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◆ FUNERAL DIRECTOR ◆

MAGAZINE

November | December 2023  
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*Warmest Wishes* FOR A  
*Happy Holiday Season*  
AND A *Joyous 2024*

**Vault, Computer Software,  
and Finance Issue**

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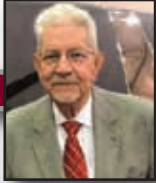
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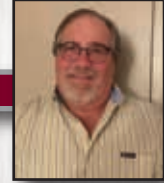
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*“Kindness is like snow – it beautifies everything it covers.”*

*– Kahlil Gibran*



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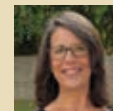
**John W. Yopp**  
Publisher/Editor  
404-312-6640  
johnyopp3@aol.com



**Joe Weigel**  
Associate Editor  
joseph.weigel@gmail.com



**Diane Bashuk**  
Editorial Assistant  
diane@sfdmagazine.com

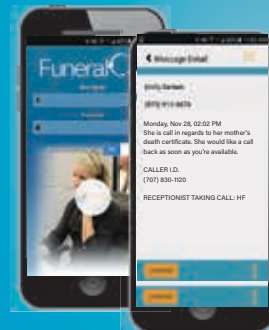


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Design & Layout  
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# GRAVE LINERS

# VS

# BURIAL VAULTS

by Jill Darby

In the realm of funeral service, the terminology used to describe outer casket protection can be as diverse as the communities they serve. From burial vaults to grave liners, concrete boxes, and a myriad of other names, the interchangeable use of these terms can be perplexing. Sadly, this can result in confusion and more significantly, disappointment, particularly among grieving families who may not have a clear understanding of the product they have chosen.

Within the death care industry, there are certainly times when we receive gentle reminders that many families lack prior knowledge or experience with funeral service, including the distinctions between grave liners and burial vaults. Thus, it becomes paramount to provide clear, concise explanations to guide families in making informed decisions during pre-need and at-need situations.

## EXPLAINING THE DISTINCTIONS TO FAMILIES

For many families, choosing between a burial vault and a grave liner can be overwhelming. They need to grasp the primary difference between the two options - the level of protection they offer. By presenting these distinctions in plain terms, families are empowered to make confident selections.

The preferred approach is to start by explaining that concrete grave liners are designed to bear the weight of the earth and prevent the grave from collapsing. Families should also be aware that water will flow freely into and out of the casket space. This information will enable them to better comprehend why a grave liner tends to be more cost-effective than other options.

The key points to communicate about burial vaults are that, unlike

grave liners, they are lined, sealed, and come with a warranty. Explaining that they fulfill the same foundational function as concrete grave liners while offering greater tensile strength and better protection against external elements further emphasizes their added value.

## THE TRIGARD DIFFERENCE

Families who choose lined burial vaults benefit from a multitude of features and advantages that go beyond traditional burial solutions.

## PROTECTION AND PEACE OF MIND

Trigard burial vaults offer multiple layers of casket protection, including the thickest cover in the industry, a vacuum-formed polymer liner, re-inforced concrete, and a tongue and groove tape seal. With warranties extending from 50 to 85 years, they ensure protection against defects and workmanship. Moreover, they exceed the National Concrete Burial Vault Association guidelines for strength.

In our society, first impressions are often considered the most important.

**WHAT'S THE DIFFERENCE?** Trigard

CONCRETE BOX vs. LINED, SEALED BURIAL VAULT

A concrete box is **not** the same as a burial vault.

A lined, sealed, warranted burial vault provides security for your loved one.

**A concrete box:**

- Has no seal or liner
- Has drainage holes in the bottom
- Does not provide a clean, dry casket space
- ✓ Only prevents the earth from collapsing
- May break down over time
- Has no warranty

**A burial vault:**

- ✓ Has a secure seal and a polymer liner
- ✓ Protects from exposure to outside elements
- ✓ Provides a clean, dry casket space
- ✓ Prevents the earth from collapsing
- ✓ Adds a polymer liner to concrete to prevent leakage
- ✓ Includes a warranty
- ✓ Includes multiple layers of protection for your loved one's casket from external elements

# THE BRIDGE APPLIQUÉ SELECTIONS

Bringing African American heritage to the forefront of remembrance.

Make graveside services even more memorable by sharing your loved one's story, honoring their legacy and celebrating their life with a Trigard Appliqué.

However, when applied to the passing of a loved one, the last impression can be the most important part for those left behind. Departing the graveside after services are concluded can be one of the most difficult parts of the funeral experience. Family members can be at ease knowing a superior vault protects the departed's remains.

**THE POWER OF PERSONALIZATION**

Burial vaults can serve as more than just protective containers. They serve as poignant memorials that initiate the grieving process and encourage healthy healing. In some regard, the burial vault can be viewed as the final gift bestowed upon a loved one.

By incorporating decorative columns, intricate moldings, and beautiful finishes, the product's appearance can be elevated. A simple nameplate,

engraved with a heartfelt sentiment, adds a personal touch that pays tribute to a life well lived.

Aesthetic elements such as photographs, appliqués, and emblems often evoke fond memories and lead to the sharing of stories, providing solace during a difficult time. This July, Trigard introduced a new selection of appliqués that brings African-American culture to the forefront of remembrance. "The Bridge" is an expressive series that captures the richness, aspirations, and resilience of African-American heritage.

**SPECIAL CEREMONIES**

Enhancing the graveside service is a great way to create a unique experience and establish tradition. Trigard's exclusive Healing Tree® burial vault allows families to participate in an interactive ceremony. The Healing Tree includes

twenty dove-shaped Memory Rings® that are affixed to the decorative cover plate. After a touching poem is read, family and friends can say their final farewells as they take a Memory Ring keepsake. These rings can be attached to a necklace or bracelet or simply kept in a meaningful place to preserve a lasting connection to the departed.

**THE PRESENTATION**

Research shows that, under normal circumstances, the average person understands and retains only about 50% of any given conversation. Grief experts tell us that someone who has suffered a recent loss will have an especially difficult time listening and processing information.

Families who have lost loved ones are faced with making many decisions at a time when they are not always able to focus on the task at hand. Given that most people are not overly familiar with outer burial containers, describing the differences between products can be particularly challenging.

**VISUAL DISPLAYS**

Trigard aims to supply funeral directors and cemetery sales professionals with impactful visual aids that enhance their burial vault presentations. We offer FREE customizable wall panels, showcasing high-resolution images accompanied by text highlighting the unique protective qualities of each vault. Available in various sizes, graphics can feature three, five, or six vaults and call attention to the various personalization components. The funeral home or cemetery name can be added to the tent, and

Interactive Graveside Ceremony  
**AEGEAN HEALING TREE**

VAULTS



there are several tent, chair cover, and skirt color options as well.

#### DIGITAL TOOLS

Another exciting resource available nationwide and in Canada is Trigard Connect. The online portal gives funeral homes access to place new orders, add notes, and update existing orders, automatically emailing the production status to customers.

Personalization features and accessories like precious metals, polymer colors, appliqué images, and more can be viewed on any screen, giving the family an accurate visual representation. Current products available on this tool include burial vaults, urn vaults, as well as toddler and infant casket vaults.

#### TACTILE EXPERIENCE

Perhaps one of the best ways to enhance a product presentation is to create a hands-on experience. Our lightweight, foam-filled Healing Tree® vault is ideal for a selection room that can accommodate a full-size unit. Meanwhile, our Healing Tree wall display® features a sample section carapace complete with Memory Rings® and is best suited for smaller spaces. Miniature vaults can also be ordered instead of, or to compliment, a modern wall display to give families a general idea of the overall look and feel of a burial vault.

#### ALTERNATIVE DISPLAYS

In addition to our standard wall displays, we offer specialized options. Funeral homes and cemeteries transitioning to Trigard can benefit from our customizable x-banner stands. These portable and easy-to-set-up stands are ideal for interim displays, accommodating multiple product lines. They are also a flexible choice for locations seeking adaptable solutions or planning selection room renovations. PVC posters are yet another versatile option that can be used as a reference during the arrangement conference or as an add-on educational display.



Jill Darby is a copywriter and a member of the Trigard Marketing Team. She grew up in the funeral industry, as her family-owned funeral homes in the Midwest. After graduating from Miami University, Ohio in 2003 with a bachelor's degree in Business, Jill worked for a global funeral product manufacturer. Her experience includes sales, merchandising, as well as funeral home and cemetery operations. She is married to the co-owner of Trigard, Rich Darby, and in her free time loves spending time with her family and two labradoodles.

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# How to Use Wilbert's New WAVE Video to Educate Families on Burial Vault Options



As a funeral professional, you care deeply about providing families with the best possible service and care during their time of grief. You also understand the challenges of explaining the various options and choices they have to make regarding the final disposition of their loved one.

One of the important decisions that families have to make is whether to choose a lined and sealed burial vault or an unlined outer burial container for their loved one's casket. This decision can have a significant impact on the long-term protection and preservation of the casket and the remains of their loved one, especially considering the growing volume of disinterment and relocations that take place.

Many families are not aware of the difference between these two types of outer burial containers and why they should choose a lined and sealed burial vault over an unlined one. They may also be reluctant to spend more money on something that they cannot see or appreciate.

That's why Wilbert, a leading provider of funeral and death care products in the USA and Canada, has created a new video titled WAVE (Wilbert Animated Vault Education). The video explains simply and visually the difference between a lined and sealed burial vault and an unlined outer burial container. The WAVE video is designed to help funeral professionals educate families on their options and help them make informed decisions for their peace of mind.

## WHAT IS THE WAVE VIDEO ABOUT?

The WAVE video is a 73-second realistic animated visual/audio presentation that shows what happens below the cemetery grade when a casket

is buried in either a lined and sealed burial vault or an unlined outer burial container.

The WAVE video starts by stating that families are being asked to consider a crucial decision regarding the protection of their loved ones and that they should know their options to make an informed choice. It then explains that most cemeteries require either a lined or unlined outer burial container to protect the casket and their loved one's remains from the elements.

The WAVE video visually shows the difference between an unlined outer container and a lined burial vault. It emphasizes that this is an important distinction and that unlined burial containers merely provide minimal

protection from the weight of the earth and no protection from other outside elements. It also shows how unlined burial containers can expose the casket and the remains to water, soil, insects, and other harsher elements.

The WAVE video explains how Wilbert-lined burial vaults protect the casket from the weight of the earth and are sealed to impede groundwater, earth, and other harsher elements. It shows how Wilbert-lined burial vaults can withstand extreme pressure, temperature, and weather conditions without compromising their integrity or appearance. It highlights that Wilbert-lined burial vaults include personalization if families choose, along with a ceremonial set up at the gravesite.

The WAVE video ends by expressing appreciation for the opportunity to explain the outer burial container choices and hoping that families now have sufficient information to make an informed decision for their peace of mind.

### HOW TO USE THE WAVE VIDEO WITH FAMILIES?

The WAVE video is intended to be used as a tool to supplement your verbal explanation of the outer burial container options. You can use it either when families are making funeral arrangements or before they visit the cemetery.

You can show them the cloud-based WAVE video from your laptop, tablet,



or smartphone, or you can send them a custom URL to watch it online at their convenience.

After showing them the WAVE video, you can ask them if they have any questions or concerns about their outer burial container choices. You can also ask if they would like to see some samples of Wilbert-lined burial vaults or personalization options. This helps you then guide them through the selection process based on their preferences, budget, and cemetery requirements.

### WHY WILBERT IS AN INNOVATOR IN CREATING THIS BELOW CEMETERY-GRADE VISUAL?

Wilbert's below-cemetery-grade visual is the first of its kind in the funeral industry. No other funeral service

company has produced such a realistic and informative video that shows what happens below the cemetery grade when a casket is buried in either a lined and sealed burial vault or an unlined outer burial container.

Wilbert has created the WAVE video to help you educate families on their outer burial container options and help them make an informed decision for their peace of mind.

Wilbert is committed to providing you with the best tools and resources to help you serve families better.

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## Fall Meeting 2023 Was A Success!

The 2023 Doric Fall Meeting took place on October 5-8th in Park City, Utah. This year's meeting was hosted by Lane Larkin of Rocky Mountain Monument & Vault. We kicked things off on Thursday with a Luau featuring authentic Polynesian dancers who taught us how to hula. On Friday, we had great speakers featuring Jesse Reed and Mark Klingenberg. We then headed to the valley for a tour of Rocky Mountain Monument & vault. Dealers were served lunch and got a sneak peak of the new Elysian vault. Saturday, Billy Nixon spoke on the importance of workspace moral. Joe Gonet and Ken Crosby also introduced the new 18" Iris that will soon be in production. We wrapped up the meeting with the awards banquet and a special ceremony for our retiring board members, Gerald Hardy and Jerry Cooper.



## Spring Meeting 2023 Updates

The Doric Spring Meeting was held this year in downtown Terre Haute, Indiana at the new convention center. A larger than normal gathering resulted in a fun and beneficial meeting for everyone. Speakers Lisa Schefsky from Crescent Bronze, Matt Oldiges from Axis Trailer Corp., Stan Scruggs from Cemetery Funeral Supply, and Alex Holmes from Frigid Fluid provided our dealers with valuable information. On the Doric side, two new products were introduced: The Iris unit and Ambassador urn vault. Both items were well received resulting in orders being taken for mid-May. The latest Elysian was also shown and a demonstration on the assembly was given by David Priest and Joe Gonet. At the conclusion, questions and concerns were addressed from dealers providing useful information for us to move forward toward the final stretch! Look for product updates on the Elysian in the near future.



## NFDA 2023

The National Funeral Directors Association Annual Convention and Expo took us back in the bright lights of Las Vegas on September 8-10. As usual, Doric and its products were on full display along with all funeral industry suppliers nationwide. If you haven't been to a national convention, you should try to attend. It is a great way to see what is trending in the industry in a short amount of time. Next years convention will be in New Orleans so mark your calendars now. If you have any desire to work the booth with other Doric dealers or family members, let us know so we can get appropriate exhibitor badges for you beforehand. We will also forward you all the information you will need regarding educational opportunities as well as local information regarding "fun time" while not at the show. Come join us in 2024!



## New Products

Doric is excited to roll out the 24" Iris Infant Casket/Vault and the Ambassador Urn Vault series in mid-May. These would be a great addition to your state and county level conventions and shows. The Iris is available in white, pink marble, and blue marble. The Ambassador Urn Vault will be available in gray and marble. Promotional literature for these products is also available. Call today to order!

The Iris is now available in 18"!



# PRESERVING MEMORIES AND PROFITS: The Overlooked Role of Urn Vaults

*by Stephen Noyes*

We all know when families enter a funeral home, they are faced with numerous decisions. As funeral professionals, our responsibility is to guide these families through all their options. One aspect of this education that is often overlooked pertains to urn vaults. These containers, specifically designed to protect and preserve both urns and cremated remains, play a pivotal role in the interment process. However, despite their significance, we sometimes fail to educate families about the purpose, benefits, and options available. This oversight not only leaves families in the dark but also has the potential to cost your business thousands of dollars in lost revenue.



“Keep your loved one’s urn clean, dry, and safe.” This simple message is a good starting point for educating families about urn vaults. The urn options families are faced with are nearly infinite, but regardless of whether the urn is made of metal, marble, wood, MDF, or another material, a vault can benefit it, especially if it is an urn of high value. Having this protective barrier prevents moisture, frost, and other elements from compromising the integrity of the urn and its precious contents. Preserving an urn with an urn vault can give families solace and security.

Like burial vaults for caskets, urn vaults benefit the cemetery plot. These sturdy containers not only provide structural support, ensuring the integrity of the burial site, but they also play a vital role in reducing the ground from settling or shifting. This is especially important considering the heavy equipment used in cemeteries. Urn Vaults not only guarantee a stable and even cemetery surface, but also safeguard the aesthetic appeal of the plot and memorial marker, ultimately reducing the maintenance work for grounds crews and providing a lasting and dignified tribute to the departed.

### COMPARING URN VAULT OPTIONS

Like the urns they are designed to protect, the available urn vault options today vary greatly. They differ in materials, weight, strength, aesthetics, and price. The following provides an overview of the benefits and disadvantages of some of the more prominent types of vaults, including a new vault that was recently launched.

Plastic urn vaults are a highly cost-effective choice, making them accessible to a wide range of communities. They are lightweight, typically weighing less than ten pounds when empty, therefore easy to transport and resistant to moisture, safeguarding the cremated remains from environmental elements. These vaults often come in a variety of designs and colors, allowing for some degree of personalization, sometimes literally by the family’s hands. While plastic vaults are affordable and functional, they lack the

robustness and durability of other materials. They are less suitable for withstanding heavy pressure and not offer the same level of long-term protection for both the urn and cemetery plot.

Concrete urn vaults are known for their durability and strength. They excel in withstanding soil pressure and environmental conditions, ensuring the grave site remains intact over time. These vaults also come in various designs and color finishes, allowing the

Steel urn vaults are designed to be both aesthetically interesting and durable. Crafted from heavy-gauge steel, they offer excellent protection for the urn. Families choosing steel urn vaults can rest assured cremated remains are safe and secure. The strength and security of steel comes at a cost—literally. Steel urn vaults are among the more expensive options available. They can also be relatively heavy, requiring more effort in transportation and placement.



Source: [www.amgfh.com/products/burial.html](http://www.amgfh.com/products/burial.html)



Source: [www.trigard.com/cremation-urn-vaults/elite/](http://www.trigard.com/cremation-urn-vaults/elite/)

family to have some personal choice. Although concrete is a strong material, it is also heavy. Concrete urn vaults are the heaviest and most challenging to handle, requiring heavy equipment for installation. Their cost is more expensive than plastic options, making them a less budget-friendly choice. Because concrete is porous, it can chip during transport or installation, potentially requiring additional work for cemetery grounds crews.

One of the newest urn vaults on the market is the Infinity Urn Vault—representing an innovative option that combines the durability of concrete or steel with the lightweight properties of plastic. It is lightweight due to its material: glass-infused recycled plastic, and its significant strength and durability arise from its engineered domed shape. These features make it the easiest vault to install; just one person and an auger



Source: [www.atpeacememorials.com/products/extra-large-white-polymer-double-funeral-cremation-urn-burial-vault](http://www.atpeacememorials.com/products/extra-large-white-polymer-double-funeral-cremation-urn-burial-vault)



Source: Terrybear

can have the vault installed within minutes. Because of its shape, the Infinity Urn Vault can also nest into one another, creating savings in both store space and freight. Unlike all other vaults, it does not require any adhesive to seal, as it has a rubber gasket that pressure fits, allowing a watertight seal and the ability to reopen the vault at any time. As of now, the Infinity Urn Vault only comes in one size and one color, which may feel limiting to families choosing a vault.

### BENEFITS OF URN VAULTS FOR YOUR BUSINESS

If you work with or are a cemetery that requires urn vaults, you may be surprised how many cemeteries across the country do not require them. Cemeteries of all sizes and religious affiliations have differing vault requirements. Even some catholic cemeteries do not always require an urn vault.

A recent assessment of five cemeteries from around the country that do not currently require urn vaults shows the potential revenue they could gain if they did require urn vaults. This is a small sample size but does provide a glimpse into the impact increased urn vault sales could generate. The survey collected data on the number of annual cremation burials (burial defined as placed in the ground), number of vaults sold each year, and the retail price for their urn vault option(s).

How many families are burying urns without a vault? How many of those families would have chosen to utilize a vault if they were presented with, and understood the options? How much revenue is being missing out on? Depending on volume and pricing, it could be tens of thousands of dollars.

Urn vaults benefit cemeteries by contributing to the longevity and sta-

bility of cemetery plots, safeguarding against settling and ground shifting, even in the face of heavy equipment use. When funeral homes educate families about the benefits and choices of urn vaults, they not only provide a valuable addition to the cremation and interment process, they can also contribute to the financial health of their business. Funeral Directors do more than prepare bodies for burial. They also serve as educators and guides to grieving families, assisting them through the grieving process and navigating the extensive choices within the industry. This includes the often-overlooked importance of urn vaults. These unassuming containers can provide both families and funeral homes with a sense of permanence and security.



Stephen Noyes is the Brand Director for Infinity Urn Vault at Terrybear Urns & Memorials. He has been in the death care industry for over a decade, working with cemeteries

in Georgia, California, and just about everywhere in between. He lives in Minneapolis with his family.

### URN VAULT REQUIREMENT, POTENTIAL REVENUE EARNINGS:

Cemetery Location	Annual Cremation Burials	Annual Vault Sales	Average Vault Retail Price	Missing Revenue
Southeast	144	38	\$150	\$15,900
Midwest	60	25	\$500	\$17,500
West Coast	380	190	\$300	\$57,000
Upper Midwest	315	66	\$300	\$74,700
New England	521	205	\$300	\$94,800

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# Why Funeral Management Software is Crucial for Modern Death Care

by Chase Downs

It's no secret that deathcare, including all its challenges, is changing. That's why funeral software has emerged and plays a crucial part in modern death care. This blog delves into the key role software plays in addressing challenges faced by funeral professionals today.

## DEATHCARE IS ALWAYS CHANGING

Deathcare has changed drastically over time. Up until the 20th century families held funerals themselves and even the burial of the deceased often took place on the families' property. As funeral services became more common, funeral homes were established to provide deathcare in communities. These funeral homes were typically

family-run, but this began to change in the 60's as funeral homes were consolidated.

Though services have continuously evolved, just twenty years ago it was still the norm for funeral directors to hand deliver death certificates and other required forms. However, in recent years deathcare has taken great strides, evolving and integrating with technology.

## OVERCOMING MODERN ISSUES WITH FUNERAL SOFTWARE

As modern problems, needs, and opportunities have arisen, deathcare has had to adapt. To stay relevant and maintain a healthy business, funeral homes must address these modern challenges with modern solutions. We'll be addressing how you can overcome some of the most common challenges with Funeral Management Software.

DIRECTOR VIEW



FAMILY VIEW



## EDUCATING FAMILIES

Educating families is essential to helping them feel they are receiving the value they deserve.

Providing families with a clear view of what to expect also ensures you are both on the same page. Guide them through the deathcare process by showing them the work you are providing and helping them understand their part. Gather's customizable workflows do just this.

## PERSONALIZED SERVICES

It's becoming increasingly important to offer personalized services that help your funeral home stand out. Luckily there are a variety of ways funeral homes can create unique value in their services. For example, you can personalize a service by serving the decedent's favorite food or having a local band play. Remember pages are another way to help personalize a service in a way that helps preserve a loved one's memory.

Remember pages are custom pages, part of Gather's case management, created for every case. A family creating a remember page for their loved one simply picks a design, uploads pictures, and shares memories. It all lives on online, forever.

## ADVERTISING

Having a website that effectively showcases your services, is crucial in advertising your funeral home. On your website, you can provide engaging



features, such as an obituary slider and even the option to subscribe to obituary notifications. Keep in mind that through your site and obituaries, you are advertising your funeral home. If you're interested in having a custom-built website that will engage your community, Gather would love to help. You should also consider maintaining your appearance through your socials, business listings, and local events.

## CREMATIONS

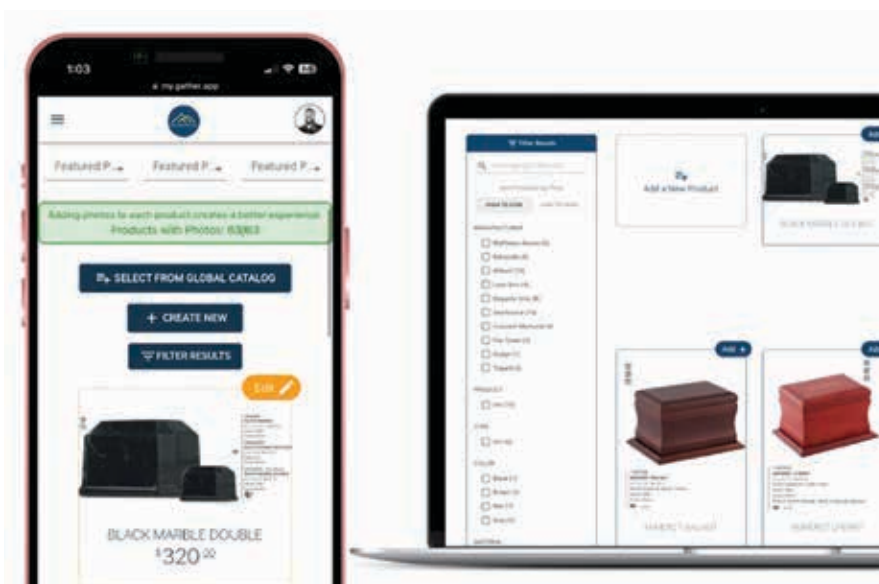
Cremations are only becoming more and more popular. So, how can you offer cremations in a way that adds value? A digital showroom can provide a great way to offer cremations as well as add value with additional offers. Gather maps your GPL and price lists and creates a digital showroom that

makes presenting your cremation services simple.

Remember that one of the best places to add value to a cremation is in the service. Your services are what make your funeral home unique. Remembering that your services can't be provided anywhere else, is key to embracing the shift towards cremation.

## LOW-COST SEEKERS

As families continue to lean towards affordable options, the best thing you can do is communicate your value and respect the family's budget. By addressing all of the previously mentioned concerns, you'll be set for success. Funeral Management Software is a key part of the solution and finding one that works for your business is crucial.



Chase Downs joined Gather in 2022 and is a funeral home advocate. He's written articles on a variety of subjects including technology, marketing,

software, and funeral trends, and his job at Gather is to make helpful content for their blog. You can contact him directly at chase.downs@gather.app.

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THE DIFFERENCE BETWEEN A  
**HIPPO** AND **HIPAA**

*by Curtis D. Rostad, CFSP*



If you find yourself in the wilds of sub-Saharan Africa, there are a few things you should know about the **HIPPO**. They are huge semi-aquatic mammals that can weigh as much as 4,000 pounds. Their two-inch thick skin makes them virtually bulletproof. They are considered among the most dangerous animals in the world. They live alongside lions, hyenas, and crocodiles, yet due to their size and aggressive nature, they are not considered prey to any of these predators. With their powerful and wide-opening jaws and large tusks, they kill approximately 500 humans per year. Yes, if you are in Africa, you should know this. If you stay in the U. S. and away from zoos, you don't really need to know much about them at all.

**HIPAA** on the other hand, is a law – *The Health Insurance Portability and Accountability Act of 1996*. If you are a health care provider or health insurance company, there is a lot you

need to know about HIPAA. If you own a funeral home, you don't really need to know much about it at all.

Really? Yes, really. It's probably one of the most misunderstood laws in the country. This article will dispel some of the myths and misunderstandings.

Simply put, HIPAA is a federal law that requires the creation of national standards to protect sensitive patient health information from being disclosed without the patient's consent or knowledge. It applies only to certain covered entities:

- health care providers including hospitals, clinics, doctors, labs, and pharmacies;
- health insurance companies and HMOs;
- health care clearinghouses; and
- businesses providing certain services to them such as billing companies, IT companies, accountants, and records companies.

Covered entities must meet certain standards in the storage of records and procedures for release of information.

HIPAA specifically does *not* apply to private employers and *does not* protect their employee files even if those files include medical information. You are not a health care provider. Another key term here is "patient." Your employees are your employees, not your patients. It protects patient records, not employee records. Even if you are the sponsor of a covered health plan, you as the employer, are not a covered entity under HIPAA. Let's make this clear- Your funeral home is *not* covered by HIPAA. Period. Surprised? Not what you've been told?

Under HIPAA, patient medical information is called "Protected Health Information" or "PHI." It cannot be released by a covered entity to most third parties except with the permission of the patient. Once the patient authorizes



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the release of the information, it is no longer considered PHI. It is no longer protected by HIPAA. PHI in the hands of a covered entity is protected by HIPAA. That very same information in the hands of any other person or company is not.

For instance, suppose an employer requires a pre-employment physical for a job applicant. As part of the process, they would have the applicant sign a release so that the clinic doing the exam can give the results to the employer. Until then, the results are considered PHI and must be safeguarded by the clinic and doctor. Once they have that signed authorization and release the examination results to the employer, the information is no longer PHI, and it is not covered by HIPAA.

Health information given directly to the employer by the applicant or employee also is not considered PHI and is not covered or protected by HIPAA.

Even covered entities like hospitals sometimes seem to be confused about the law. Ever try to check on a hospitalized friend and be told that because of HIPAA they can't even confirm your friend is a patient? As long as the facility has given the patient the opportunity to agree or they have not objected to the release of information, hospitals are free to confirm to family and friends that the person is a patient there, what area of the hospital or what room number they are in, and their general condition. If they claim they cannot tell you any of this, it's either because they don't understand HIPAA or the patient has requested privacy. It's not because of some blanket HIPAA prohibition.

What about medical information given to the funeral home at the time of removal or during the completion

of the death certificate? The release of information on a deceased patient by a health care provider is covered by HIPAA, but once it is released to you or appears on the death certificate, it is not covered. Simply put, the doctor or hospital could get into trouble for what they release or how they release it, but you cannot get into trouble for having it, for seeing what was put on the death certificate, or for who sees the information after that. Some states restrict who can order copies of the death certificate. If they cite HIPAA as the reason, they are wrong. Departments of Health and Vital Records offices are not covered entities.

So why are you told to keep medical information confidential? Probably the most important reason is professional ethics. Our employees, as well as the families we serve, deserve confidentiality, privacy, and the secure retention of information they give us, whether it is medically related or not. Your state may also have rules or regulations within your funeral director licensing law that deal with the release of confidential client family information.

As for employee medical records, the Americans with Disabilities Act (ADA) specifically requires that employee disability-related medical information be maintained in a file separate from their personnel file and be kept confidential. But this applies only to disability-related medical records, not medical records in general. Even then, it is legal for certain people to have access to this information. For instance:

- Owners and managers typically have access to this information.
- A supervisor may be made aware of disability information so that a reasonable accommodation can be made for the employee.
- First aid or safety personnel can be made aware of a disability that might require emergency treatment at some point. For instance, they can be made aware that an employee is subject to seizures so that proper treatment can be provided if necessary. And of course, the employee is free to tell their coworkers about medical conditions too, if they so choose.

- Government officials have the right to see those records when investigating ADA compliance.

And before someone cites the *U.S. Privacy Act of 1974* to you as a reason to keep information private, we will tell you that the law applies only to agencies of the federal government, not businesses. Two other privacy acts having to do with financial information are also wrongly cited as laws businesses must be aware of in protecting employee or client information. The *Right to Financial Privacy Act of 1978 (PFPA)* outlined processes the government must follow to obtain financial information. The *Gramm-Leach-Bliley Act of 1999 (GLBA)* further protects the release of private financial information. But both acts specifically regulate banks and other financial institutions, not private businesses such as funeral homes.

Some states are considering new laws to protect personal information, but they are generally focused on internet data and cyber-security.

So, there you have it. That is what you need to know. You should stay away from **HIPPOS** and despite what you might have heard or been told, you don't have to be concerned about **HIPAA**.


This article is meant to be a general discussion on the topic presented. It is not meant to be legal advice. Human resource issues are especially subject to changes in the law on a federal, state, and local level. Consult an HR professional or your attorney before implementing any personnel policies in your firm.

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Curtis Rostad, CFSP, is a licensed funeral director, embalmer, and former funeral home owner with over 50 years in funeral service. He served for 12 years as Executive

Director of the Indiana Funeral Directors Association before retiring at the end of 2016. He now serves as Director of Compliance for the Foresight Companies of Phoenix, AZ. He can be reached at 1-800-426-0165.



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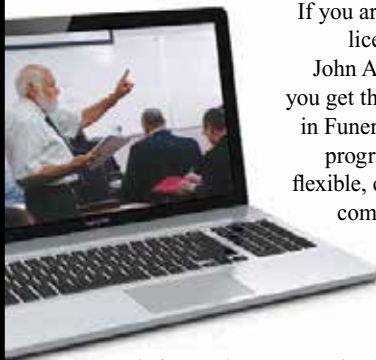
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# 5

## Software Features You Need in Your Funeral Home Next Year

*by Josh McQueen*

Have you ever done a DIY project? Let's say you finally decide you want to build that deck in the backyard you've been talking about.

You consider yourself to be a problem solver, so you quickly turn to YouTube for tutorial videos and the internet for how-to articles. These resources suggest you need more powerful tools, but you're not about to make a trip to the local hardware store to buy a cordless nail gun and circular hand saw when your hammer and saw work just fine. You gather your materials and set a goal to complete the deck in a weekend.

Once you start the project, you realize a glaring problem. Though you were prepared with materials, it's taking you longer to complete than your research suggested. Your trusty hammer and saw aren't effective enough to wrap up this project quickly.

### **IF ONLY YOU HAD HAD THE RIGHT TOOLS TO BEGIN WITH...**

Funeral home owners face a similar dilemma when they evaluate case management software for their businesses.

To manage your funeral home efficiently, you need the right tools.

A simple, web-based software solution is a good start, but it isn't enough to help you increase efficiency on everyday tasks, from case management to paperwork.

Here are five essential software features you need in your funeral home next year to get tasks done quickly.

## **1 Mobile Case Management**

The first way to increase efficiency is by managing cases on the go.

Think about this:

Can your filing cabinet or computer fit in your pocket? While that would be impressive, the answer is likely not.

Can you answer an urgent case question while at the grocery store, lying in bed, or watching the big game? Unless you have your cases in front of you, not exactly.

However, web-based case management software with a mobile app allows you to take your cases wherever you take your phone and start new cases from anywhere. A mobile app gives you access to case information and the ability to answer questions quickly when you're on a removal, away from the funeral home, or just on the go. Instead of waiting to work on cases at the funeral home, you can be more efficient by making updates right from your phone.

## 2 Multi-View Dashboards

Finding software that can create dashboards specific to you and your staff is helpful in more ways than one. You can view case listings, manage incoming documents, and see notifications and reminders all in one place to improve employee productivity and team communication.

Here are a few things to look for in a great dashboard tool:

- User-friendly layout and settings

## 3 eSignatures

As a funeral director, you realize how important it is to take care of paperwork quickly and securely. But hunting down signatures manually is a huge waste of time.

Think of all the families your funeral home serves every month. Multiply that by how many forms each family needs to sign. Now, that's a lot of paperwork to keep up with! You're lucky if you aren't waking up at night worrying about that one form that still needs a signature.

## 4 Barcode Tracking

So many items enter your funeral home each week, including jewelry, clothing, belongings, and other personal effects. Maintaining a chain of custody is crucial, but keeping up with items on a clipboard simply isn't efficient.

Digital barcode or QR code tracking simplifies this process by allowing you to assign physical, scannable barcodes to items and tie those barcodes to certain cases.

## 5 AI Obituary Writer

Manually writing obituaries can take up a lot of your time. Once you've written your first draft, received edits from the family, and revised a second draft, you've likely spent hours crafting a unique obituary.

With AI, you can generate a first draft quickly, so you can spend more time making it personal and unique.

But it doesn't end there. Many times, families want things

### WITH FUNERAL HOME SOFTWARE, INVESTING IN THE RIGHT TOOLS IS THE RIGHT CALL.

Purchasing new software is a big decision for your business. While it may be easier to go with a cheap, basic option, investing in additional features will increase efficiency, enhance your processes, and improve communication with your team.

In short, they'll be well worth the money.

- The ability to add multiple reports to dashboards
- The option to create custom dashboards for each staff member

Instead of taking time out of your day to write everything out on a whiteboard, multi-view dashboards can help you improve efficiency and communication for each member of your team.

The good news is there is a *much* better way to keep up with your paperwork. You can simplify the signing process and eliminate stress by using a digital signature tool in software you use every day to manage your cases.

Look for software with a built-in eSignature solution so you can see all your forms at a glance and track the status of each form in real-time without digging through paper files or emails.

With this tool, you can maintain better accuracy when keeping up with all the items that enter your prep room, which includes keeping up with the bodies of loved ones.

As you search for the right software, make sure to inquire about the platform's digital tracking features and capabilities. This feature is a must-have that will save you time and decrease the likelihood of errors.

deleted, changed, or added. With this tool, you can also quickly make revisions, generate an alternative draft, or add more sections to the obituary to meet a family's request.

While free AI tools exist, the best ones integrate with your case management software. That way, AI can pull case information you've already entered for the obituary and save you from entering information more than once.



Josh McQueen is the Vice President of Marketing and Product at Directors Investment Group (the parent company of Funeral Directors Life and Passare), where he oversees marketing campaign efforts and new technology products, all while helping funeral homes be more innovative. Reach him at [josh.mcqueen@digfamily.co](mailto:josh.mcqueen@digfamily.co) or visit [www.passare.com](http://www.passare.com) to see funeral home software that will help you better manage your business and connect with families.

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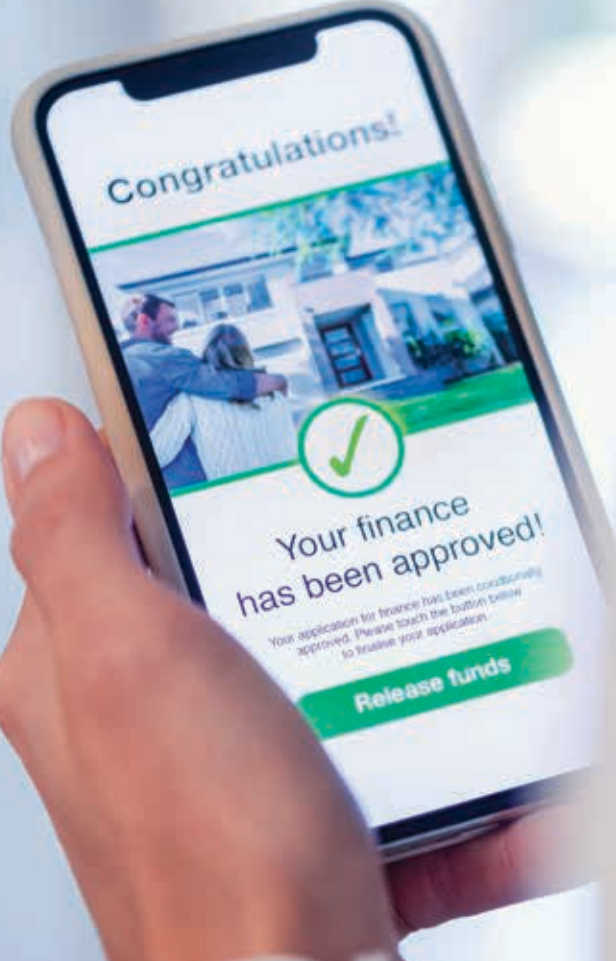
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# What Funeral Directors Need to Know About SBA Loans

by Tim Bridgers

Acquiring or expanding a funeral or cemetery business often requires extra capital to help you meet your goals. While many loan options are available, finding the one that meets your unique business needs is critical. Live Oak offers a variety of financing options for funeral businesses, including conventional, Small Business Administration (SBA), and combination loans. SBA loans tend to be the most misunderstood option, so in this article, we will focus on what you need to know about SBA loans since they are often an attractive option for funeral businesses.

The SBA lending programs are often mistakenly considered cumbersome, last-resort loan options when, in reality, they present many opportunities to funeral home owners. Much of this misperception comes from experiences with banks that don't specialize in SBA lending, aren't preferred SBA lenders, or lack lending expertise and experience in death care.

### BUSTING SBA MYTHS

Some common misunderstandings are that SBA loan products are not borrower-friendly and that the lending process is slow and inefficient when

SBA loans were created to be borrower-friendly. Compared to conventional loans, they are generally more flexible with equity and collateral requirements, have longer repayment terms, and do not have financial covenants or balloon payments. For example, a conventional loan may have a 10-year amortization with a balloon in three to five years, while an SBA loan offers a seven- to 10-year amortization and term, no balloon payment, and can even provide up to a 25-year amortization and term if there is a real estate component. In most cases, the industry standard interest rates charged under

the SBA are more favorable than a conventional, non-SBA bank loan.

SBA lending requires numerous documents and can be tedious for borrowers when the lender is not a specialist. Mostly, the amount and type of financial information required under the SBA is the same information required by conventional, non-SBA banking options. When considering an SBA loan, seeking out a lender who is part of the SBA's Preferred Lender Program (PLP) is helpful. A PLP lender will know how to determine eligibility, properly structure the loan, and collect appropriate documents to keep things

moving smoothly. PLP status allows the bank to approve the loan without waiting for the SBA's approval, and the bank acts on behalf of the SBA.

Another myth is any small business can receive an SBA loan. The old-school perception that the SBA is only for underperforming companies or borrowers with bad credit is a myth. However, the SBA program can be used to finance quite sophisticated businesses with high-end loan structures.

Certain eligibility requirements within the SBA program are prescribed by the SBA and apply to all lenders within the program. Beyond those, a lender will use its judgment and standards by exploring the five C's, which we dive into later in this article. A lender who knows your industry and the SBA has the specific knowledge needed to understand these components related to business ownership and evaluate your entire financial picture to structure a loan that best meets your needs.

Now that we've busted some common SBA myths, let's take a closer

look at SBA loans, including some of the advantages they provide, who's a good candidate, and tips for securing financing.

### ADVANTAGES OF SBA LOANS

Banks make SBA loans, and the Small Business Administration partially guarantees the debt, allowing the bank to provide credit for a borrower who may otherwise have difficulty obtaining a loan with favorable terms. The SBA acts like an insurance company, allowing the bank to extend its conventional credit reach. As mentioned, SBA loans are typically borrower-friendly and flexible to equity and collateral requirements. They also have no loan covenants and longer terms with no balloons.

### THE 7(A) PROGRAM

The SBA 7(a) loan, the SBA's flagship program, is an attractive option for funeral businesses because it allows you to acquire, build, and renovate facilities while staying independent. Once you're up and running, you can focus on your

operation instead of wondering how to make your next balloon payment.

For example, a conventional loan may have a ten or 20-year amortization with a balloon in three to five years, while an SBA loan will have an amortization and term of 25 years with no balloons or financial covenants. Longer terms can result in lower monthly payments and stronger monthly cash flow. Additionally, working capital can be financed, and there's a prepayment penalty of only three years. It's important to remember that no one loan product fits everyone, but understanding how a 7(a) program might benefit your business could be critical to your success.

While any borrower's maximum SBA 7(a) exposure is \$5 million, some banks can provide a pari passu loan to get to the desired loan amount. For example, if a funeral home has a project that exceeds the SBA 7(a) \$5 million limit, Live Oak can pair an SBA 7(a) loan (of up to \$5 million) with a conventional loan (amount based on need) and a line of credit when needed.

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## ARE YOU A GOOD CANDIDATE?

A strong candidate for an SBA program has ample experience running a business or a background in the funeral profession. SBA lenders look for many of the same traits in borrowers as conventional lenders. These are called the five Cs: credit, collateral, character, cash flow, and condition. These variables immensely affect your ability to secure financing.

**Credit** is a direct reflection of your financial patterns. As history is the best predictor of the future, a lender will examine the personal credit of all borrowers and guarantors. Good personal credit is a must, and problems must be thoroughly explained. Most lenders prefer a credit score of 700 or higher and a detailed track record of your spending habits. Criteria may differ by bank, including an acceptable credit score.

**Collateral** is measured by the number of assets you have to secure the loan and your saleability in liquidation. A lender will consider the value of the business and the personal assets of the guarantors as a secondary source of repayment in case of default. Collateral is an important consideration for a conventional loan. A benefit of 7(a) loans is they're not collateral-driven; however, they must be fully collateralized if possible.

**Character** is evaluated through your historical accomplishments and business success plans. The lender needs to know the borrower and guarantors are honest and have integrity. Additionally, it needs to be confident that the applicant has the background, education, experience, and industry knowledge to run the business successfully. Additionally, it's essential to have a thorough business plan in place.

**Cash flow** is the most significant factor for an SBA loan. SBA loans are qualified mainly based on the cash flow of a business rather than its assets. Simply put, cash flow is the difference between a company's revenue and expenses in any given period. If there's more cash coming in than going out, the cash flow is positive. If expenses are higher than revenue, the cash flow is negative.



Net operating income (NOI) and cash flow are often thought of as the same; however, NOI frequently includes non-cash expenses such as amortization and depreciation. To calculate your net cash flow, take the net income per your profit-and-loss statement and add any amortization and depreciation.

A business should have sufficient cash flow to support its expenses and debts while providing principal salaries comfortably. The bank will perform a cash-flow analysis to determine whether the business can be profitable while supporting its expenses and new loan debt.

**Condition** refers to the state of the business, industry, and economy. All will be evaluated to determine the current conditions and whether they are likely to change, deteriorate, or improve. Use of proceeds, meaning is this an acquisition, expansion, new build, or refinance, with factor into this as well.

## DETERMINING CREDITWORTHINESS

Banks reviewing and analyzing an SBA loan request will generally ask for the following items to help the lender understand the owner and business and determine creditworthiness.

- Three years of tax returns for the business and the borrower
- Year-to-date financial statements (P&L and Balance Sheet) for the business prepared within the past 90 days
- A personal financial statement for the borrower(s)
- A business plan complete with three years of financial projections and a resume
- Statement summarizing the purpose of the loan

- Record of current leases and management reports for an existing business

## CHOOSING A LENDER & STREAMLINING THE PROCESS

When considering an SBA loan, finding a lender with expertise in SBA and funeral home lending will lead to a smoother and more transparent process. For this reason, it's helpful to seek a lender who's part of the SBA's Preferred Lender Program (PLP). A PLP lender will know how to determine eligibility and properly structure the loan. PLP status allows a bank to approve the loan without waiting for the SBA approval, as it acts on the SBA's behalf.

If you're a current funeral or cemetery business owner or you're looking to break into the industry, an SBA 7(a) loan may be just what you need. An SBA loan can be a viable option for many small-business owners. Do your research, find a bank that knows your industry and is a designated preferred lender, and you'll be on your way to securing your dream.



Tim Bridgers is a senior vice president at Live Oak and the Head of the Funeral Home and Cemetery Lending team. As a former business owner and developer of

two successful companies, Tim understands the challenges that business owners face. Bridgers studied Mechanical Engineering at the University of North Carolina at Charlotte, Business at the University of North Carolina at Wilmington, and completed his Finance degree at Liberty University.



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# What Happens During the Loan Application Process?

by Live Oak Bank

Small business owners often ask us about the loan application process. What is required to apply for financing and successfully complete the process? How long will it take to receive funds? Whether you need financing today or are hoping to gain a better understanding of the loan process to plan for future needs, it is important to know what to expect from application to closing.

Depending on the financial institution you choose, the process and the time it takes to receive funding may vary. Generally, once the loan application and all related documents are submitted to the bank, the rest of the process can take anywhere from two weeks to six months. The timing may vary based on the bank's experience with lending to the borrower's industry, the borrower's responsiveness in submitting the necessary documents and the accuracy and completeness of information collected. At Live Oak Bank, our lending team specializes in various industries and understands the intricacies of those business models, which can make the process smoother.

During each phase of the loan process, a borrower will work with different members of the loan team. The three stages of every loan are the application, underwriting and closing.

## APPLICATION

In the application phase, a loan officer will work with you directly to gather all information needed to pre-qualify your loan request. First, you will discuss your plan for the loan proceeds. Are you looking to refinance existing debt? Are you looking to acquire an existing business or expand your current operations? If you are buying or expanding, have the purchase price details available. The lender will need to understand your business and

your plans for the future to submit a complete loan application. During the application phase, be prepared to present the following information to your lender:

- Describe your new and/or existing business and the local market. It will be important to understand the competition in the area, as well as the local demographics. The lender will also need to know about your experience in the subject business and the industry.
- Discuss present revenue breakdown and anticipate future revenue and trends. This information will help the lender better understand your business.

The application includes items such as corporate tax returns and current financial statements as well as your contact information, resume and personal tax returns.

Once all the necessary documentation is submitted, Live Oak Bank will send you a loan proposal. After the proposal is accepted, you will move into the underwriting stage.

## UNDERWRITING PROCESS

In the underwriting phase, you will work directly with the underwriter assigned to your loan. The underwriter verifies and analyzes documents submitted during the application phase to determine accuracy and creditworthiness. The underwriter will complete a cash flow analysis and full review and analysis of other pertinent financial information related to both the business and the individual(s) seeking the loan. Additional financial details may need to be submitted to the underwriter analyzing the business. This information will be part of the credit memo, which is presented to the credit officer who ultimately approves or rejects the loan

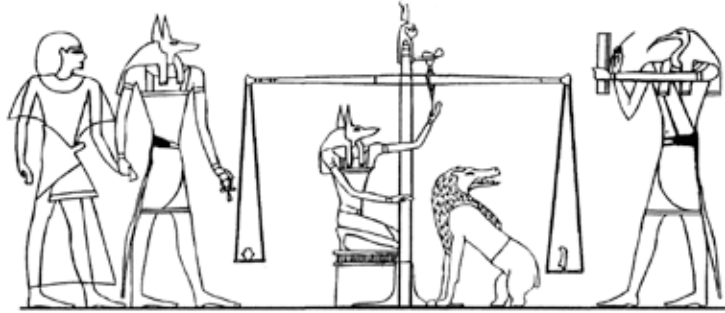
request. Specific questions regarding paperwork can be addressed directly to your underwriter.

By understanding your story, how you got where you are today and your plans for the future, your underwriter will be your advocate and assist you throughout the review process. When your loan is approved, you will receive a commitment letter with the terms and conditions of the loan. Once you provide your signature, you will move into the final stage of the loan process.

## LOAN CLOSING

Once a commitment is made by the institution providing financing, the loan closing specialist, or closer, will prepare a closing checklist of all required documentation needed on your loan prior to closing. He or she will contact you to schedule a kick-off call to explain the checklist in detail. All parties involved in the loan, including the borrower, the borrower's legal consultants and the lender, will be included on the call. Your closer will then review and approve all documents received off the checklist and move the loan into the last phase of closing. At this point, final loan documentation, including the Note, Deed of Trust, Security Agreement, is prepared and reviewed by your closing team prior to you signing to ensure all necessary information is included.

Throughout the financing process, you will work with a group of specialists who bring your small business loan to fruition. Understanding the phases of the loan and the roles of the lending team members will help you gather the appropriate information and navigate the loan process. With Live Oak, you get a partner who believes in your success, and is willing to take the journey alongside you.



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