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notes from the editor

Are Rising Cremation Rates Burning Up Profits?

by John Yopp

A half-century ago, nearly everyone who died in the U.S. was buried. Only about 4 percent were cremated. Now, we cremation half our dead. The map above shows cremation rates by state and animates over the past 15 years; during that relatively brief timespan in several states—particularly in the South and Midwest—cremation rates have doubled. Why the shift? Money is the biggest reason. "The vast majority of people are looking at value," says Barbara Kemmis, executive director of the Cremation Association of North America. The average cremation with a memorial service is $3,250 while the average funeral is $7,045, according to the National Funeral Directors Association. As the map shows, cremation tends to be more popular in coastal and mountain regions, where land for gravesites is more expensive. Kemmis notes that there seems to be an increase in so-called direct cremation, the cheapest means of disposal, in which you skip the memorial service altogether.

Another influence on cremation-vs.-burial rates is the fact that families are more dispersed than in the past, making it harder to visit gravesites, Kemmis says. Unsurprisingly, cremation rates are highest in places full of newcomers (such as California) and retirees (Florida, Nevada). Meanwhile, spiritual views of the body and soul have also changed. Christians historically believed that the body should be preserved whole in the hopes of reunification with the soul at the end of days, says Stephen Prothero, author of Purified by Fire: A History of Cremation in America.

But the '60s ushered in a wave of New Age notions that reflected a new view of the body as subordinate to the soul, like reincarnation, karma, and transcendence. Cremation acquired a "countercultural cachet"—it was giving the "middle finger to God," according to Prothero. (The Catholic Church eased its restrictions on cremation in 1963 but still looks down on it.) As the counterculture has gone mainstream, so has cremation. As the map shows, states tend to gather momentum on cremation rates fairly quickly. Kemmis calls this the "new tradition" effect: Once the first family member is cremated, the taboo is broken and other family members follow suit. Cremation is more environmentally friendly than burial, and it's easier to "customize," as Kemmis puts it. You can enshrine cremated remains in customs urns or jewelry; you can spread them across a beloved landscape, or two, or three; you can divide them among multiple family members. You can embed them in a painting. Prothero once met a family that had packed some cremated remains into a bullet for hunting deer. "You dream it, you can do it with cremated remains," Kemmis says, adding, "sorry, I get really excited about this stuff."

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The History of Cremation - Part I of III

By Todd W. Van Beck, Director of Continuing Education,
John A. Gupton College, Nashville, Tennessee.

INTRODUCTION

When exploring the history of death in general three clear and distinct facts emerge. First is the undisputed, unarguable, and inevitable fact that the death rate globally is a perfect, round and even one hundred percent – no question about this. This fact is a concern of many but is also in the present age being conveniently ignored by just as many, if not more. Second is the almost undisputed, almost unarguable, and almost inevitable fact that concerning the disposition of dead human bodies, two methods have been available to people to dispose of their dead: earth burial and cremation. Third is the almost always unspoken history that human beings have found disposing of their dead both challenging and basically unpleasant, even though there are basically only two choices to be made at the time of death – burn or bury? It is historically interesting that when all is said and done, throughout all the centuries of fiddling with this and changing that, concerning the disposition of our dead in the end basically just two choices are available for most earth people, only two: earth burial and cremation.

To be sure there are wide variations and approaches to earth burial and cremation, for instance there is a farmer in the Midwest of the United States, who for a small amount of money, will take a sampling of the cremated remains, fill a shot gun shell with a small portion of the cremated remains and blast them into the atmosphere. Then on the other hand, there are the unique Towers of Silence in Iran where the dead body is left exposed to the air and environment and birds are allowed to devour the corpse and then the birds in turn do the natural thing and deposit remnants of the corpse throughout the countryside, a type of post mortem fertilizer cycle process if you will.

Even with the myriad variations that people throughout history have created to dispose of their dead (and there have been many), still in the end it comes down to two simple choices: burn or bury.

Another consistent theme in exploring the history of dealing with the dead is the abundantly clear fact that living people find dead people problematic, and with good reason. To not properly care for our dead is for most places on earth unkind, unlawful, and unsanitary. Living people have a consistent history of viewing corpses as being problematic.

The question which has confronted every generation since the beginning of time concerning dead people comes down to this: "What should we do with them?" The answers that people throughout history have come up with are fascinating to say the very least, and if we were to explore all the possible answers, our task for our purposes here would never come to an end.

The purpose of this chapter has a specific task which is to explore the history of cremation, but first a few words about the philosophy of history will be helpful. Many people like and some people even love history, but just possibly only a few loyal purists of history actually like and love the myriad of dates which seem to be connected with every historical account, and which so many people were compelled to memorize in school which proved to be a tortuous experience, with

the result that people ended up hating history.

People seem to easily become distracted and even annoyed or worse bored to death when and if too many dates are thrust upon more dates are made to be an exaggerated part of the history of events. Certainly dates have their place, dates are important, but as we will soon see cremation actually started before we had dates or even chronological time for that matter, so instead of a linear chapter complete with using numerous dates as the overall outline, this chapter is instead written as an historical narrative with a few references to dates tossed in for good measure to keep the purists happy.

This chapter is a story about cremation, and most people love being told stories on any subject, and the story of cremation if it is anything, is a story about people and how they have approached the issue of using fire to dispose of dead bodies. The best history always comes down in the end to sharing the story.

However for people who are addicted to dates, and consider the narrative approach to history as being sloppy and heretical this chapter concludes with a historical chronology of the dates that trace the significant events in the history of cremation and is included to satisfy the reader who does like and love dates.

Let's begin.

No human being can live without history. Even people who say they hate history have a history and live in history. If you have a heartbeat you have experienced history and are creating history with every breath you take. In fact while dogs and cats certainly have a history they are most probably not aware of their history in any shape or form, and in any event even if it is proven that they have some primitive glimmer of past events they cannot possibly be as aware of their history as human beings are. Any history concerning the experiences dogs and cats must come from humans, for humans are the only creatures on earth that can write down experiences and that are aware of their history, and most importantly have the capacity to learn life lessons from their history and pass these lessons on to others – this is called education.

Everything concerning existence has a history and it is true that the more people know about their history, the more chances they have of increasing their own wisdom and judicious perspectives on the daily task of living life. Winston Churchill was once quoted as saying: "Study history, study history, study history." Churchill's words ring true for our purposes in this chapter.

While this is not a work concerning an analysis of the philosophy of history a couple of historical insights for the reader will be helpful. First when reading this information it will be valuable to realize the truth of the old adage that history repeats itself. History proves the truth of this well used thought. As we will see in our historical journey concerning cremation, there is really nothing new under the sun concerning cremation and what people have done in the past and will do in the future concerning burning dead bodies. It has a repetitious history with the common denominator being that each and every generation believes their history is unique, their problems are like the world has never seen before, and that what they do in the present time will affect the global experience for years to come. This sometimes happens in history but such monumental history changing events in reality are very rare. However concerning cremation the most unique and special historical event to happen was simply the ability to generate tremendous amounts of heat, and the type of heat that got hot quickly. This was no easy task as we shall soon see, but to even come close to claiming that anything to do with cremation qualified as a monumental historical event is simply an overstatement, and we do not want to overstate things in this chapter.

The second insight is this: Every generation, most particularly those members of a particular generation who are ignorant or worse disinterested in their history, are most likely compelled to repeat the mistakes of the past. As the great Harvard philosopher George Santayana hauntingly reminds us: "Those who forget their past are condemned to repeat it."

It will be valuable for the reader to keep these two historical analysis points in mind concerning the philosophy of history as the information of this chapter is explored. This chapter is organized into four major headings, and these are not in order of importance.

The headings are:

- **SIGNIFICANT EVENTS IN TIME**
- **RELIGIOUS THINKING AS A POWERFUL INFLUENCE**
- **INDUSTRIAL DEVELOPMENTS THAT GENERATED HIGH HEAT**
- **THE CULTURAL NUANCES THAT FIDDLE WITH DEATH ATTITUDES**

SIGNIFICANT EVENTS IN TIME

There are no records of a time in history when cremation has not been present, and because of this no one really knows where and when the practice began. In other words, cremation history first and foremost has no definite beginning, and it certainly has no definite end. If the student of this history looks for primary sources, verifiable documents, or even cave man drawings concerning the genesis of cremation, that student is doomed to failure. Cremation is so ancient that much of what has been promoted as historical fact is in truth history based anecdotes, oral traditions, and well intended speculation.

While our historical verification of the beginnings of cremation is somewhat sketchy what we do have is the story of "The Mungo Lady."

In the late 1960s, Professor Jim Bowler, a geomorphologist with the University of Melbourne (Australia), discovered the fossilized remains of a woman in the Willandra Lakes Region of Lake Mungo, in New South Wales, Australia. Immediately the corpse was dubbed The Mungo Lady. When her remains were carbon dated she was found to have lived approximately 20,000 to 26,000 years ago, making her one of the oldest anatomically-modern humans ever found in Australia and the world.

It was certain that after The Mungo Lady died, her remains were cremated. From burn mark patterns on the bones it was discovered that the Mungo Lady's remains had undergone an unusual ritual for the time – the body was burned, then the bones were partly crushed, and then the cremated remains were burned for a second time. The first cremation probably was botched and did not complete the burning process which was the reason for the second. However another theory has been promoted that possibly her descendents performed this unusual ritual a second time to ensure that she did not return to haunt them, but this is speculation. Regardless

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of the well intended speculations, the discovery of The Mungo Lady was extremely important because it represents the world's oldest known cremation.

What is known, however, is that throughout history (until contemporary times) earth burial by far had superseded cremation as the preferred and most times the most accessible and practical method of taking care of the age old problem of disposing of our dead.
People who are devoted to and make their livelihoods literally digging up history, the archeologists and anthropologists of the world, report that cremation most probably started during the Stone Age in the Near East and some places on the European Continent.

One of the simple practical and common sense impediments which tremendously affected the use of cremation was the glaring issue of the consistent inability of these ancient people (and people for a long time to come) to be able to simply generate enough heat to actually burn a dead body thoroughly, and here thoroughly is the key word. One can only speculate just how many "botched" cremations were performed which ended up in a partially burned cadaver, and it does not take much of an imagination to think of ancient people when the cremation was botched, a job half done, just throwing their hands up in the air and leaving the offensive scene for nature to take its inevitable course of disposing of the cadaver. It is safe to conclude that a partially cremated dead body would have been just as repugnant and distasteful to our Bronze Age cousins as it is today when the crematory retort malfunctions and literally the flame goes out half way through.

There was also another practical problem for these ancient people concerning cremation. To just survive they needed wood to burn for cooking food, and for heat, not necessarily for burning dead bodies which in any event took a good amount of time, and also a good amount of wood. Wood had other much more important and vital purposes for these people than just the funeral pyre. Wood equaled literal survival.

In the study of ancient cremation history the beginnings of the acceptance of cremation, regardless of available fuel and convenience appear to be rooted in the thinking and philosophies of the Greeks. The Greeks embraced cremation not because of some odd ritual requirement which used fire, but not surprisingly the Greeks based some of their interest in the practice of cremation on the revolutionarily new idea for the time of public health concerns. None other than Plato himself proclaimed that no earth burials (this included cremations) should be made in agricultural fields or by places which were highly populated. It would be a great overstatement to say that the Greeks embraced cremation on the level that we see currently in some places in the world, but it is clear that the Greeks viewed cremation with an acceptance that had not been seen before in history.

The Greeks also, being somewhat aggressive in warfare at times, used cremation as a very practical method of bringing back the bodies of dead Greek warriors who had died gloriously in battle in some far off land. The rationale of course being, easier and much more pleasant to ship a small bundle of cremated remains 2000 miles, without the obnoxiousness of decomposition, than to attempt to ship a corpse 2000 miles that would be in the advanced stages of decomposition upon arrival. The Greeks were also the first to decide that in the instance of cremation you could also have earth burial – simply bury the cremated remains. Here then is a good example of the historical truth that there is nothing new under the sun because contemporary cremation practices use this method of inurnment burials routinely. People who are illiterate of cremation history might well believe the practice of inurnment is a new idea, and someone out in the present world might even be so bold as to take credit for inventing the inurnment idea, but that would be historically incorrect. The Greeks of antiquity invented the cremation urn burial.

Frequent and protracted battles throughout the ancient classical world made cremation first a commonplace thing, and then for the military in any case, the preferred means of disposal of the heroic warrior dead. Although ground burials were held for most everyday Greeks cremation became so closely associated with valor, manly virtue, patriotism and military glory that in time it was regarded as the only fitting end to an epic life.

Status symbols are not new and in ancient Greece the greater the glorified and worshipped war hero, the higher the cremation conflagration needed to be. The Iliad tells how elaborate and elegant cremation became for Greek heroes. For instance Zeus, the supreme deity, compels the victorious Achilles to turn over the corpse of Hector so that the slain hero's father, King Priam

of Troy, can cremate it in royal style. Achilles earlier had ordered a huge funeral pyre built one hundred square feet to gloriously burn to ashes the body of his slain friend Patroclus. Unfortunately, nothing lasts forever and sadly after an arrow pierced Achilles all-too-vulnerable heel, the leader of the Trojan War was himself afforded the most spectacular incineration yet – it was a classical case of status, keep up with the Joneses and good old-fashioned one-upmanship.

As the Greeks went, so did the Romans, however the inventive and economically savvy Romans turned cremation into profit or they tried to. By the time of the great Roman conquests and empire building, the idea of extramural burials (outside the city walls) was accepted as being the normal method of disposing of the dead. This is compared to intramural burials where the dead were always buried within the city walls.

Virgil in the Aeneid lambasts the tasteless, crude etiquette of cremation conducted without religious funeral rituals and ceremonial fanfare (oh where did the Greeks go?), done merely for profit and expediency (a kind of contemporary immediate disposition Roman style). On the other hand, Virgil praises a conflagration in which the correct kinds of dried leaves, twigs and dead cypresses are set ablaze to the prayerful cries of the mourners who are circling the cremation funeral pyre.

The Romans were quite skilled at putting on elaborate ceremonies, pageants and rituals. Today's New Orleans Mardi Gras celebration harkens its beginnings back to the Roman funeral processions of old. The Romans even had their own version of ancient funeral directors that were called LIBITIANRIUS and they were in business to organize all types of death activities, which included cremations, and to be paid for their services.

Predicated on all these Greek and Roman cremation activities was this issue of money. The poor of both cultures might well have been cremated, but the poor received communal cremations. The elaborateness of Roman cremations made them life's last status symbol. Whereas the indigent, the poor and the wretched went up in small flickering flames, and usually as a group, the wealthy departed this world in towering infernos. However, such cremation opulence was not to last.

It will be helpful here to interject the reminder that cremation, while it is evident throughout history in truth is not the oldest form of disposing of a dead body (earth burial holds that record), and it needs to be clarified that cremation throughout history has always been an example of the merging of and living with the tensions created by the merger of sacred rituals combined with secular customs.

History is never black and white; it is a series of transitional grays. At this juncture we need to make the first gray transition by easing from significant events in time to religion as a powerful influence, for in the history of cremation significant events and the influence of religion go hand in hand.

To be Continued - Next Issue

Dynamic Coaches by K2

K2 is more than a company name. It stands for a second generation of coachbuilders, continuing a legacy in their family and hearse manufacturing.

Owner, Steve Kellerman is the second generation of Kellerman's in the funeral industry. His uncle, Mike Kellerman, started coach building years ago, and Steve's brother, Joe Kellerman started Platinum Funeral Coach. It was only natural that Steve also create his own line of vehicles for the funeral market.

This creation started with the versatile TRANS 5 floor, a floor that has five different functions making it the most diverse floor on the market, aimed at the Chrysler and Dodge first call vans. Kellerman continued his innovation with a new floor to be unveiled this year at the NFDA. The dynamic floor system will be the funeral directors' definition of performance and functionality in one unique coach; and will be exclusive to the new line of K2 vehicles.

Kellerman has a big vision for K2, and that vision includes a new line of Dynamic Vehicles that will be displayed at this year's NFDA in Indianapolis. The first of the Dynamic Vehicles is based on the Mercedes Metris platform. The second to be unveiled will remain closely guarded until the NFDA where it will be formally revealed.

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John A. Gupton College Appoints Todd Van Beck New Director of Continuing Education

Mr. Steven Spann, President of the John A. Gupton College has announced that Mr. Todd W. Van Beck, longtime and well respected funeral director and mortuary/cemetery educator has been appointed as Director of Continuing Education effective May 4, 2015. Mr. Van Beck will be developing continuing education courses, seminars, lectures, and writings for practicing funeral directors.

Mr. Spann was quoted as saying "I have known Todd for many years, and know his ability to communicate the value and purposes of the funeral to both professional and lay audiences alike. Todd has lectured here at Gupton's and brings to this old and respected mortuary college a long history in our profession of writing, lecturing, and public speaking concerning the one thing he loves most: funeral service. His reputation is now global. The entire Gupton faculty and alumni welcome Todd to our team." Todd Van Beck has been in funeral service for 47 years and has authored over 600 articles and has written over 65 books and training manuals. Mr. Van Beck was a seminar presenter for 25 years at the Dodge Sunshine Seminars, he served on the Board of Directors of the Foundation of Thanatology at Columbia-Presbyterian Hospital in New York City, and most recently he was a Commission on the Shelby County Historical Commission, and on the Board of Directors of the Memphis Salvation Army, and continues to serve as a Board member on the Zion Christian Cemetery Board all in Memphis, Tennessee.

In 2014 Mr. Van Beck was awarded the first ever "Landmark Career" Award by the International Cemetery, Cremation and Funeral Association, and also that year Todd was awarded the Distinguished Service Award by the Fountain National Academy of Embalming and Restorative Art in recognition of his longtime work in the practice of embalming. Mr. Van Beck was most recently General Manager of Forest Hill Funeral Homes in Memphis. On April 30th, Shelby County Mayor the Honorable Mark Luttrell, Jr. presented Todd with the Mayor's Key to Shelby County, Tennessee in recognition of Mr. Van Beck's many community services while living in Memphis.

Cremation Association of North America

Know Your Community
by Sheila Anderson, CANA

The 21st century is changing North American life in many ways. There are more of us, and more different kinds of us, than ever before. Our traditions are numerous and varied, and, in many ways, the marketplace shifts to address this new reality. No facet of our culture is immune to this transformation—and certainly not the way we want to memorialize loved ones who have passed on. Funeral directors Archer Harmon and Erin Whitaker addressed the need to adapt to changing times in their joint address to the Cremation Symposium this past February in Las Vegas. During their presentation, Meeting the Cremation Needs of a Growing and Diverse Population in North America, the pair showed how change can work for traditional funeral homes facing new and different clientele. Their valuable insights on this topic appear below.

Archer Harmon and Fairfax Memorial Funeral Home

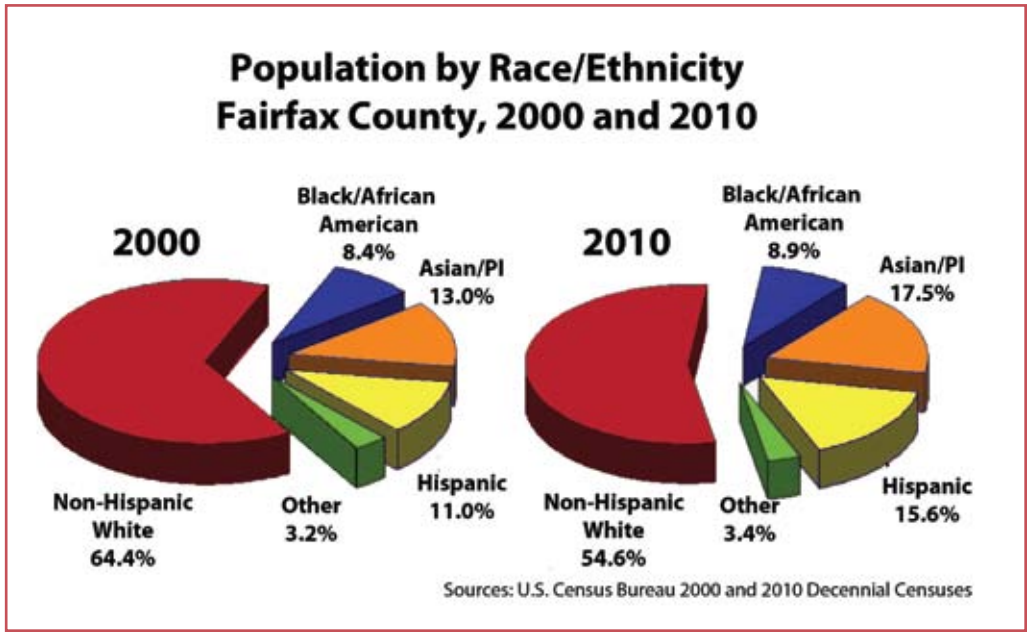
I want to discuss diverse population and how it will continue to affect our businesses, expanding on this symposium's theme of "Going Beyond the Box." It's easy to get in a rut, to fail to see how the diversity of our population is changing and how it will affect our business. This presentation addresses how we're not going to just get by and hope for the best but embrace the changes that are coming whether we like it or not.

A lot of you have cremation rates of 60-80%, but there are many populations out there who want ceremonies. If you try to discuss direct cremation with them, they just don't get it. How do you locate, serve, and track these groups for whom direct cremation is not an option?

Stepping Out of the Box Can Pay Off

To begin with, if you don't know your past or your history, your future can be uncertain. I want to share our story with you. The cemetery, Fairfax Memorial Park, opened in 1957. It was opened by Cornelius Doherty and now it's run under the leadership of Mike Doherty, who is the third generation. Fairfax Memorial Park has 128 acres and last year they did 647 burials. Fairfax Memorial Funeral Home is adjacent to the cemetery. We opened in 2003, so we're relatively new. Within a couple of miles on either side of our funeral home there are well-established funeral homes in Northern Virginia that have been there 60, 70, 80 years. So it was a pretty big risk for the Doherty family to open a funeral home in 2003 when cremation rates were skyrocketing. But they stepped out of the box and the risk paid off for them. Last year, in 2014, we ended with 887 families served for a funeral home that's only been open since 2003. If you're willing to step out of the box and do the right thing, it can really pay off for you.

Our highly trained staff includes twelve licensed directors, five apprentices, and twenty-one incredible support staff that help us get our job done. Most of our staff is young. They came to us as funeral assistants or apprentices. A few of our staff fall into the Baby Boomer



generation, but most of us are Gen X or Millennials. We see things differently than Boomers. Most of my directors and apprentices embrace cremation, and they will probably select cremation for themselves.

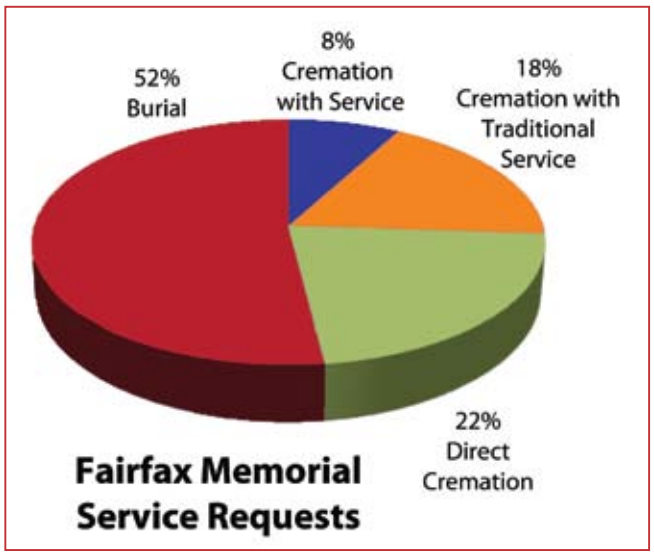
We have two crematories in our building. We use them all the time. They're in service seven days a week.

Know Your Data

We're located in Fairfax County in a suburb of Washington, D.C., eleven miles from the border of the District of Columbia. Washington, D.C. is a very, very diverse community. Government jobs bring people there, embassies bring people there, a booming economy brings people there. In a very short time, in the ten years between 2000 to 2010 (see charts below), the non-Hispanic white population has decreased in Northern Virginia by 10% percent, and it's been replaced by an Asian population of 12.5% and a Hispanic population of 4.8%. Having happened in just ten years, that population change is incredibly rapid.

I'll be interested to see what the next decade's statistics show about how diverse we've become. I got these data off of websites from Fairfax County, the federal government, and the media. This information is free, it's readily available to you, and it's a road map for you to understand what's going on and why your business is changing. You can look at these data and see where your business is going to go.

Although, according to CANA's latest statistics, Virginia's cremation rate is 36.8%, Fairfax Memorial's cremation rate is 48%. This is because we are actually in a tri-state area. We border the District of Columbia and Maryland, and we're close to Delaware and some other places, too.



I was surprised to learn that some funeral homes don't track their data. I just assumed everybody did it. At our funeral home the software we use tracks everything. Our directors and apprentices are trained that there are specific things that are entered into our computer program. I can tell you where our deaths come from, the ZIP code, the average age, I can tell you the race—I can tell you all of this with just a few requests through the software program.

Here's how our business breaks down (see chart below). Eight percent of our cremations take place with services, which means someone who chooses cremation wants to use our facilities for visitation, or have a memorial with services in our chapel, or they want us to take the cremated remains to be at graveside at Arlington—whatever the case may be. It's an additional service.

Eighteen percent want traditional services. This means they purchase the casket, they want visitation, they want services, but, ultimately, the disposition is cremation. Twenty-two percent want direct cremation. The rest of our business, 52%, is burial. Again, we're in a military market, and a significant amount of our business goes to Arlington National Cemetery, either full-body burial or cremation.

The other thing that's driving cremation in our area is that everyone who's eligible wants to be interred at Arlington National Cemetery. At Arlington, if you are not a career officer, Purple Heart, or Silver Star, you are not entitled to a full body burial. People who don't meet those qualifications can choose cremation and they're welcome to Arlington in one of the columbariums. That has a significant influence on our cremation rate, too.

A Cultural Demand for Cremation with Services: Buddhists, Hindus, and Sikhs

There are several different groups we serve for whom cremation is not just disposition—they want services, too. The first group is the Buddhists. A Buddhist service will last about two to three days. There are two days of visitation and the third day is the service, prayers, and cremation or burial. Chinese Buddhists and Vietnamese Buddhists from the northern part of Vietnam choose burial. Vietnamese from the southern part of Vietnam

choose cremation. It's just a cultural difference.

A Buddhist service is an event. After the funeral, they will have additional ceremonies, thirty days, ninety days. A funeral is something very important to them. It's like a wedding. It's a celebration.

Hindu and the Sikh funerals are very similar. They want our visitation parlors, and we provide white sheets and put them on the floors for them. The deceased is embalmed, dressed, and placed in a casket. A lot of times we use Orthodox caskets because we can take the tops off. Hindus and Sikhs want to see the full body from head to toe. It's very important to them. I don't have photos because it's not a custom at these funerals to take pictures and it would be inappropriate to do so.

The family is seated on the floor. The guests come in and take their shoes off and they're seated. The services usually last about forty-five minutes to an hour. Their priest brings a sitar. There's incense. They bring flame, because flame is part of the trilogy. After the services, the guests lay flower petals on the body, then the family lays petals on the body as well. After that, everyone witnesses the cremation. Sikh and Hindu funerals are very, very large funerals. We'll have hundreds of people in attendance at our funeral home.

Hindu funerals are very similar to the Sikh version, but modernized. Hindus will use our chapel and the priest will come. The religious services are very brief and sometimes they're held privately, before the guests arrive. During the funerals, there are a lot of eulogies where the family and friends speak. The same thing happens at the end. The guests lay the flower petals on the body, the casket is open from head to foot. With Hindus, ghee butter—clarified butter—and almonds are very important to the culture, and so is the coconut. Often those things will be placed into the casket. After that, the guests and family witness the cremation.

In these cultures, the oldest male child in the family—and if there's not an oldest male child, it's usually the oldest grandson or a nephew—is the one who will ignite the crematory for us. After the cremation, the cremated remains are taken back to India and scattered in the Ganges or one of the other rivers. We assist the families with the paperwork and everything they need in order to get the cremated remains back to their country of origin without any hassles.

There are some variations in Buddhist set ups in the funeral home. The family will bring in their home altar. With a traditional Vietnamese set up, there are banners from a local temple in Virginia (see photo, top left). The monks and nuns bring those banners in. All the rest of the items, the bell, the incense, the tables, the red table cloths, the picture of Buddha, all of that belongs to the funeral home. We have several different variations of Buddha pictures—we have a red Buddha, we have green Buddha. The Vietnamese adhere to the Chinese version of Buddha. Our investment in these items is about $300 each, and we have three sets of them so we can have three Buddhist funerals going on at the same time.

There is a low table that is the deceased's table; the higher table is Buddha's table (see photo, middle left). The family will bring in food offerings and put them on the altar, and also candles and incense. We provide candles and incense as well.

After a Vietnamese funeral, if they cremate, they also want to pick relics from the cremated remains (see photo below). The Vietnamese have been cremating for thousands of years in their country. Just because they relocate to the United States, their traditions are not going to change.

We will ask our Vietnamese families if they want to pick relics, and they're often surprised that we're aware of the custom. When we offer to help them with other parts of the ceremony, they can start to feel that we know more about their celebrations than they do. It's our business to know these things. All of our directors are in tune with what's going on. When we hire a new director, especially if they've come from another area, it can take a while for them to acclimate. I see them sometimes, just standing there wondering, "What's going on here?" But in six months to a year, they're fully immersed into Buddhist, Hindu, and Sikh traditions. If there is a request to pick relics, we will sweep up the cremated remains and the family will come in with chopsticks that we provide. What they want is to select bone fragments for the home altar. They will put them in small urns or other things that have meaning to them and keep them on their home altar. They pray there. It's part of their daily life.

The other thing that Vietnamese look for are bones that are discolored. These are considered a great blessing. They pick through the cremated remains, they take what they want, and we process the rest so they can take them to a temple where the remains will stay, or they'll have them buried in a cemetery. They'll do a variety of things with them. A lot of Vietnamese will take the cremated remains back to Vietnam.

Continued on page 34

CARRIAGE SERVICES

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THE BURIAL - Part II of III

20 Year Anniversary of the Biggest Story in Funeral Industry History

Winning multi-million-dollar verdicts had become easy for Willie Gary, and he began to want something bigger. Then he met a man with a complaint (Jerry O'Keefe), against a funeral-home empire pioneered by Ray Loewen.

By Jonathan Harr

II - THE DEFENDANT

Like Willie Gary, Ray Loewen came from a large family. He was born in 1940, the tenth of twelve children of parents of Mennonite background, in the small rural community of Steinbach, in the province of Manitoba, Canada. He, too, eventually became rich. His father ran the town's only funeral parlor and ambulance service. The Loewen family, which occupied a large house adjacent to the funeral parlor, always struggled to make ends meet. From an early age, Ray Loewen assisted his father in the family business. By the time he was thirteen, he was driving the station wagon that served as an ambulance. He and his father covered most of southeast Manitoba, appearing at the scene of all local tragedies—murders, suicides, and car accidents—to recover bodies. In his memory, many of these journeys seemed to occur late on winter nights. He learned from his father to embalm and prepare a corpse for burial, and to lift a casket containing a body and liner box—four hundred or more pounds—into the funeral wagon. Despite this early training, he had little idea of what he wanted to do in life. His father, who regarded the funeral business as a ministry of sorts, urged him to enter theological college. Lacking a direction of his own, he did so, but he realized that the "calling," as he put it, "was not very strong." He returned home to help his father, who was by then ailing.

Ray Loewen's particular genius in life, as it emerged, did not lie in funeral-directing, but it found its first expression there, in managing the family business. The funeral home received, in an average year, a hundred and twenty-five "calls" (as they are known in the trade), and took in around twenty-five thousand dollars, about two hundred and forty dollars per funeral. Loewen straightened out the accounts, raised prices to levels comparable with those funeral homes in Winnipeg, and modernized the equipment and facilities. Within a few years, he managed to put the funeral home on a firm financial footing. Then, in 1967, he bought another funeral home, in Fort Frances, Ontario. Two years later, over breakfast with a group of businessmen at the Rainy River Hotel, in Fort Frances, he heard that the owner of the second-largest funeral home—four hundred calls a year—in New Westminster, near Vancouver, was looking for a buyer. Loewen had enough cash only for a small down payment, but he successfully negotiated a graduated payment plan and acquired the funeral home for four hundred and forty-seven thousand dollars.

Even before making that purchase, Loewen had begun to think about the possibility of building a company comprising many funeral homes. He was an ambitious man and a gifted entrepreneur, but the idea that took shape in his mind, bold as it might have seemed to him back then, did not begin to compare with what the future held for him.

The funeral industry in the United States, as in Canada, was embarking on a period of evolutionary change after nearly a century of stability. Before the Civil War, the care of the dead was the domain of the deceased's family and neighbors. The corpse was customarily laid out on a board that was draped with a sheet and supported by chairs at either end. The body was washed, almost always by a female member of the household, and wrapped in a sheet for burial. A local carpenter or furniture dealer supplied a coffin, a simply wooden box with a lid, and an undertaker—often the same carpenter or furniture dealer, or perhaps the owner of a livery stable—brought the coffin to the house and placed the body inside. With family and friends gathered around, a minister performed the appropriate religious rituals, and then the undertaker conveyed the coffin to the cemetery.

Funerals had been conducted in this manner for centuries. Around the time of the Civil War, however, embalming gained wider use in order to preserve

the corpses of dead soldiers whose families wanted them shipped home. Embalming was not then a new or mysterious art—its practice, after all, dated back millennia, to ancient Egypt—but the Puritan ethos of early America regarded it as distasteful and unnatural. This sentiment changed greatly when the effects of embalming were witnessed by the huge audience gathered along the train route of Lincoln's funeral procession, which began in Washington, D.C., and ended in Springfield, Illinois. Lincoln's corpse, of course, had had to be embalmed to make the long, slow journey. And it was not placed in a simply, rough-hewn coffin. His body was displayed in an ornate mahogany casket—the new, more refined term for a coffin—with silver-plated hardware and a silk-draped interior.

By the late nineteenth century, caring for the dead had become a business. Casket-makers such as the Stein Manufacturing Company, of Rochester, New York, offered a variety of styles to an increasingly prosperous middle-class public. Embalming, which was also extolled as a public-health measure, could not be discreetly performed in the home of the deceased. It required a separate facility, and this, along with the growth of cities, occupational mobility, and a consequent trend toward smaller dwellings, led to the development of the funeral home. Undertakers—who had come to prefer the more dignified term "funeral directors"—banded together in 1882 to create the National Funeral Directors Association. The aim of this brotherhood—virtually all were men—was to elevate their status to that of a profession, by setting educational standards, regulating admission, and controlling prices. On the basis of a perceived similarity between embalming and surgery, they sought favorable comparison both to the medical profession and, given the solemnity of their calling, to the clergy.

Funeral directors never wholly succeeded in their quest for professional status, but they did become, for the most part, respected members of their communities. They tended to be active in civic affairs, a visibility that accrued directly to the benefit of their funeral homes' call rates. Once established in a community, a well-managed funeral home provided a handsome and dependable income, immune to the economic fluctuations and business cycles that afflict most other areas of commerce. Death rates are highly predicable.

There is always a steady supply of corpses, and an equally steady demand for their disposal. For these reasons, sons routinely followed fathers into the family business. Today, there are about twenty-two thousand funeral homes across the United State; eighty-seven percent of them are family-owned and have been in the family for an average of sixty years.

By the late nineteen-sixties, however, Ray Loewen was beginning to notice a subtle shift in the pattern of funeral-home ownership. It seemed to him—and to others in the business, as well—that increasing numbers of the funeral homes were coming up for sale, that the offspring of many owners were, for various reasons, electing not to stay in the family business.

Loewen saw opportunity in this trend and began buying funeral homes from owners who had, as he liked to say, "succession needs." By the end of 1984, he owned twenty. The following year, he bought one of the largest and oldest funeral homes in the Canadian Maritimes, J.A. Snow, in Halifax, which had embalmed three hundred bodies from the Titanic disaster.

Loewen and his chief financial officer, Robert Lundgren, pursued one deal after another. Minutes after they heard word of a funeral home on the market, they'd head for the airport. In Manitoba one night, they closed a deal at four in the morning and, hours later, boarded a plane in pursuit of another deal.

By 1987, Loewen owned sixty-eight funeral homes. All of them were in Canada. Although the United States market was immense and had great potential for consolidation, he knew that many Canadian firms had met a dismal fate in the United States. "A lot of them get eaten alive," Lundgren said, recalling a discussion that he and Loewen had had on the subject. "It's very competitive, a much different atmosphere than Canada."

Nevertheless, that year Loewen found himself presented with two American opportunities that he could not ignore. The first came from a very large funeral home—twelve hundred calls—in Flint, Michigan. Still wary of the United States, he and Lundgren went to Michigan, where they spent considerable time pondering the deal. Before they had a chance to act on it, Loewen got another inquiry, from Fresno, California, from the owner of eight funeral homes known as the Whitehurst Group. This man, who was in his seventies called Service Corporation International. On meeting him, Loewen recalls that the man vowed to burn his funeral homes to the ground before selling out to Service Corporation International. It seemed to Loewen that destiny had resolved all his doubts about entering the United States market.

Loewen retained the name of every funeral home he acquired and, with it, the base of customers and the good will that its former owner had built up in the community. The Loewen name and corporate logo never appeared above a new acquisition's door or on its stationary. Most citizens remained unaware of any change in ownership. This illusion was further abetted by the fact that Loewen, out of necessity as well as inclination, tried to keep many of his acquisitions' key personnel, including the former owners, who tended to stay on to manage day-to-day affairs. Loewen never regarded this as deception. A successful funeral home's most valuable asset was its reputation in the community, achieved by years of service. And reputation was an asset easily quantified: it was measured by the number of calls that a home performed year after year.

Virtually all of Loewen's new acquisitions had turned a profit before he bought them, and he made them even more profitable. Consolidation resulted in efficiencies of scale that were not available to family-owned businesses. Loewen, for example, needed a large supply of coffins. He could bargain with the biggest casket-maker in North America, the Batesville Casket Company, of Indiana, for a substantial reduction in price based on volume. The same was true of all other supplies—from embalming fluids to hearses—needed to operate a funeral home. He found further savings by instituting a centralized accounting system, thereby reducing payroll costs in each home.

Loewen did not pass these savings on to the consumer. He needed the increased margin of profit to pay for the capital costs of acquisition. It was his practice to raise prices immediately by as much as fifteen per cent in every newly acquired funeral home. He called these price increases "revenue enhancement." In the funeral business, raising prices traditionally meets with little consumer resistance, at least in the short run. Most people, in their moment of grief over the death of a family member, do not comparison shop for funeral services. And most also dislike scrimping—or, at least,

appearing to be scrimping—when it comes to selecting caskets and other burial finery for a loved one.

The Loewen Group, as Loewen now called his company, grew steadily after entering the United States. Loewen acquired thirty or so funeral homes in each of the first three years. Then in 1990, he doubled the size of his company when, in that single year, he bought a hundred and thirty-seven funeral homes. The following year, he added ninety-seven more.

Loewen, of course, no longer had time to negotiate the fine contractual details of each new acquisition. He often left that task to a growing staff of experts. He would, however, invariably court the owners of potential new acquisitions. He'd invite them up to Vancouver, where he had built a new corporate headquarters, He'd take them out for a cruise up the Canadian coast on his oceangoing yacht, the Alula Spirit. The yacht, of the Queenship class, was a hundred and ten feet long, required a full-time crew, and had room for cocktail parties of sixty or more people. It became a fixture in Loewen's way of doing business.

In almost every aspect of his personality, Loewen seemed perfectly equipped to sell himself and his company to owners of small funeral homes. As the chief executive of a growing company, he was extroverted, unabashedly garrulous, dictatorial, sometimes quick to anger, and capable of a certain charm when the occasion called for it. At certain moments, when he was not engaged in the press of business, he could only marvel at his own good fortune. He had become a very wealthy man, and the future seemed bright beyond all expectation. The Loewen Group predicted a sixty-per-cent increase in death rates in the coming decades, a consequence of the aging of the postwar baby-boom population. And the potential for funeral-home consolidation in the United States appeared virtually unlimited. His forebodings about doing business in America had proved baseless, like a child's fear of the dark. He surveyed an American landscape of thousands of funeral homes, most of them mom-and-pops (as the consolidators called the family-owned homes), many of them with succession problems of one sort or another in their future.

One such funeral home was in the Deep South, in Gulfport, Mississippi. It was owned by a man named Robert Riemann. The Loewen Group had bought the Riemann funeral business—his first acquisition in Mississippi—in January, 1990. Then he acquired Wright & Ferguson, the largest and most esteemed funeral home in Jackson. Looking back on it some years later, Loewen must have felt that he unwittingly crossed a border and entered a foreign land, with strange and unpredictable customs. With the purchase of Wright & Ferguson, he set in motion a chain of events, foreseeable to none, that would prove nearly fatal to his company.

III - THE CASE

Willie Gary's success had led to extraordinary demands on his time. His secretary receives as many as seventy-five calls a day from people who insist on talking to him. Many of these calls come from colleges, law schools, bar associations, churches, and philanthropic organizations seeking him as a speaker. Some come from lawyers pleading for his assistance in their cases.

On a Wednesday in early May, 1995, two lawyers from Mississippi came to Stuart, expecting an audience with Gary. On arriving, they were informed by Gary's secretary that he was working on a case in North Carolina, but that he would return that evening. The two Mississippi lawyers made themselves at home in Gary's reception room, which was as spacious as a hotel lobby and furnished with comfortable sofas and wing chairs.

One of the lawyers, Halbert Dockins, Jr., had met Gary briefly some years earlier at a convention of the Magnolia Bar Association, a group of black, lawyers who practice in Mississippi. Gary had been the featured speaker at the convention, and after his speech Dockins, along with many other lawyers, had approached him. Dockins had managed to shake Gary's hand and tell him that he was a source of inspiration. This was manifestly true. Dockins kept on his desk a photograph of Gary seated in his ornately decorated Stuart office. "When I got depressed," Dockins once recalled, "I'd say to myself, 'This guy came from nothing. If he can do it, I can do it.'"

The lawyer travelling with Dockins was named Michael Cavanaugh. He was white. He and Dockins were not law partners, but they shared a particular client, a Biloxi businessman named Jeremiah O'Keefe. It was on O'Keefes's behalf that they had come to Florida to see Gary.

Dockins and Cavanaugh bided their time in the reception room. Late in the afternoon, Gary's secretary informed them that he would not be returning until Friday. He had asked her to convey his regrets at the delay.

On leaving the reception room, Dockins said to Cavanaugh, "I'm not going back to Mississippi without talking to him." They checked into a hotel in Stuart. Cavanaugh spent the next day sunning himself by the pool. Dockins worked out in the exercise room. They ate dinner together. They discussed their client's case. They refined once again the presentation they hoped to make to Gary.

On Friday, they resumed their vigil. When Gary walked into this office at five o'clock that afternoon, Dockins jumped nervously to his feet. Gary grinned broadly at him and embraced him in a hug of the sort that most men reserve for their oldest and best friends, and then only after an absence of years. "What've you got for me?" Gary asked Dockins. "You got a P.I. case for me?"

"Yeah it's a personal-injury case," replied Dockins. "Except it's got a little twist to it."

In fact, the case had nothing to do with personal injury. It was at heart a commercial case—a contract dispute—and Dockins knew that Gary did not take commercial cases. He felt he needed time to sell the case to Gary. And, besides, in Dockins' mind, the injury suffered by his client Jeremiah O'Keefe was indeed personal.

To be Continued - Next Issue

Statistical Look at Rates of Cremation & Burial; General Funeral Service Facts & Median Cost of an Adult Funeral

*Rates of Cremation and Burial

Cremation was the method of disposition for 45.1% in 2013; 48.9% of people were buried in 2013.

Cremation and Burial Projections:

	2014	2015	2020	2030
Cremation	46.7%	48.2%	55.8%	70.6%
Burial	47.3%	45.8%	38.1%	23.2%

Historical Cremation Statistics:

2013 data is from the NFDA Cremation and Burial Report; data from 2012 and earlier is from the Cremation Association of North America's annual statistics report.

Year	Cremation Rate (%)
2013	45.1
2012	43.2
2011	42.0
2010	40.6
2005	32.13
2000	26.17
1995	21.11
1990	17.13
1985	13.86
1980	9.72
1975	6.55
1970	4.59
1965	3.87
1960	3.56

*General Funeral Service Facts

According to the *National Directory of Morticians Redbook*, the number of funeral homes in the U.S. is:

Year	Cremation Rate (%)
2015	19,391
2014	19,486
2013	19,624
2012	19,680
2011	19,841
2010	19,902
2009	20,557
2008	20,915
2007	21,080
2006	21,088
2005	21,495
2004	21,528

Approximately 86% of funeral homes in the United States are privately owned by families or individuals. The remaining 14% are owned by publicly-traded corporations. (Service Corporation International (SCI) owns approximately 12% and Carriage Services Inc. and StoneMor Partners own approximately 1% each.)[2]

- 98% of NFDA-member funeral homes are owned by individuals, families, or closely held private corporations.

The average NFDA-member funeral home handles 113 calls per year and has three full-time and four part-time employees.[3]

NFDA-member Firm Caseload (i.e., number of decedents cared for)[3]

- 58.4% of NFDA members handled 150 cases or less; 24.5% reported 151-350 cases; 8.6% reported 351-500 cases; 5.2% reported 501-1000; 3.3% reported 1001 or more.

	1997	2002	2007	2012
Revenue[1] ($ Millions)				
Cemeteries & Crematories	$2,988	$3,231	$3,350	$3,319
Funeral Homes & Funeral Services	$9,633	$11,049	$11,943	$13,004
TOTAL	$12,621	$14,280	$15,293	$16,323
Employment[1]				
Cemeteries & Crematories	59,458	41,932	35,035	32,617
Funeral Homes & Funeral Services	105,365	106,263	102,978	108,385
TOTAL	164,823	148,195	138,013	141,002

*Median Cost of an Adult Funeral

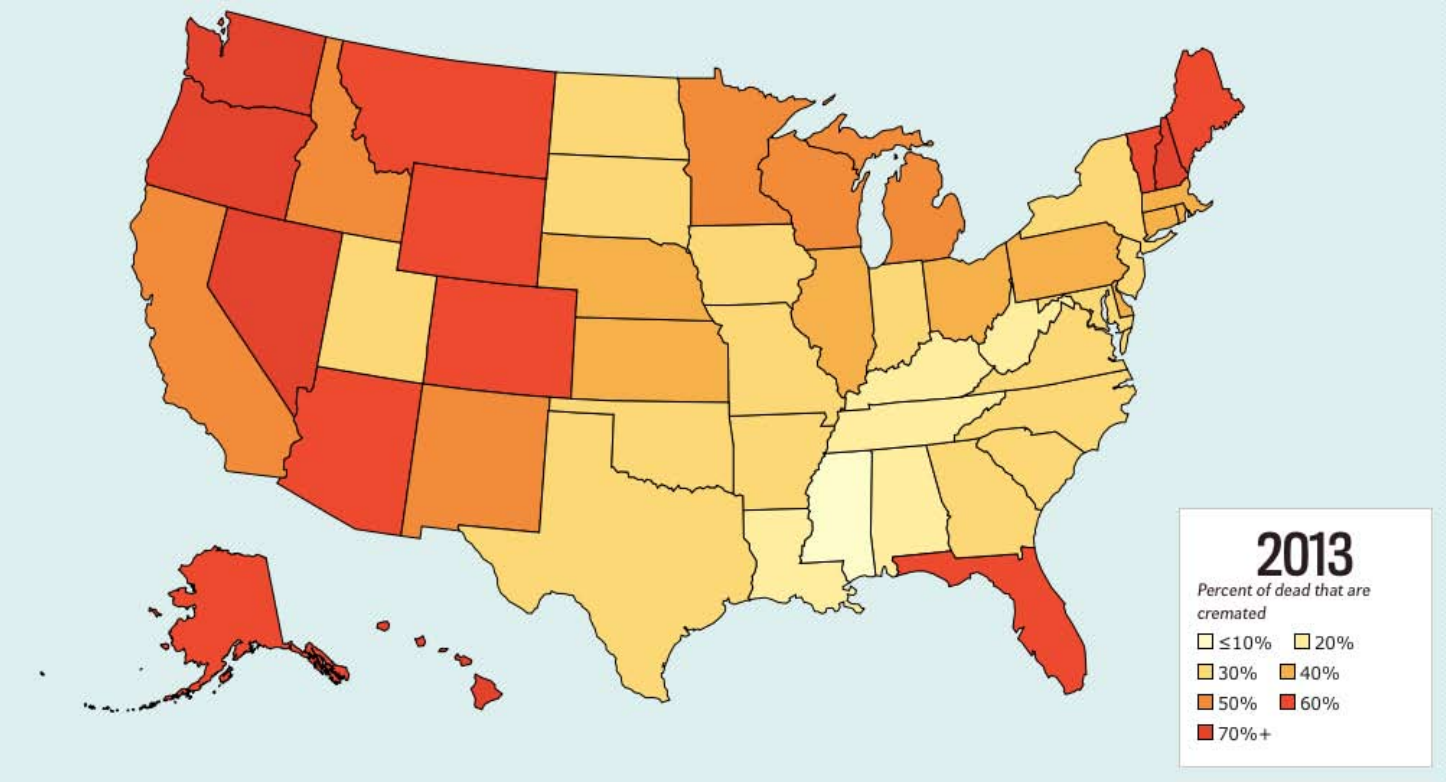
Since the 1960s, NFDA has calculated the median cost of a funeral by totalling the costs of the items listed in the table below. The cost does not take into account cemetery, monument or marker costs, crematory fees (if cremation is selected), or cash-advance items, such as flowers and obituaries. The national median cost of a funeral for calendar year 2012 was $7,045. If a vault is included, something that is typically required by a cemetery, the median cost is $8,343.

Item	Median Cost
Non declinable basic services fee	$1,975
Removal/transfer of remains to funeral home	$285
Embalming	$695
Other preparation of the body	$225
Use of facilities/staff for viewing	$400
Use of facilities/staff for funeral ceremony	$495
Hearse	$295
Service car/van	$130
Basic memorial printed package (e.g., memorial cards, register book, etc.)	$150
Metal casket	$2,395
Median Cost of a Funeral with Casket	$7,045
Vault	$1,298
Median Cost of a Funeral with Vault	$8,343

All data published on this page is based on the latest available government, industry, and research reports; data is updated as new information becomes available. The data on this page was last updated on June 4, 2015.

Sources:

1. U.S. Census Bureau Economic Census (conducted every five years):
2. Lerman, S. (December 2014). IBISWorld Industry Report 81221 Funeral Homes in the U.S. IBISWorld.
3. 2014 NFDA Member Needs and Satisfaction Survey, July 2014
4. NFDA 2013 General Price List Survey. National Funeral Directors Association. Brookfield, WI.
5. NFDA 2014 Cremation and Burial Report. National Funeral Directors Association. Brookfield, WI.
6. The National Directory of Morticians/The Red Book
7. Cremation Association of North America



2015 ANNUAL GOLF CLASSIC
Funeral Service Foundation

Sunday, October 18
Indianapolis, IN
18 Holes
8:30 AM Scramble Start

BRICKYARD CROSSING
INDIANAPOLIS MOTOR SPEEDWAY
SINCE 1929

Please join us at Brickyard Crossing at the acclaimed Indianapolis Motor Speedway for the 15th annual Funeral Service Foundation Golf Classic.

Golf.

Combining the grandeur and excitement of auto racing with the natural beauty of a championship, Pete Dye-designed golf course, **Brickyard Crossing** provides a unique golf experience you won't want to miss. A four-hole stretch inside the famed Indianapolis Motor Speedway makes this a "Bucket List" golf course. Brickyard Crossing is one of the few select venues in the country to host PGA, LPGA and Champions tour events.

Network.

Held in conjunction with the **2015 NFDA International Convention & Expo,** the Golf Classic is one of the profession's most popular networking events, drawing together funeral directors and allied professionals who, like you, are committed to supporting the Funeral Service Foundation's mission to fund projects and programs that support all of funeral service in building meaningful relationships in the community.

Support.

More than a **half-million dollars** has been raised over the years thanks to generous donors who attend and sponsor the annual Golf Classic.

Please call 877-402-5900 or visit
FuneralServiceFoundation.org/Golf
for registration and sponsorship information.

See you on the links!

Southern Funeral Service Expo Holds 2nd Annual Meeting in Macon, GA

The 2nd Annual Southern Funeral Service Expo convention was held March 9-11, 2015 at the Macon Marriott and Centreplex Convention Center in Macon, Georgia. The 3 day event was filled with many national and local speakers and presentations from industry experts. The program included Bob Boetticher, National Museum of Funeral History; Doug Gober, Gober Strategic Capital; Quinn Eagan, Preneed Funeral Program; Jacquie Taylor, The Dodge Company; Bob Boetticher, Jr., CANA President and Carriage Services; Tim Walker, Doric Products & Classic Metal Vaults; Patty Hutcheson, Academy of Professional Funeral Service Practice; Valerie Wages, Tom M. Wages Funeral Service/VJW Development and Family Services and Bob Alexander, The Alexander Group.

There was also10 hours of exhibits which included the latest products and services available in the funeral, cemetery and cremation industry today. "Save the Date" for 2016 as the SFSE Expo will once again be held March 6-9, 2016 at the Macon Marriott and Convention Center. The 2016 keynote speakers will feature Dr. Thomas Long and Thomas Lynch presenting "The Good Funeral. " An opening presentation you do not want to miss.

(L-R) Bob Alexander, The Alexander Group; Brian Kemp, Secretary of State of Georgia and Danny Hutcheson, Hutcheson Memorial Chapel & Crematory, stop for a photo while spending time discussing politics in Georgia

(L-R) Terry Daviston, McKoon Funeral Home; Claude McKibben, McKibben Funeral Home; Billy Coleman, Kimbrell-Stern Funeral Home and Tracy Fisher, Striffler-Hamby Mortuary taking a break following "Panel of Experts" presentation

Presenter, Bob Boetticher, Sr., Executive Director, National Museum of Funeral History, Houston, TX discussing the behind the scenes in detail of "State Funerals of the 21st Century"

(L-R) Kyle Aler, Outlook Group; Jason Bangs, Physicians Mutual and Tim Reed, Physicians Mutual during the afternoon exhibit hours










Applied
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Mortu
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Homesteaders
Life Insura
Homest



Inventors Heritage






















FuneralCall

FuneralCall














funeralOne







Shiva Shade


















Dodge

Continued from page 18

The Laotian Funeral

I think most of the directors at my funeral home agree with me that the Laotian funeral is one of the most interesting funerals we do (see photos, right). When we first opened in August of 2003, I was at the funeral home and we had a Laotian family walk in. They wanted to have a funeral. They liked our chapel because it was big and could accommodate 200 people. It was our first Laotian funeral and we didn't know anything about a Laotian funeral. They helped us and they were very kind. To this day, we still have Laotian funerals and I still see some of the same people who were there for the original funeral service. We did something right the first time, and it has paid off, so we have the Laotian funeral business in Northern Virginia.

Laotian funerals include a group of novice monks, or "monks for the day." What that means is that they are related to the deceased and they take the great honor of being a novice monk. However, the caveat to that is that they have to shave their heads and they have to shave their eyebrows. In addition to the novice monks, there are also actual monks from the local Laotian temples. They are the ones who do the chanting for the deceased during the ceremony. Services are very beautiful. The Laotians bring in their own Buddha. It's a Thai Buddha and it's very thin. It doesn't have the Chinese characteristics to it.

After the funeral has ended, the monks from the temple hold a rope. The rope is tied to the casket, and they lead the casket out our chapel door, through our front door, and throughout our entire funeral home. They make their route to the crematory where they witness the cremation. As part of the procession, there's a family member behind the casket with a bowl of money that's wrapped in foil. The packets are thrown up in the air, and if you are the funeral director or funeral assistant or apprentice on that casket, you will get pelted with money. The family throws the money to distract the attention of the evil spirits away from the deceased so the loved one can be cremated and move on to the next world. The rope signifies the monks pulling, and the indirect route taken to the crematory is meant to confuse the spirits. The family also helps pull the rope. That is the front entrance to the funeral home and they're on their way to the crematory. Please note that in the Asian culture, white is the color of mourning.

There are wreaths carried by family members with money attached to them. The family folds paper money into triangles and attaches it to the wreaths. This is for the temple monks. At the end of the ceremony, if there are fifteen monks, twenty monks, however many monks there are, there's a wreath for

each monk. It's alms. And alms is essentially an offering to the monks, thanking them for their participation in the journey of the loved one from this life into the next life. The last Laotian funeral I had, there were ten wreaths. I counted one wreath and it had over a thousand dollars in twenties folded in triangles, and there were ten wreaths. Each one of them was presented to the monks, so that is their form of payment, thanking the monks for what they have done for the family.

If you ever have the honor to serve a Buddhist family and they give you a tip, take it. If you don't take the tip, you've insulted the deceased and you've insulted the family. It's the same as the alms for the monks. The family is thankful for everything that you do for them.

Learning to Listen

It's interesting to talk to people about their different cultures and religious traditions. It's similar to the way people share food recipes. They want to share these things with you, and the more interest you have, the more they will tell you. And that's how we've all become experts in this. Listening to the families we serve and putting it back together for them and giving them everything that they want.

In Northern Virginia, we have a huge Asian population. There's a section in Fairfax County called Annandale, and, for whatever reason, Koreans started coming over in the early seventies and eighties. Annandale is where they settled. The church is very important to them. The Vietnamese came in the seventies and settled in Arlington. We serve a huge Korean population of Christians and Buddhists, but most of the Koreans are Christians because they came to this country through missionaries—from Presbyterian churches, Methodist churches—so they converted from their Buddhist practices to Christianity.

The Importance of Outreach

What all this means for our industry is that with our shrinking profits and growing cremation rates—and how diverse we're becoming as a population in North America—you have to reach out to specific groups. For example, we've created packages tailored to a specific temple that uses our services. When we first opened, I met with the funeral preparer for a local temple. She came to us to inquire about using our funeral home because it's close to where the population served by her temple lives. She helped me get set up with all of our Buddhist equipment and helped me to tailor a package to accommodate the needs of her families.

You have to have an outreach program for various groups so you can have a dialogue with them. You need to have a way to tell people what you can do for them. The other way we reach out to a particular population is through our website. The populations we are talking about are very savvy with technology, and our website is very important to our business. We include specific religious and cultural key words to help people find us. That way, when someone in Northern Virginia Googles "Buddhist funeral," "Hindu funeral," whatever the case may be, our information pops up. We are in the number one position with this.

We partner with our website company, FuneralNet. They're the ones that helped us achieve this and it's worked very well. FuneralNet also introduced us to Co-Pilot, a program that helps you with your Facebook page. That's been very efficient for us as well. I found a map that shows an overview of what the United States looks like by the fastest growing religions (see page 14). The map was put together by a reliable source, a religious association. There was another map with the same information at the county level. When I saw this map, it was an "Aha!" moment to me. It illustrates the meat and potatoes for what I'm talking about. This is amazing information and I didn't have to pay for it.

You can see a portion of the Virginia map by county below. The green (Buddhist) and yellows (Hindu/Sikh), that business I've been talking about, that's where all that business comes from. When I saw that information and compared it to the ZIP codes of the families we serve—it's spot on. Buddhism is the fastest growing religion, and you don't have to be Asian to be Buddhist. So if you have a family member tell you that they're Buddhist and they look like me, don't be surprised by it.

Sheila Anderson is a writer and web developer at http://2k2productions.com/solutions. She also tweets on science subjects for kids of all ages @profblue.

SUPREME COURT RULING ON SAME-SEX MARRIAGE

What does it mean for deathcare?

1. What was this case about?

The case decided by the Supreme Court, *Obergefell v. Hodges*, was actually a combination of 6 different state cases from Ohio, Kentucky, Tennessee, and Michigan. All asked their respective states to allow the fundamental right of marriage regardless of sexual orientation. The lead case was an Ohio case. James Obergefell asked the Court to force Ohio to legally recognize his marriage in Maryland (where same-sex marriage was already recognized). The original case involved Mr. Obergefell's desire to handle the funeral arrangements including burial of his partner after his partner died from ALS a few months after they were married.

2. Do all states now allow same-sex marriage?

YES. As of the date of this decision, the Supreme Court now holds that ALL states must allow same-sex couples to marry. This decision also holds that ALL states must recognize ALL marriages regardless of where they occurred.

3. I live in a state where same-sex marriage is already allowed, does this change how I serve my families?

NO. If you are in one of the 37 states that already has adopted your law to allow same-sex marriage (AL, AK, AZ, CA, CO, CT, DE, FL, HI, ID, IA, IL, IN, KS, ME, MD, MA, MN, MT, NC, NH, NJ, NM, NV, NY, OK, OR, PA, RI, SC, UT, VA, VT, WA, WV, WI, and WY plus Washington, D.C.) then this opinion from the Supreme Court makes no change to your current practices.

4. Should I ask for a marriage certificate from the spouse claiming they are in a same-sex marriage?

NO. Unless you have a practice of requiring a marriage certificate from ALL spouses when they make arrangements at your business, then it is not proper and could cause other issues.

5. Does this mean that a spouse in a same-sex marriage is in the top position of someone who is legally able to control the right of disposition?

YES. As a spouse, they will typically be in the top position to make and control final disposition of the deceased. Remember that most states allow an individual to appoint or designate an agent that would be above the spouse, and that would control funeral arrangements. Also, this means that on the death certificate, the same-sex spouse is identified as a spouse this was the main issue in the original *Obergefell* case.

6. What if there is a dispute among the survivors over who is in control?

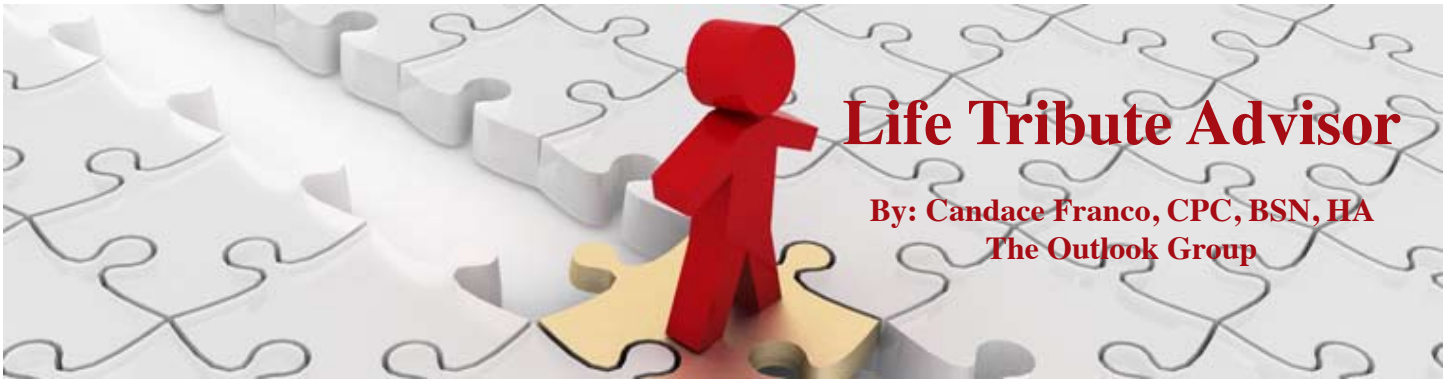
A dispute would be handled the same as any other dispute. If someone challenges the validity of a spouse (same-sex or not) then you as the provider have a right to ask for further documentation to prove or disprove the allegations. Remember that you can and should slow down on any dispute until you are confident about the facts presented and believe you are dealing with the proper decision maker.

7. Should I stop using the Appointment/Designation of Agent for Final Disposition Form now?

NO. This form was not created solely for the use in a same-sex partnership. It has many uses beyond this, and in fact should still be used regularly to avoid various issues such as: confrontations, missing individuals, skipping individuals, and avoiding multiple parties to be involved just to name a few.

For more information on this issue, or any deathcare issue, please sign up for Parliament, a free quarterly publication that provides updates. You can also 'Like' Lemasters Consulting on Facebook to get current updates on deathcare law.

June 2015 *Authored by Poul Lemasters and Don Ferfolia Jr.* info@LemastersConsulting.com



Life Tribute Advisor

By: Candace Franco, CPC, BSN, HA
The Outlook Group

Full disclosure: even though I live in Virginia, I'm not a true southerner, or a Born Here. I'm a Come Here, which as you know, means made the choice to live in the northern neck of Virginia. I quickly learned to order my iced tea unsweetened, or black, unless I wanted the sweet tea that's practically house wine in all the restaurants here. Now in my eighth year as a resident of Virginia, I've enjoyed learning and adopting the different ways of life in the south.And as a person who has worked with funeral homes in all parts of the country for over 20 years, I was especially curious to explore funeral service practices in the south.

I was expecting lots of traditional funeral services, and thought direct dispositions would be rare. After all, this part of the country is known as the Bible Belt, with a high percentage of residents actively participating in a church. However, my expectations didn't pan out. In my religiously active community, the cremation rate is on the rise. Often, a memorial service takes place at the church or at a private facility without participation from funeral home staff. And this presents us all with an opportunity. As a trainer of preneed professionals, my goal is for the preneed customer to understand the value in a funeral service. When I started my preneed career in 1985, the customer assumed financial responsibility for his own end of life service. Of course, that's no longer the case.

Today, advance funeral planners have a choice. They can take an order for what the customer thinks he or she wants, or they can help the customer understand beyond this, to see what his or her family will need.
I've learned that even here in the south, and maybe especially here, where traditions are certainly strong, a conversation about the value of funeral service with the preneed consumer is increasingly important.

The advance planners I train are Life Tribute Advisors. They listen more than they talk. They ask thought provoking, open-ended questions. They help the customer realize they're planning a funeral that will be meaningful to the people they love. It is important work. We take the responsibility of sharing funeral value seriously. That's why we enlisted the help of Glenda Stansbury, who along with her father, Doug Manning, trains funeral celebrants all over the US and Canada.

Glenda trained our entire team how to listen, to learn from what the customer tells us about his life, experience, and relationships. Then, based on what we've been told, we suggest the kind of funeral service that will best serve that person. We're advisors instead of order takers. People don't always walk into the pre-arrangement conference with the idea to pay for a full traditional funeral. They're often bargain-hunting, to see how little they can get by with spending. Sometimes they need to economize, but just as often, it's because they don't see value in what's offered. That, my friends, is huge.They don't see the value. Many people will tell you they don't see value because you aren't offering the right ceremony or products. While that certainly may be true, it's not that simple.

Sometimes the preneed families don't see value in gathering at all. They have forgotten, or have never learned, how that experience can be healing. You've seen it hundreds of times. The family arrives, focused on the circumstances of the death, the tragic accident, or the long difficult illness. But they leave the funeral appreciating the life that was lived, the person, not the tragedy. They begin to heal. Like these at-need families, preneed customers must be encouraged to talk about their connections to family and community. The preneed customer isn't always in touch with emotion when he sits down with the advance planner. We can't sell gathering if our customer doesn't feel the

emotional connection they have with others. A Life Tribute Advisor touches emotion. Without emotion, when the death does occur, a grieving family may not feel they have permission to gather. After all, mother said she didn't want a fuss. So she didn't include the opportunity to gather in her advance funeral plan. This is the trait that makes a Life Tribute Advisor different from preneed sales person. He or she asks questions to help the customer to think about and recognize these emotional connections. An Advisor helps the customer remember that he or she once had a life that was perhaps larger than it is today, and to recognize the value in honoring that life. The Advisor, as a funeral professional, will suggest service options that provide the most value to the family. It's up to the family to choose from these. Does working with the customer in this way make a difference? Absolutely. Measurably. Our pilot group of Advisors saw an average 7.5% increase in prefunded funeral amounts over a six-month trial period.

This increase was primarily because fewer preneed contracts were written with disposition only, no service? By the numbers, that's good news, but what about the families? How do they feel?

Here's a quick story to answer that. It will, at least in part, be familiar to many of you. A son accompanied his father to the funeral home to fund the father's funeral. Dad had been a resident of a nursing home so long he'd nearly exhausted the funds he'd worked all his life to accumulate. Having out-lived his friends and some of his family, he wanted to fund a simple (direct) cremation. But The Advisor didn't just take the order for that. He used his training to engage the elderly gentleman. They talked for a bit, and soon discussed that Dad had served in the Korean War. He was a veteran. It would have been easy to just focus on his government burial benefits. Many of us would have done just that. But a Life Tribute Advisor is comfortable listening and learning. After a while, the man's son interjected, with tears in his eyes, "Dad, we need to have a service that honors your life. I want that for my children and grandchildren. It's important, and I will chip in and make up the difference in cost." Hopefully, when that son and those children and grandchildren attend their grandfather's service, they too will see the value in the ceremony that was almost lost to them.

They will be comforted by the memory of the gathering.

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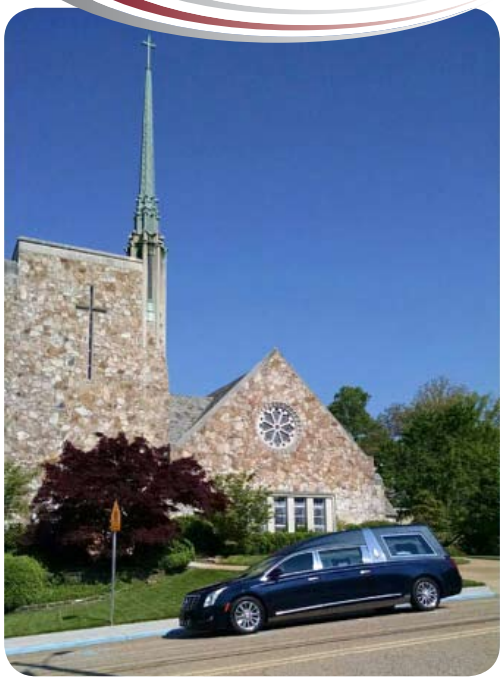

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William Grayson, salesman for Ambulance and Coach Sales in Nashville, TN delivered this New 2014 Federal Heritage Hearse to Craft Funeral Home - 210 Martin Luther King Drive - McComb, MS 39648. Pictured are Mrs.Georgia Dillon the owner, Ms. Lillian Dillon the consultant and Mrs. Crystal Dillon Hollins the General Manager of Craft Funeral Home.

ASD Enhances Company Training Program with Group Training and Continuing Education Sessions

Media, PA—ASD – Answering Service for Directors recently enhanced the company's training facilities to include a state-of-the-art Group Training center for new employees. With synced computers and a large projection screen, ASD's Group Training center provides trainees with an in-depth look at ASD's sophisticated computer systems. Question and answer sessions ensure new hires advance through the training program at the same level.

ASD's Group Training classes are being taught by experienced employee, Diego Meneses, who has been with the ASD team since 2006. Before being promoted to his current Supervisor position in 2014, Diego worked as a Training Specialist teaching new hires how to handle calls professionally and compassionately. As ASD's Group Training instructor, Diego's goal is to ensure new employees graduate from group training with a strong understanding of how funeral homes operate and ASD's role in protecting each and every call.

"My training experience has come from the mindset that training is constant," Diego says. "As a Marine, I was in an environment where training is everything and all the time. When it came to leadership training, Marines always trained their replacements. That means you grow your people to eventually take your job or your place when you leave or move up. I still think that way. At ASD, I teach each new employee to answer every call with compassion, courtesy, patience and understanding. I teach them call control is saying the right things in a courteous and compassionate way in order to gain the caller's trust. Everything else I try to teach is built around that simple mindset."

Every month, hundreds of applicants apply for positions at ASD, but only a select few make it through ASD's rigorous, 6-month training program. At the end of each two-week group training class, new hires advance to the second stage of the program: one-on-one training with a designated Training Specialist. These veteran employees mentor new Call Specialists and evaluate each employee's performance with Supervisors signing off on every step of the process.

In order to take calls independently, new employees must be able to speak gently and professionally on the phone with the understanding that it may be the worst day of the caller's life. Additionally, trainees must demonstrate full comprehension of ASD's proprietary systems developed exclusively for funeral professionals by the company's technical team. By ensuring that all Call Specialists meet this essential criterion, ASD has been able to build an experienced and skilled team with very little staff turnover. More than 50 employees have worked at the company for 7 years or longer.

In addition to supporting new employees by introducing interactive group training sessions, ASD has also expanded the company's continuing education program for all employees. These helpful classes allow our staff to learn about different funeral customs and increase their expertise. ASD's continuing education classes are taught by a retired local funeral director who can provide real-life examples and answer questions based on personal experiences.

"Training is crucial to everything we do here at ASD because of the enormous responsibility entrusted to us by funeral directors," says ASD Vice President, Kevin Czachor. "By creating new learning tools and allowing our staff to continually grow their knowledge base, ASD can offer a higher level of service to funeral homes while fostering a supportive company culture."

Federated Funeral Directors of America Hosts Regional Meeting

SPRINGFIELD, IL- Federated Funeral Directors of America (FFDA), a Fiducial Company, hosted a Regional Meeting May 27th and 28th, 2015 in Springfield, Illinois. The meeting was attended by funeral professionals from across the Midwest and was met with much positive feedback. One attendee commented, "Federated has taken the lead in restoring funeral service by getting back to the basics. Regional seminars are great!"

The meeting was kicked off with a welcome address from Wendell "Buzz" Hahn, former President of FFDA. Hahn, who is the son of FFDA's co-founder Chet Hahn, spoke of his time testifying in front of the Federal Trade Commission regarding the amendment to the Funeral Industry Practices Trade Regulation Rule, known as the Funeral Rule. Hahn was employed at FFDA for 36 years and is known as a knowledgeable source within the profession.

The May Regional Meeting offered eight hours of continuing education on the subjects of finances, tax, marketing and embalming. Session speakers included Rob Buchanan, FFDA, who spoke about the meaning and utilization of financial statements; Alan Mulligan, Live Oak Bank, who spoke on the financing process; Greg Perkins, Cost Segregation Services, Inc., who spoke about cost segregation; Dean Lambert, Homesteaders Life Company, who spoke on adding value to diminish price shoppers; John P. "Jack" Adams, The Dodge Company, who spoke on why embalming is practiced and Wally Hooker, Family & Friends Funeral Home, who spoke on ensuring quality embalming.

Attendees were invited to get a taste of Springfield with a tour of the Old State Capitol building followed by a welcome reception, which encouraged networking with peers as well as vendors and FFDA representatives prior to the kickoff of the meeting. FFDA will offer another continuing education opportunity at the Fall Regional Meeting at the Worsham College of Mortuary Science in Wheeling, Illinois on November 13th, 2015. Interested parties should contact (800)877-3332 or visit www.federated-funeral.com for more information.

Federated Funeral Directors of America has provided business services to the funeral business since 1925 and is based in Springfield, Illinois.

Federated Funeral Directors of America Names Penny Yemm Division Manager

Federated Funeral Directors of America, a Fiducial company, has promoted Penny Yemm to division manager. As a division manager, she will be responsible for accounting for over 200 clients.

Yemm has been employed with FFDA for 22 years and has worked the last eight years as a division supervisor. During her tenure, she has also worked in the accounting department and the set-up division.

"I am looking forward to working with each and every client and hope to maintain and build upon the strong relationships that have been established over the years by my predecessor," Yemm said. "I am excited about this new challenge in my career."

Cherokee Specialty Casket Company has now partnered with the top brands in the funeral industry. We offer the funeral homes in Georgia an alternative source for high quality funeral products with lower pricing. In our search for the best companies, we have chosen companies that offer USA made products such as Covington Casket Company, Starmark Funeral Cremation Products and Peerless Plastics Mortuary Products.

New Inside Sales Representative: Paige Tucker

Cherokee Specialty Caskets would like to introduce our new inside sales representative, Paige Tucker. She is a proud new member of our sales team and will be supporting our outside sales person, Casey Mims. Paige will be available in the office while Casey is on the road.

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NFDA Policy Board Elects Randy Anderson and Bryant Hightower to Serve on Executive Board

The National Funeral Directors Association (NFDA) Policy Board met on July 11 in Orlando, Florida, and elected Randy Anderson, CFSP, CCO, and R. Bryant Hightower Jr., CFSP, to serve as at-large representatives on the association's Executive Board. They will begin two-year terms of service immediately following the 2015 NFDA International Convention & Expo, October 18-21 in Indianapolis, Indiana. Anderson is a first-generation funeral director and owner of Radney's Funeral Home in Alexander City, Alabama.

He has served the Alabama Funeral Directors Association (AFDA) in a number of capacities, including as a member of several committees. He was a member of AFDA's board of directors and held the positions of secretary/treasurer, vice president, president-elect and president. Anderson was a member of the Funeral Trust of Alabama Board of Directors.

Nationally, Anderson has extensive volunteer experience with NFDA. In addition to service on the Budget, Spokesperson, Pursuit of Excellence, and Professional Development Committees, he was Alabama's representative to the Policy Board and an at-large representative to the Executive Board from 2012 to 2014. Anderson was a member of the work group that developed the new NFDA Business Conference and is an active participant in the Pursuit of Excellence Program.

Anderson enjoys giving back to his community and has volunteered his time with organizations such as Meals on Wheels, the Salvation Army, the United Way and the Horseshoe Bend High School Athletic Club. He was a member and chairman of the Tallapoosa County Board of Education and a member of the Alexander City Chamber of Commerce Board of Directors.

Hightower, of Martin & Hightower Funeral Home in Carrollton, Georgia, is part of a funeral service family that goes back three generations. He has served the state Georgia in many ways, including terms as president of the Georgia Funeral Directors Association and the Academy of Graduate Embalmers of Georgia, as a deputy coroner for Haralson County, and as a member of the Georgia State Board of Funeral Service

On a national level, Hightower has served on many NFDA Committees; most recently, he served as chair of the Advocacy Committee. His national service also included representing Georgia on the NFDA Policy Board and serving as an at-large representative to the Executive Board from 2007 to 2009.

Committed to his community, Hightower has volunteered his time and talents with many organizations, such as the Carrollton Noon Rotary, Carroll Relay for Life, and the Tanner Medical Center Foundation. His local service also includes terms as president of the Carrollton Mainstreet Board of Directors, Carrollton Jaycees, Carrollton Evening Sertoma Club, Carroll County Chapter of Ducks Unlimited, and Carrollton Blue Fins Board of Directors.

Anderson and Hightower will replace current at-large representatives, Scott B. Anthony, CFSP, CCO, of Anthony Funeral & Cremation Chapels in Webster, New York, and Charles T. "Chuck" Bowman, CMSP, CFSP, CCO, of Horan & McConaty Funeral Service in Centennial, Colorado, who will complete their terms of service at the NFDA Convention in October.

For more information, visit www.nfda.org.

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