremations can erode the value of a business unless the Funeral Directors can communicate effectively that there is still significant value in visitations and memorial services. You may not be experiencing increasing cremations, but still having families moving toward lower priced services or merchandise.

Are your expenses increasing each year? Health insurance costs seem to continue to increase each year. Property taxes also seem to find a way to continue to increase even as the economy has slowed. Vendors

certainly aren't looking for ways to reduce the amounts they want to charge funeral home owners. The casket companies are still doing their annual October price increases. The businesses that we see reducing costs are the ones that are extremely proactive about it. They're almost negotiating as if their business lives depended on it. And maybe they're right. If you're revenues are not increasing each year, then you need to do anything you can to reduce the costs to operate your business.

Do you have a family member or employee who is ready to take over the business? Many funeral homes have the luxury of a family member who has followed in the footsteps of the past generations and have the business skills and financial wherewithal to continue the long legacy you established. However, more and more of the current generation are deciding to pursue other opportunities rather than making the commitment to serving the families in your community.

Once I make the decision to sell, what can I do to assure that the legacy for great service is continued? Almost all buyers we talk to tell us that they would prefer for the former owner to stay and work for as long as they want. The business is more valuable if the former owner will stay on and continue to serve the families even if it is at a reduced capacity. In fact, selling is an opportunity to get rid of most of the back office activities you don't like and focusing strictly on serving your families. An added benefit is that you can do this while eliminating the risk of the value of the business going down in the future, and reducing or eliminating your weekend and middle of the night hours.

So, those are most of the questions you can answer for yourself to decide if now is a good time to explore a sale. More than likely you'll realize it probably is a good time to think about it.

For more information on buying or selling a funeral home, visit NewBridgeGroup.com or call Dwight Glover at 404-249-9582. If you have a question you'd like answered here, email it to Carolyn@NewBridgeGroup.com.

Jeff Boutwell, President

Jeff has worked as a merger and acquisition consultant solely focused on the funeral industry for more than 20 years. Prior to founding NewBridge Group, Jeff



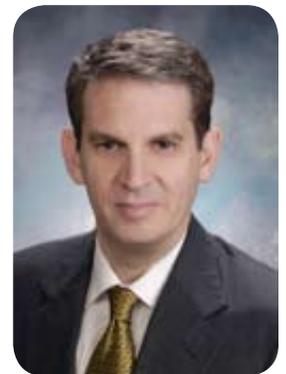
was the Vice President of The Quantum Group, a mid-market merger and acquisition company based in Phoenix, Arizona. Additionally, he served as the lead financial analyst at Thomas-Pierce & Company, the top death-care industry brokerage firm during the 1990s. Having been involved in more than 400 transactions,

Jeff's experience negotiating with public and private buyers of funeral homes has given him an unparalleled knowledge of the industry and best methods to increase the values of funeral home businesses.

Dwight Glover, Director – Advisory Services

Dwight has over 25 years of experience in management consulting, banking and mergers and acquisitions. Since 2009, he has been with NewBridge Group, assisting the owners of funeral homes in profitability consulting, sale exploration, and financing. He has closed

transactions for owners totaling over \$55 million in value. Prior to joining NewBridge Group, Dwight was a founder of a management consulting firm based in Atlanta and has also served as an Adjunct Professor of Economics at Kennesaw State University.



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CFSA Holds Successful Winter Seminar in Florida for Owners and Senior Executives



The Casket & Funeral Supply Association of America (CFSA) held its annual Winter Seminar in Clearwater Beach, Florida, on March 5-7, at the Sandpearl Resort. Nearly 80 attendees participated in business and educational meetings, as well as social and networking events. The annual Stephen K. Newcomer Memorial Golf Tournament was held at the historic Belleair Country Club in Belleair, Florida, site of past PGA Tour events.

Steve Schaal, President of North America for Matthews International Environmental Solutions, presented a program to the audience of mainly senior-level executives and business owners on the growing impact of cremations on the death care industry. Angiemille Latorre of Puerto Rico-based SeriouslyCreative led a program on the value of collaboration for management executives.

The CFSA Board of Directors held its semiannual meeting on March 5 and received updates on the association's major initiatives, including the Casket Sales Statistics and Credit Guide programs. The Board also approved financial support for the "Have The Talk Of A Lifetime" program of the Funeral & Memorial Information Council (FAMIC). The Association's 102nd Anniversary Fall Conference & Trade Show will be held at the JW Marriott – Indianapolis on November 18-19, 2015. The 2016 Winter Seminar will likely be held in Sanibel, Florida.

The Casket & Funeral Supply Association of America, Inc. (CFSA), is a professional association of funeral suppliers that provide goods and services to death care professionals. The association promotes communication and fellowship within the industry, and offers resources that enhance members' businesses so that the public may continue to receive the full benefit of memorialization. Headquartered in Lake Bluff, Ill., CFSA has nearly



CFSA members collaborate on a group project during a Winter Seminar educational program. Pictured left to right are Mike Fleming, Keith M. Merrick Co.; Steve and Becky Duffy, Matthews International; Lois Fleming, Keith M. Merrick Co.; and Louis Tobia, New England Casket Co.



CFSA members take advantage of a Winter Seminar educational program.



Angiemille Latorre of SeriouslyCreative, speaks to CFSA members about the value of collaboration.



Steve Schaal, President of North America for Matthews International Environmental Solutions, speaks to CFSA members about the impact of cremation on the death care industry.



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John A. Gupton Holds Annual Alumni Reunion in Nashville, TN

The 2014 John A. Gupton Alumni Reunion was held at the Nashville Marriott and Harris O. Yates Lecture Hall in Nashville, Tennessee. The reunion opened with the annual “meet and greet” reception which took place at the Nashville Marriott-Vanderbilt and included fellowship and a large gathering of both old and new members. The following morning included a sponsored breakfast by Aurora and Batesville and led to the business meeting later that morning at the John A. Gupton College in the Yates Lecture Hall. A prayer and memorial service was led by Gene Pike as well as officer and committee reports. President Steve Spann also gave a “State of the College” address and discussed the growing endowment fund and urged “everyone to give,” even if it is in small increments.” “The number of givers are more important for than the actual amounts,” as the percentage of givers is what is emphasized more during audits.

The officers and directors were elected for the 2014-2015 year and included: Greg Green, President (2008) succeeding Tim Bond, Immediate

Past President; Jeff Duffer, 1st Vice President (1986); Ronnie Gandy, 2nd Vice President (1982); Bill Hudson, Treasurer (1991) and Billy Yarbrough, Secretary (1984). The reunion and evening concluded with an excursion to the Caney Fork River Valley Grille for an evening with fellow alumni and look forward to the event next August in 2016.



The next generation of funeral leaders! (L-R) Amelia Kate Hurt, Madison Spann and Gillian Hudson



Tim Bond a little confused on what name tag he wants to use during the evening reception



Class 1982 - (L-R) Ronnie Gandy, Woodfin Funeral Chapels, Murfreesboro, TN; Steve Spann, President John A. Gupton College and Spann Funeral Home, Dickson, TN; and Steve Tidwell, Sr. V.P., Sales & Merchandising, SCI Houston, TX



(L-R) President Steve Spann receives (L-R), Steve Spann, 1982; Class of a framed Egyptian picture of the 1989. Tim Bond, David Christian, “Recumbent Statue of Anubis” from Bruce Winningham, Ricky Anderson, Mark Barker, Kingston, TN. Anubis was and Malcolm Butler. These are believed to be the Egyptian God of the representatives from the Class of 1989. Funerals and Death. Protector of the Dead and Embalming.



2014-2015 Alumni Officers (L-R) Tim Bond, Past President; Greg Greene, President; Jeff Duffer, 1st V.P.; Bill Hudson, Treasurer; and Ronnie Gandy, 2nd V.P. (Not pictured: Billy Yarbrough, Secretary)



New Officers Installed



Greg Greene
(Class of 2008)
President



Jeff Duffer
(Class of 1986)
1st Vice President



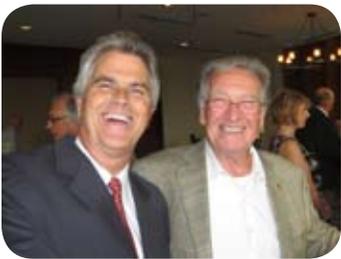
Ronnie Gandy
(Class of 1982)
2nd Vice President



Bill Hudson
(Class of 1991)
Treasurer



Billy Yarbrough
(Class of 1984)
Secretary



Legacy.com Announces Acquisition of Tributes.com

Legacy.com Further Strengthens Its Position and That of Its Partners

Legacy.com, the Internet's leader in obituaries and related services, has entered into a definitive agreement to acquire Tributes.com. In doing so, Legacy.com adds a site with more than 5 million monthly unique visitors to its network of nearly 35 million monthly unique visitors, thus extending the reach of its partner network anchored by newspapers and the funeral homes they serve. "The success of Legacy.com is built on unique and enduring partnerships with newspapers, and we are dedicated to creating the best possible environment for driving audience and revenue for our newspaper media partners and the funeral homes they serve," said Stopher Bartol, CEO and founder of Legacy.com. "We look forward to Tributes.com joining our efforts to further support and strengthen these partnerships."

"We have always shared a common vision with Legacy.com of paying tribute to lives well lived," said Elaine Haney, Tributes.com president and CEO. "Our team is delighted to join forces with the industry-leading platform and the strong culture of collaboration

Legacy.com has built. We see opportunities to facilitate local connections between our valued partners." The combined company will have an impressive array of partnerships with more than 1,500 newspapers, 2,500 funeral homes, and 140 broadcast stations. It will serve more than 40 million monthly visitors, providing them access to the largest and most current obituary database in North America.

About Legacy.com® is the leader in online obituaries and a top 50 website in the United States with nearly 35 million visitors to the website each month. Legacy.com collaborates with more than 1,500 newspapers to provide ways for readers to express condolences and share remembrances of loved ones.

About Tributes.com® has made obituary and online memorial service information easily accessible with 100 million and growing current and historical death records dating back to the 1930s. For more information about Tributes.com, please visit www.tributes.com.

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Brandi Cunningham named Marketing and Communications Manager for Johnson Consulting Group

Phoenix, AZ – Johnson Consulting Group (JCG) recently hired Brandi Cunningham to lead their marketing and business development efforts. Brandi brings over ten years of sales and marketing experience to the Johnson Consulting team.

Johnson Consulting Group, already known for their on-staff team of Funeral and Cemetery Industry experts, provides services for all phases of a funeral businesses' life cycle. Services include business valuations, business brokering, management consulting, business improvement consulting, financial accounting, lending, and their popular Performance Tracker customer survey and sales analysis program (www.JCGPerformanceTracker.com). "With Brandi's help, we plan to amplify the continuous growth we experience at Johnson Consulting Group. With the growing interest in our services, the need for an individual with knowledge of those services, that can be available for discussion at a moment's notice, is critical. Johnson Consulting Group is one of the consulting segments



largest financial contributors to the funeral profession. It is with this financial commitment that we have Brandi to help us make the most of that commitment..." said Jake Johnson, company president.

Brandi joins JCG after nearly six years with the Indiana Funeral Directors Association where she acted as Member Services Director. She is known for her attention to detail and great rapport with funeral home owners that she came into contact with often. "I am beyond excited to be a part of the Johnson Consulting Group mission," Brandi said. "The positive energy and forward thinking practices of Jake and his team are like no other I've experienced."

Jeff Casey named Management Consultant for Johnson Consulting Group

Phoenix, AZ – Jeff Casey recently joined Johnson Consulting Group (JCG) to assist in their management consulting efforts. Jeff brings over thirty years of funeral home and cemetery management experience to the Johnson Consulting team.

Johnson Consulting Group, already known for their on-staff team of Funeral and Cemetery Industry experts, provides services for all phases of a funeral businesses' life cycle. Services include business valuations, business brokering, management consulting, business improvement consulting, financial accounting, lending, and their popular Performance Tracker customer survey and sales analysis program (www.JCGPerformanceTracker.com).

"Jeff adds the level of experience our clients desire, from having "walked in their shoes", to his team building perspective and proven track record running some of the country's premier funeral home and cemetery operations..." said Jake Johnson, company president.



Jeff is a graduate of Cypress College of Mortuary Science in Cypress, CA and began his career in 1980 with Pierce Brother Mortuaries and Cemeteries in Los Angeles. He has served the California, Florida and Arizona markets in various local and regional management positions.

"With personal experience of the quality services provided by Johnson Consulting Group and being privileged to enjoy a long relationship with Tom and Jake Johnson and many of the other members of the team, I am excited for this opportunity to serve the clients of Johnson Consulting; the very best of our profession", said Jeff.

For more information on Johnson Consulting Group's services, contact Johnson Consulting at 888-250-7747.

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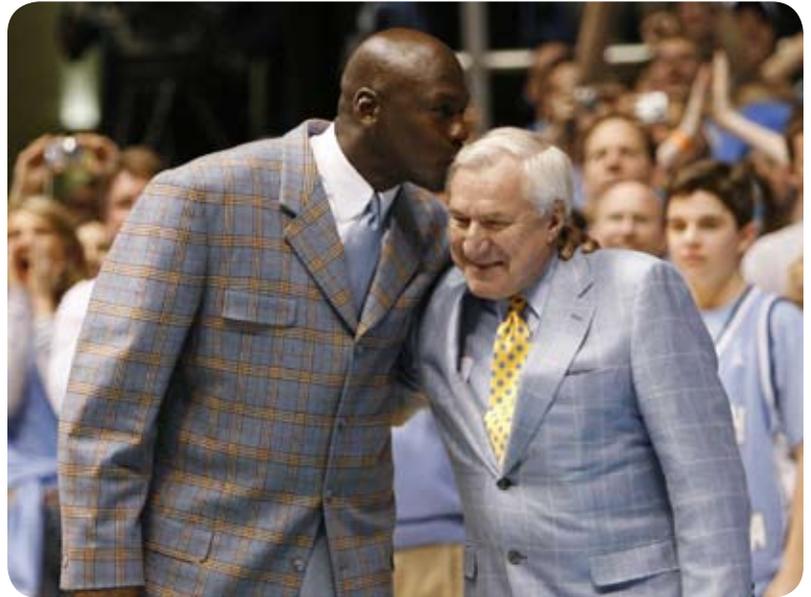
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Legendary UNC coach Dean Smith left all of his former players \$200 in his will for ‘a dinner out’ on him

Former University of North Carolina men’s basketball coach Dean Smith died at age 83 in early February, but he had one last parting gift for all of his former players.

As part of his will, Smith left \$200 for every one of his players who received a varsity letter during his tenure as coach, encouraging the players to have “a dinner out compliments of Coach Dean Smith.”

This was revealed by a Twitter user (see below) who uploaded a photo of a letter and check from Smith’s trust delivered to Dante Calabria, who played for Smith in the mid-1990s.



The letter reads:

Dear Dante,

As you are aware Coach Dean Smith passed away on February 7, 2015. As Trustee of the Dean E. Smith Revocable Trust, I am responsible for carrying out the directions of Coach Smith with respect to a small bequest to each varsity basketball letterman he coached.

Each player was important and special to Coach Smith and when he prepared his estate plan, Coach wanted to reach out to each of his letterman. Accordingly, Coach directed that following his passing, each letterman be sent a two hundred dollar (\$200.00) check with the message “enjoy a dinner out, compliments of Coach Dean Smith”. Enclosed is a check in the amount of two hundred dollars (\$200.00) with notation “dinner out”.

Please enjoy your dinner out.

Smith was the head coach at North Carolina for 36 seasons. The trustee told ESPN.com that 180 checks were sent out, which would put the total value of the dinners at \$36,000.



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Homesteaders Account Executives Recognized for Excellence



Des Moines, Iowa — Homesteaders Life Company, a national leader in pre-need funeral funding, held its national sales meeting and recognition banquet Jan. 26-30 in St. Augustine, Fla. Awards were earned by account executives who provided superior service to their funeral home customers, helping them to achieve their goals and grow their businesses.

Account Executive Vincent Michaelsen (West Region) was named the Graham J. Cook Account Executive of the Year. The Graham J. Cook award recognizes the account executive who best demonstrates the wide variety of qualities necessary to provide exceptional service and support to Homesteaders customers. Michaelsen has an impressive track record of success in growing Texas funeral homes' pre-need programs and was also named the West Region Account Executive of the Year. "Vincent exemplifies the qualities Homesteaders values in all its account executives, especially in his commitment to understanding what's important to funeral directors," said Dan Lodermeier, Homesteaders' VP-Field Sales. "Vincent's dedication to listening to his customers, combined with his extensive knowledge of pre-need funding, allows him to help develop strategies for continued growth."

Several other Homesteaders account executives were also honored at the meeting, including:

- Steve Brodie, Daniel M. Voecks Award: Named in honor of the late Homesteaders chairman and president, this award is earned by the account executive who produces the highest annual volume in a calendar year. Brodie is an account executive in the West Region.
- Nancy Mortell, Midwest Region Account Executive of the Year
- Jake Sale, Northeast Region Account Executive of the Year
- R D Monson, Southeast Region Account Executive of the Year
- Joan Schoborg, Home Office Region Account Executive of the Year

Since 1992, the Homesteaders account executive program has helped the company provide top-quality service and business support to its funeral home customers. This program is part of Homesteaders' ongoing commitment to customer success and promoting the value of funeral service.

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



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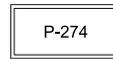
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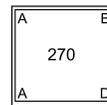
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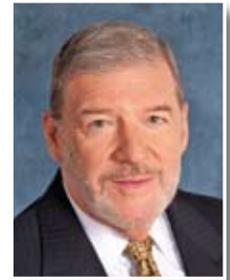
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Blair Nelsen, Former Owner – Nelsen Family Funeral Services, Inc.
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