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MAGAZINE

May 2018

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Mergers & Acquisition

M & A

Maintaining Positive Cash Flow On Your Merger &
Acquisition by Deanna Dydynski

If Dying in Your Funeral Home is on Your Bucket
List, Then Don't Read This by Jeff Harbeson

SFD Goes "Q&A" with Jake Johnson, Johnson
Consulting by Jake Johnson and John Yopp
Any Advice on Whether or Not to Sell My Business
by Jeff Boutwell, Dwight Glover and Tony
Kumming

Keys to Service = Trust by Todd Van Beck
ICCFA Vegas Expo Summary/Officers & Directors
+ Panel Photos

United Midwest Savings Bank Company Profile
Latest "M&A" News from Legacy Funeral Group,
Greg Rollings and C.W. Stoots
Foundation Partners Adds Mike Bischoff to
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notes from the editor

by John Yopp

It's "Springtime" and means it is time for SFD Magazine's annual "Mergers & Acquisition" issue!

We are especially honored to have a number of industry leaders to participate in this popular issue and would like to thank Jake Johnson, Johnson Consulting; Jeff Harbeson, Foresight Companies; Jeff Boutwell, NewBridge Group; Deanna Dydynski, Express Funeral Funding; Chad Fondreist, Midwest Business Capital and other "M&A" company news, acquisitions and updates for their participation in this special annual issue.

Although the number of consolidating companies (big and small) have decreased over the years, there still seems to be a good bit of activity in the funeral and cemetery profession for business owners to make a transition rather it be for retirement, succession planning or expanding their operations.

One of the biggest predictions from most industry leaders centers around the 70 call businesses that may need to merge or allow a neighboring competitor to absorb his business to help offset the rise in cremation cases and the lack of traditional funerals that lowers the annual revenue and profit numbers.

It is well known, according to industry experts, "that nearly one-third of all independent funeral home operations will change ownership hands in the next 10-15 years, due to owners getting up in age and needing to get their equity out or leave the business to the next generation.

And with the continued rise in cremation, that means that current business owners need to operate even smarter and more economically than ever before."

One item of interest to consider, is for any business owner to start his sell process 2-3 years out which means to obtain the highest value for his or hers business, it is best to have immaculate Income Statements and begin

to run the operation with less personal expenses, report all revenue (including cash) and clean up your balance sheet to have an attractive package to present to sellers when the time comes. Anything less, will devalue the business and leave the owner with less equity to reinvest.

I've always lived by the motto: "It's not the good deal you make, but the bad one you take!"

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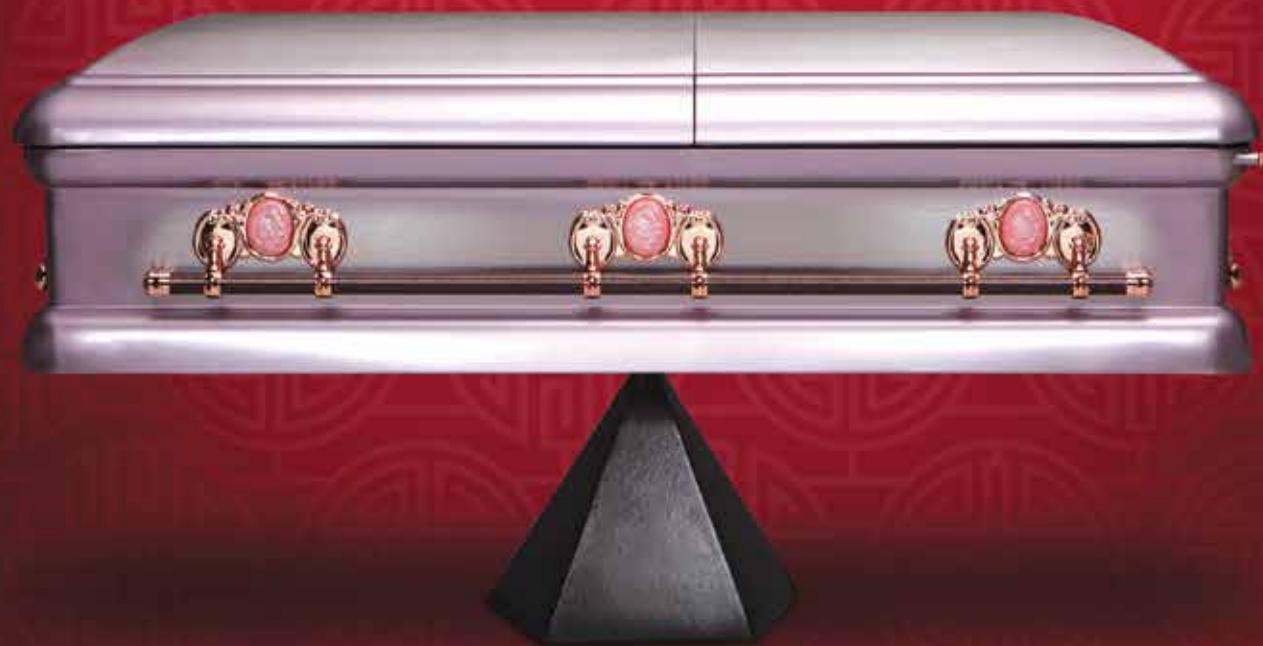
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Maintaining Positive Cash Flow On Your Merger & Acquisition.

Deanna Dydynski

Marketing & Public Relations Manager
Express Funeral Funding



Acquisitions, mergers, partnerships, regional consolidation and other joint ventures are changing business and have become essential to gaining competitive advantages. These joint business collaborations have multiple benefits from obtaining quality staff and valuable assets to reducing competition and overhead costs. With various financial resources available today, the ability to increase market share and expand your business is more attainable than ever.

Once you merge with or acquire another business, there are multiple considerations which must be taken into account such as: company cultural dynamics, management and employee placement, company-wide communication, strategic business and marketing strategies and of course financial management. Successful financial modeling and management is essential for any business but proves critical especially for mergers and acquisitions. Modeling your financial plan during an acquisition or merger is key in projecting cash flow and profitability.

Positive cash flow is what keeps your business going, it gives you the capacity to meet your financial obligations along with flexibility to explore growth opportunities. Maintaining positive cash flow can be challenging especially in this profession, as multiple variables including seasonality and death rates make it difficult to predict business. An additional challenge this profession faces in regards to managing positive cash flow is customer payment. Traditional methods include cash, check or credit card however, with an average funeral cost of \$7,000 and over 63% of Americans without \$500 in their savings to cover an emergency (Forbes, 2016), families are looking for alternative options for funeral payment.

While it is true that funeral professionals do not have to accept life insurance as a form of payment, most do, because three in five Americans have some form of life insurance. So, if your funeral homes or cemeteries are not accepting life insurance as a form of payment you are eliminating a large portion of

potential business. Additionally, for funeral homes accepting life insurance as payment, but processing the life insurance assignments in-house, they often face several challenges from countless administrative tasks to delayed payments.

If you have acquired or merged and now manage multiple businesses, maintaining positive cash flow can prove to be even more challenging as you are now fiscally responsible for more than one entity. You need money to pay your employees, investors, suppliers, overhead expenses and beyond. Owning multiple businesses, adds additional challenges when striving to maximize the efficiency of your resources and employees. You risk maintaining positive cash flow and reducing employee productivity if you are processing life insurance assignments in-house versus using a professional funding company.

How can your businesses maintain positive cash flow, let alone operate when you are waiting 30, 60 and sometimes 90 days and beyond after a funeral service to be paid? There are over 800 insurance companies in the United States and whether you own one location or several locations, they will not discriminate and you will be waiting on payment. Your investors and your bank are not going to accept payment 30, 60 or 90 days later, so as a funeral home owner, why are you?

You are not a bank, but every time you process life insurance assignments in-house you are essentially giving away free loans. As an owner of multiple funeral homes, you do not have time to wait on your money. Insurance assignment funding companies will not only obtain the receivables you are waiting on but they can help you maintain positive cash flow. Instead of waiting an extended period of time to get paid on your services, imagine having payment sent straight to your funeral home bank account within the same day. Imagine having money on hand to pay your employees and overhead costs. Imagine freeing your accounts receivables.

Imagine getting paid on pending death certificate and coroner cases. Imagine having additional money to take advantage of supplier discounts and promotions. Imagine having additional money for your cash reserves. Imagine being able to invest and acquire another funeral home. Partnering with an insurance assignment funding company can make all of those

“imaginings” come to fruition! I often hear funeral directors say, “This sounds great, but what does it cost?” It does not have to cost anything. A small processing fee is taken from the family’s life insurance benefit, so there are no out-of-pocket expenses for the funeral home or cemetery. A typical rebuttal to this I hear is, “I do not want the family to have to pay for this.” While it is the standard to pass the fee along to the family, funding companies do make it possible for the funeral home to absorb the processing fee if they desire to. Funding companies can provide the positive cash flow essential for your businesses and enable you to redirect employee resources to other value-added services.

In this profession, connecting with families and providing services second to none is essential for continued business and is what differentiates you from your competitors. For funeral homes processing insurance in-house, how can you expect your funeral staff to give families the attention they deserve if they have to sit on hold with insurance companies for hours, complete endless amounts of paperwork or have to call families back into the funeral home after a service to complete additional forms? There are costs to these administrative tasks and if you could eliminate those and position your staff to other areas of increased revenue streams, wouldn’t you want to? While all funding companies can improve cash flow, there are different levels of service each provide. While you are seeking a partnership with a funding company it is essential you partner with one that provides the fastest and easiest services and can eliminate the administrative claim paperwork portion of the process.

As a regional consolidator each of your funeral homes are likely paying a salary for someone, we will call her “Sally,” to sit on hold and complete paperwork. However, the landscape of this profession is changing and as funeral directors you are being pushed to your creative limits to expand your services for changing demands. Instead of hiring another employee to manage new revenue opportunities, what if you could utilize Sally and have her manage and explore new service options? Imagine eliminating nonproductive claim administrative time for a “Sally” at each of your locations, now you have an even greater opportunity to increase productivity and revenue.

Every funeral home and cemetery can benefit from using a funding company but for investors and owners of multi-location firms, the benefits are multiplied. In fact, a majority of funeral home groups and corporations require each location to use a funding company, for improved positive cash flow and productivity of staff.

You are an entrepreneur, investor and owner, you are not a life insurance expert and you should not expect your staff to be. Maintaining positive cash flow and effective utilization of resources is crucial for the success of your merger or acquisition. If you partner with a funding company that can provide 360 degrees of support, you will see first hand how essential their services can be for the success of your businesses.

Deanna Dydynski serves as Marketing & Public Relations Manager for Express Funeral Funding, the FASTEST. EASIEST., ® funeral funding company in the industry. Dydynski has been developing marketing

strategies and public relations initiatives within the funeral industry for over two years. As a Bachelor of Science from Towson University, she mastered knowledge in marketing and mass communications.



Prior to entering the funeral industry, Dydynski developed her skills with respected marketing and public relations roles at the Oklahoma City Zoo in Oklahoma City, OK and Patrick Ellis, DO, Psychiatry & Nutritional Medicine in Norman, OK, providing her invaluable skill set for Express Funeral Funding, which today has become the largest, privately held funding insurance assignment company in the industry.

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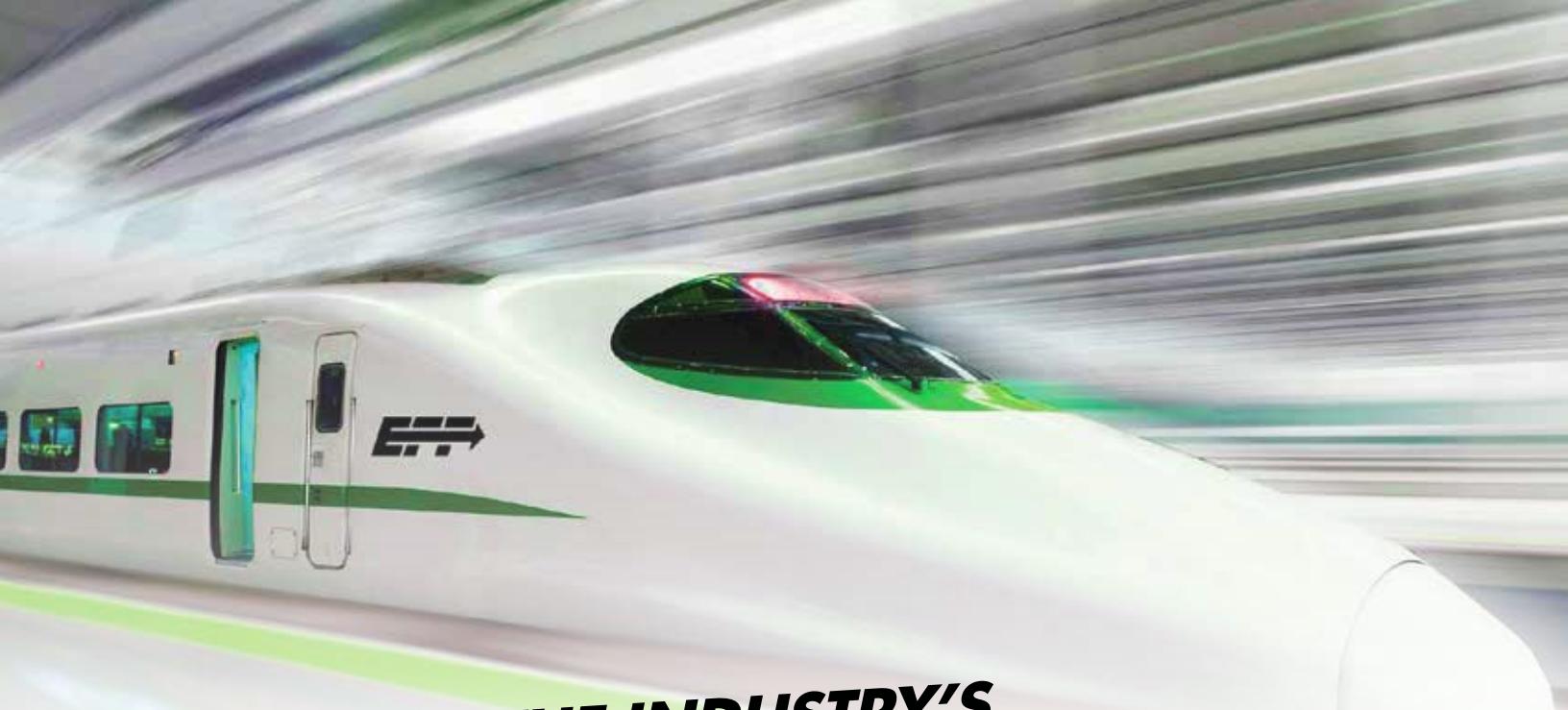
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If Dying in Your Funeral Home is on Your Bucket List, Then Don't Read This

By Jeff Harbeson

We've all heard about it, some of us have one, and a movie was made to shed light on how it can be accomplished: A Bucket List. A loose definition of a bucket list is coming to terms with who we are as a person, what we have or have not accomplished in life, and the desire to complete a list of things we want to see or do before death. Personally, at this point in my life I don't have a long list. Returning to Cuba for a week of cigars with local libations and attending a Little League World Series in Williamsport, Pennsylvania are two that remain.

As we in the funeral profession know all too well, many people have a bucket list that never came to fruition. Death is not a scheduled event (except for a conviction in a few States) and most of us take for granted that the grim reaper is far too busy with others to come knocking at our door. Only the old, sick, and those that drive poorly die. Since we don't fall in any of those categories, we move forward with our life.

Unfortunately, just this year our profession has experienced the loss of many funeral home owners. I can assure you that none of them simply planned on dying. No disrespect, but I imagine all of them had plans and so did the loved ones they left behind.

What am I trying to convey? Simply put, if your plan is to die at your desk, making arrangements, embalming a body, or at a visitation, then bully for you! At least you have a plan. For the balance of readers, I'm going to make you either uncomfortable (maybe you'll think and act), pissed, or stop reading because you don't like my thoughts. My goal will be accomplished if you fall in the first two. If you don't finish reading this article, more than likely you died at work and are among the "we've always done it this way" breed anyway.

Funeral directors are an interesting bunch. The profession of caring for the dead is a noble cause and millions of dollars are spent on begging "pre-clients" (those who have not been placed on a removal cot) to pre-plan for their death. I am a huge advocate of

planning for death or better known as "pre-need" in our funeralesque jargon.

In fact, I have made plans for my final disposition. I'm being cremated with specific instructions to dress me in shorts, my favorite Tommy Bahama shirt, flip flops, and a 6x60 Maduro cigar in my mouth as I enter the retort. I am choosing cremation because I want to have a cigar and rum party at my favorite beach bar in Aruba which means it's going to take some time for planning. The venue, called the Bugaloe, makes the very best mojitos on the planet. It is on a pier which is conducive to cigar smoking and includes a spot for a band to entertain.

This event should last about 3 hours with food, libations, cigar smoking, dancing, and whatever else the power of alcohol allows for people to do at my party. At the 2-hour mark and after free flow of rum, for those that care to give their favorite story or share some of my exploits, it's open mike time. If anyone is left standing after 3 hours, simply toss some of my cremated remains into the Caribbean (as all pirates dream of). Some of my remains will be interred at Indian Field Methodist Church in St. George, South Carolina so I can hang out with several generations who have gone before me. Other divisions of my remains will be kept in my favorite humidor, and as to the balance, well you can ask me in person because this publication will not allow such a description.

So that's my plan; I have a will, life insurance to pay for the party, and all the documentation to settle my estate. Ashes to ashes, dust to dust, I'll be dead at some point like the rest of us. The point to sharing my plans is that funeral directors don't think they are going to die therefore, they don't make their own plans. Nothing is worse than finding out a colleague died, and their family is having a car wash and creating a go fund me account to pay for expenses. Yes, I swear I know of this happening.

Worse is the funeral home owner that dies unexpectedly

(or at their funeral home working because that was their plan) without executing plans for business succession. The aftermath becomes a nightmare for their family, the people who work for them, and the community left behind. In fact, it's a downright selfish act and a thumb in the eye.

At this point, you are either uncomfortable or pissed because I'm writing about you. Otherwise, you've made your solid succession/estate plans, or you quit reading long ago (probably at the point where I shared I am going to be cremated).

My profession at The Foresight Companies provides me the opportunity to talk with funeral home owners every day. Interestingly, I have discussions with owners considering their future which include passing down to family, selling to key personnel or selling their firm to another entity. As part of the discussion, I always hear "I'm planning on retiring at an age in the future (pick one)." My response is "what's special about that particular age, why then?" Some provide me a reason such as kids out of college, mortgage paid off, divorce

is final, and so on. Others say nothing.

I propel the conversation by asking "what does your business look like if you wake up dead tomorrow morning?" Few provide a good answer, most go silent or offer some shoddy "I don't like talking about this" which means they haven't done a doodle damn thing. Interesting as we in this profession get all indignant when we receive a deceased person that made no plans prior to death, leaving a family to scramble to make arrangements, pay for goods and services, then try to figure out how to go on with life? Yet, we ourselves are doing the same to our own families?

I press on for "let's pretend you are dead tomorrow morning, who runs the funeral home now that you're dead? Who is responsible for everything from operations, payroll, to taxes?" When the answer is provided (if there is a feasible response), I then ask, "what documents are in place to support your plan and is it detailed enough for a smooth transition of ownership including the reduction of tax consequences?" At some point the conversation continues to evolve from "I'm



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ready to sell my funeral home in x amount of years” to “it sounds like I have a lot to do prior to making that decision.”

When we are at this point in the conversation, I inquire the current value of the funeral home. This is one of my favorite questions because I hear some hilarious answers. “I have a real estate buddy and he said this place is worth millions” is my favorite answer, especially when I am looking at comparable value in the operating area and there in nothing worth a million much less “millions.”

I then break the bad news that funeral homes are not valued like commercial real estate, however the listener is basically shirking this notion and moves the conversation toward “the calls.” “My call volume is steady, and we are up ten percent over this time last year” says the voice on the other end of the phone. “Outstanding” is my response and then I ask, “what is the split between casketed and non-casketed calls followed by “what is your revenue per call?” Either I get a plausible answer with a figure that makes sense, a ridiculous response like “oh, about \$8,500,” or none. If you’re still reading this, take note; call volume is an important indicator of market penetration however has nothing to do with value or profitability. I am aware of lower call volume firms that have a much larger EBITDA and bank account than larger call volume funeral homes. Yeah, size matters but only in the value of your business. Understanding the actual value of your business is the first step to any planning whether to sell, pass down, or die.

Bucket lists are awesome because they give us an opportunity to dream, right wrongs, or have a goal to work toward. I’ve heard some folks say they want to run a marathon one day. However, the day you decide to run a marathon is not the same day you run the race, you must prepare. That’s an analogy people; the day you decide to sell your funeral home is not the day you put a for sale sign in the yard, you must prepare.

In conclusion, my desire is that I accomplished my mission to make you uncomfortable or pissed and propelled you to consider taking action. If so, let’s have a conversation. I’m passionate about our profession, our people that make it great, our future, and our clients. I’m not one to tell you to go to hell, I just tell the truth and it feels like hell. Cheers y’all.

Jeff Harbeson is the Director of Marketing for The Foresight Companies, a Phoenix-based business and management consulting firm specializing in Business Financing, Valuations, Mergers & Acquisitions, Strategic Business Analysis, Funeral Service Accounting, Market Research, Human Resource Management, Accounts Receivables Management, and Customer Surveys. Harbeson is a funeral home owner and former Batesville representative who has marketed his companies under the social media label of The Funeral Commander. He teams with Ryan Thogmartin to co-host a weekly video podcast called Funeral Nation.



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SFD Goes “Q&A” With Jake Johnson, President of Johnson Consulting Group

“Q” – To better understand Johnson Consulting Group and the diversification of the company’s offerings, can you summarize the different products and services that you now offer to the “Death Care” profession?

We offer a variety of services including state of the art accounting for those who want to know, in detail, where their money is going and the many nuances of income. Our Performance Tracker program allows owners to know exactly how anyone making arrangements is performing per product and service type. Our survey program is the best in the industry and is growing exponentially. We offer on site management services for companies that want in depth assistance with their day to day operations. We perform Valuation services for those in need. Lastly, we are the premier Merger and Acquisition company in our profession. If any one is thinking of selling, we can be of great assistance to them. If they are looking to buy, we have the experience to help.

“Q” – How important is a funeral business doing most of the business in its community to have a proactive pre need program? Years ago, the theory was that you were going to get the service anyway and that writing a pre need might under value that service years down the road when it became an “at need” call.

An active pre need program is a must now days. It is important in both the retention of your current clientele as well as obtaining business that your competition would normally do, even if it is just one or two a year. Those few cases can really add up.

“Q” – “Aftercare” is an “after-the-fact” service that gets lost in the shuffle. All funeral homes are fully aware of the importance of an “Aftercare” program, but very few actually instill one. As funeral directors, it is important to avoid that the last item a family receives from a funeral home is the invoice. Does Johnson Consulting offer “After care” programs to help solidify continued service



to families, even after the funeral services has been finalized? And how important is it, in your mind, to implement and maintain an “Aftercare” program.

Aftercare comes in a number of ways and there are many options out there to assist funeral directors in the follow up to families served. We do not offer any specific aftercare programs but encourage funeral directors to do some kind of aftercare to families. One thing that should be noted is that we assist hundreds of funeral homes each year. The most successful ones seem to have a good aftercare program. Truly a value-added item to families.

“Q” – I understand that Johnson Consulting offers a “Customer Survey” for their funeral home clients. How effective is this survey and how do the families react to responding to the survey?

The Johnson Consulting survey program is the most state of the art survey program in the industry. It is well received by families and assists funeral directors in acknowledging those employees that do a great job as well as pointing out issues that need to be remedied. If you have a small or large funeral home or cemetery, you need to have a survey program in place. Our survey program offers a tremendous value to all that use it. Why not use the best.

“Q” – For the first time owner/buyer, what financing options are currently available for an individual to pursue to structure the proper valuation and purchase of a funeral home. It seems that the industry has recently been inundated with SBA lenders, but no other lending sources seem

to be viable. What is normally expected from the individual as far a down payment, credit, etc... or do you work with owners that are willing to “owner finance?”

As your question states, there are a number of options in our marketplace for financing. Johnson Consulting basically offers a “Lending Tree” alternative whereas once we know the specifics of a deal we go to several entities to obtain the best alternative for a client. It works very well. Owner financing can be an option for private transactions as it can allow the seller to obtain more in purchase price by extending terms. Of course, one needs to evaluate the credit worthiness of the buyer but in most cases, this is a viable alternative. As to your down payment question, most lenders want 20% down with any financing that they do.

“Q” – Many funeral home owners are allergic to the word “budget.” As long as the mortgage, car note, American Express bill, and other normal expenses are met, very few look to their financial statements on a month-to-month basis to see what direction their business is heading in. Do you see more or less funeral homes focusing more on a “budget” and how valuable is maintaining a “budget” to increase the value of your business?

I believe budgeting is starting to catch on although there are still many funeral directors who manage their business based on the check book balance. This was probably OK in years past, but with the current headwinds in funeral service, everyone should set an annual budget and plan their financial future.

“Q” – Have you seen a “rise” or “decline” in the number of buyers and sellers over the last couple of years?

There is currently a rise in the number of buyers and sellers in the funeral and cemetery profession. Investment banking backed firms are showing a deep interest in our field and some have been successful in their acquisition programs. Privately held regional firms are buying when the right fit takes place. Of course, the public firms are always active to fuel their growth programs.

We have also seen a rise in the number of sellers in our industry. Both big and small. I believe a piece of it is

that they are looking out to the future and saying their business may be at peak value today as the headwinds in our industry may negatively affect value in the future.

“Q” – It seems the public companies and larger privately owned acquisition companies are being more selective in the firms they are pursuing. Mainly 300 calls or more, and positioned in larger metro areas. That would mean that the independent buyer or smaller regional consolidator would be hard pressed to compete for the larger firms, price wise, but would have a better chance for the smaller firms in the smaller towns? Is that pattern holding true?

That pattern is holding very true except for smaller firms that are close enough to some public firms that synergies can take place. 90% of buyers in the market place today are certainly more disciplined than they were ten years ago. Yet it is interesting from time to time as to what buyers perceive as important to them. Beauty is truly in the eyes of the beholder. Until a seller goes through our sales process, one never really knows what the true value is.

“Q” – Have you seen a shift on all funeral homes, corporately owned and/or independent, on how they approach the subject of money during the initial arrangement with the family? It seems everyone is needing their money up front, more than ever, due to lower revenues driven from cremation and tighter profit margins?

Most firms have greatly improved their process in asking for the money during the arrangement process. Thank God! This should have happened years ago. We still know of some firms that will not accept money at that time and tell the family they will send the bill later. By the time the money comes in, if it does, it is usually at least 60 days later. What a shame. Most families are expecting to pay. But if they are not asked, they will wait.

“Q” – Final question? If you were to be a “Hall of Fame” athlete, in which sport and position would you have like to have played and why?

Babe Ruth. Baseball. Why not? He is the best there ever was.

About JCG

Johnson Consulting Group is a funeral home and cemetery consulting firm specializing in all areas of the funeral business life cycle. Those services include mergers and acquisitions, business valuations, bank lending, accounting services, strategic planning, business performance analysis, business performance improvement, customer survey/sales analysis program and incentive compensation programs. Contact us today at 1.888.250.7747 or visit us at www.JohnsonConsulting.com.

Our Mission

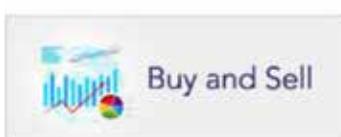
We strive to be the leading consulting firm in the funeral and cemetery profession across North America by providing “Total Solutions” consulting in every aspect of the business life cycle. We will accomplish this through Experience, People, Systems, Process, Measurement, and Accountability. Ultimately, our value promise is that our clients will achieve increased performance, increased profitability, and maximized enterprise value.

Jake Johnson has rapidly advanced into senior leadership roles and gained respect throughout the funeral and cemetery industries. He is known as an innovator, change agent and thought leader. Jake's success is based on his unique ability to identify simple solutions to complex business problems and communicate across all levels of the organization, instilling positive morale, empowerment and employee ownership to drive service excellence. His strong foundation in accounting, financial analysis and EBITDA forecasting is complemented by technology savvy and broad general management qualifications in business development and operations. As President & CEO at Johnson Consulting, Jake provides

strategic direction and marketing innovations that laid the groundwork for the company's rapid growth, gaining recognition as the premiere total solutions provider within the funeral industry. In his former position as Executive Vice President and General Manager at Palm Mortuaries and Cemeteries, he provided key operations leadership to the Palm Cemetery Division. Jake began his career at Keystone Group Holdings (now Dignity Memorial Network) as Associate Director, Corporate Development, where his financial analysis and forecasting expertise was foundational to the firm's growth. Jake's educational credentials include a BSBA degree in Management with an emphasis in Accounting and Financial Analysis from Xavier University in Cincinnati, Ohio. Rounding out his financial portfolio, he is a licensed Real Estate Agent and licensed Investment Advisor representative. Jake is also a member-emeritus of the Funeral Service Foundation Board.



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Any Advice on Whether or Not to Sell My Business?

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

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

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

Do you still enjoy coming to work every day?

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

Do you predict your revenue will be higher in 5 years than it is today? With increasing cremations



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

Do you see families wanting to spend less on funerals?

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

Are your expenses increasing each year?

Health insurance costs seem to continue to increase each year. Property taxes also seem to find a way to continue to increase even as the economy has slowed. Vendors certainly aren't looking for ways to reduce the amounts they want to charge funeral home owners. The casket companies are still doing their annual October price increases. The businesses that we see reducing

costs are the ones that are extremely proactive about it. They're almost negotiating as if their business lives depended on it. And maybe they're right. If you're revenues are not increasing each year, then you need to do anything you can to reduce the costs to operate your business.

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

Once I make the decision to sell, what can I do to ensure that the legacy for great service is continued?

Almost all buyers we talk to tell us that they would prefer for the former owner to stay and work for as long as they want. The business is more valuable if the former owner will stay on and continue to serve the families even if it is at a reduced capacity. In fact,

selling is an opportunity to get rid of most of the back office activities you don't like and focusing strictly on serving your families. An added benefit is that you can do this while eliminating the risk of the value of the business going down in the future, and reducing or eliminating your weekend and middle of the night hours.

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

Jeff Boutwell, President of NewBridge Group has been assisting owners with their succession plans for more than 20 years. NewBridge Group is one of the most active funeral industry consultants, having assisted more than 500 funeral homes in exploring a sale of their business. When assisting owners, NewBridge focuses



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on three major goals: Obtaining the highest sale price possible, structuring for the lowest tax effect possible, and matching the business with the best new operator possible.

Dwight Glover, Director, Advisory Services, Dwight has over 25 years of experience in management consulting, banking and mergers and acquisitions. Since 2009, he has been with NewBridge Group, assisting the owners of funeral homes in profitability consulting, sale exploration, and financing. He has closed transactions for owners totaling over \$55 million in value. Prior to joining NewBridge Group, Dwight was a founder of a management consulting firm based in Atlanta and has also served as an Adjunct Professor of Economics at Kennesaw State University.



Tony Kumming, Senior Advisor, has been involved in the acquisition and divestiture of more than 100 funeral homes during the last seven years, and his experience has ranged from financial analysis to drafting legal documents. Prior to joining NewBridge Group, Tony was a Corporate Development Analyst for Keystone Group Holdings and Manager of Business Development for Foundation Partners Group. Tony is located in Fort Wayne, Indiana, and he serves clients throughout the Midwest. He also is licensed to practice law.



INDUSTRY NEWS

Palmetto Funeral Home in Fort Mill, SC Sold to C.W. Stoots

Fort Mill, SC – Palmetto Funeral Home and Cremation Services was purchased on April 11, 2018 by C.W. Stoots. Mr. Stoots owns six funeral homes in the Carolinas and Tennessee, including Bass-Cauthen Funeral home, Whitesell Funeral Home, and Fort Mill Funeral Home.

NewBridge Group represented Mr.C.W. Stoots in the transaction. Mr. Stoots stated “Palmetto is a great addition to our family of firms and allows us to provide comprehensive service to the greater Rock Hill and Fort Mill area. I’m extremely excited to have Derrick

Robinson as Managing Partner of Palmetto, which will allow us to continue the long tradition of quality service to the people in the area.”

NewBridge Group works with owners to identify, acquire, and finance funeral home locations that add value in their markets. This acquisition will allow Stoots to provide additional services in a high quality facility to families in his market area.

For more information please contact Dwight Glover with the NewBridge Group at 404-781-2092.



Rollings Funeral Service Announces Acquisition of Allen Memorial

Endicott, NY – Rollings Funeral Service, Inc is proud to announce its recent acquisition of Allen Memorial Home, Inc. The business, located in Endicott, New York, was established over 100 years ago and has been at its current location for over 80 years. Mark Rollo and Chris Putrino, the former funeral home owners, have each been with the firm for approximately 40 years. They helped build the business to become the premier funeral home in the area.

Greg Rollings, President and Owner of Rollings Funeral Service, Inc, stated “We are excited about becoming part of the Endicott community, and we can’t be more thrilled for Allen Memorial Home to join our family of firms. Premier local businesses, like Allen, are a great fit for our company, because we pride ourselves on remaining family owned. This acquisition begins what we believe will be the first of many acquisitions in the state of New York.” Rollings added, “I look forward to having Mark Rollo and Chris Putrino continue to be a part of the business into the future.”

Mark Rollo and Chris Putrino interviewed several possible buyers before deciding that Rollings Funeral Service would be the best successor to their business. The business, operating from a stately and beautiful colonial style building on the north side of Main Street just west of downtown Endicott serves around 250 families annually. With more than 25 locations, Rollings Funeral Service, Inc is one of the largest private funeral home owners in the eastern United States. Rollings plans to continue to be very active in acquiring funeral homes, giving retiring owners a great alternative to selling to a publicly traded company. NewBridge Group assisted with the funeral home appraisal and financing of the purchase.



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Foundation Partners Adds Mike Bischoff to Business Development Team

Orlando, FL – Foundation Partners Group, a leading provider of innovative funeral, cemetery and cremation experiences and products, announced this week that Mike Bischoff has joined the firm as Vice President, Business Development.

"Mike brings a unique perspective to our team having worked as both a supplier and a consultant" stated Bob Bukala, President and CEO of Foundation Partners Group. "His experience in helping funeral home owners navigate succession planning from the consulting side, gives him a very nuanced understanding of what's important to them and how we can help them achieve their goals. Mike is a great addition to our growing business development team and we look forward to his contributions."

"My time as a consultant gave me a solid foundation on the process of selling and acquiring businesses", said Mike Bischoff. "Funeral home owners have spent a lifetime building the value of their business, and when they begin to explore succession planning, they obviously want to be rewarded for the years of hard work. I feel that Foundation Partners has been in the best position to help these owners achieve their objectives."

"While obtaining fair market value is important" added Bischoff. "They want to know whomever they partner with will continue to serve their community and build upon their legacy. It was Foundation Partners' commitment to not only each brand's heritage, but to providing an opportunity for growth to former owners as well as employees that impressed me. I couldn't be more excited about becoming part of the team."

Mike Bischoff has more than 20 years of business development experience in the funeral services industry. Prior to joining Foundation Partners, Bischoff was Director of Strategic Accounts for Batesville where he was responsible for developing and implementing strategic sales plans for key national accounts.

About Foundation Partners Group: Foundation Partners Group is a leading provider of innovative funeral, cemetery and cremation experiences and products. As one of the largest privately-owned funeral and cemetery

operators, Foundation Partners owns and operates funeral homes, cremation centers and cemeteries in 17 states, and is actively seeking to expand its locations throughout the U.S. With headquarters in Orlando, Florida, Foundation Partners is committed to revolutionizing the funeral profession through their innovative ShareLife® customer experience-centered approach and harnessing the power of relationship and partnership. For more information, visit the Foundation Partners Group website at www.foundationpartners.com.





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John A. Gupton College has developed online continuing education courses. These courses have been approved for CEU hours by both Tennessee and Kentucky Boards. The online subjects range from funeral service history, embalming techniques, funeral home management, grief psychology and bereavement counseling. **For information concerning cost and program call 615-327-3927, go to our website at guptoncollege.edu or email admissions@guptoncollege.edu.**



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Working with the Media

Keys to Service = Trust

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

The funeral experience can easily be viewed as being sacred and because it possesses sacred overtones the quality and character of the funeral professional becomes of profound importance. Because of this unique situation a pressing question is what do we bring with us as funeral professionals, inside of us, about us that may help or hinder or not affect the bereaved client or client's one way or another? This is indeed a tough question to tackle.

The funeral professional ought to bring to the funeral interview and funeral experience just as much of our own selves as we possibly can, stopping, of course, at the point at which this may hamper the bereaved client family or deny them the help they need.

Feeling within ourselves that we genuinely wish to help a bereaved person as much as possible and that there is nothing at the moment more important to us – this I believe is priceless substance for all funeral professionals to embrace. This ability to feel within ourselves is a critical asset for every funeral interviewer to possess, particularly in such complicated social times when people's abilities and skills to connect with each other are eroded by cynicisms, mechanic communications, and suspicions of others which seem to increase with each second that ticks away. As the great thinker Alvin Toffler once said, “As technological skills go up, people skills go down.” Interesting thought for the year **2015**.

What we are exploring here is what could easily be called the high substantive funeral service ideals. Most of us (myself included) simply cannot realize immediately upon reflection what this encompasses, but this natural reaction is really never a good reason not to set ourselves on the quest to try, to try to delve into what makes a great funeral director versus what makes the run of the mill director.

When the customer/family perceives that we are doing our level best (this is the invisible and silent key), it will be meaningful to them and prove very helpful. They will probably take away from the funeral interview and experience, if nothing more concrete, the authentic feeling that we as funeral professionals may be trusted as a people and the conviction that we as funeral professionals respect them as a person(s).

Trust in the funeral professional by the client family and the conviction that the funeral professional respects them is of the greatest importance. Without this, to be sure probably the standard old style “funeral arrangement” procedure will get finished, but other than this, in these terribly complicated times, little that is really positive or of a lasting impression will be accomplished.

Our saying the mere words, “I can be trusted” and/or “I fully respect you” will certainly not help if the bereaved client does not sense this to be true. I think it is to the establishing of trust and respect that those who teach and write in the field of personal relations are most often referring to when they speak of “contact,” “good rapport” “good relationship” and “connecting”. Trust requires because of its critical importance in this connecting process that we work after getting and keeping it relentlessly.

The real good news is that funeral professionals have ample statistical information to back up the long known fact that funeral people do connect in a trusting and respecting manner most often. For years none other than the Gallup Poll has asked the American public to rank the top ten most ethical and honest professionals in their community and funeral directors have always been included in the Top 10 list. Not bad at all, but interestingly I have found that the audience who is most skeptical about this statistic are funeral professionals

themselves!

The experience of trust has a powerful and ever present intangible aspect to it, which is determined most by the simple old-fashioned human interest you and I take in what the client family is saying and by the understanding we show of them about their feelings and attitudes.

We communicate this or the lack thereof, constantly, by diverse and frequently subtle nonverbal cues that the client family may be more aware of than we ourselves are. Of course our facial expressions reveal a great deal – this is nothing new. Our bodily gestures contribute to the picture – supporting, denying, confirming, rejecting, or confusing. The tone of our voice is heard by the client family, and they decide whether it matches our words or whether they are a mask that the tone of our voice exposes, whispering, “Sham, phony, or beware!” For better or for worse, we are definitely exposed to the client family; and nearly everything we do or leave undone is noted and weighed.

And so we come back to ourselves. What of ourselves do we bring to the funeral interview and experience? Oddly we are the only known in the entire funeral equation. We cannot do anything about our bereaved client families – they are what they are. However we can always do something about ourselves. We can always be aware and sensitive to continually improving, by expanding our creative horizons, but also by being a lifelong student of our beloved profession; digesting and embracing absolutely everything and anything that has something to do with funeral service.

Here then are some common sense suggestions, guidelines if you will which will help in the funeral director connecting trust and respect in our sacred arrangement conferences and elsewhere.

- First, funeral professionals are people you can to talk to.
- Second, funeral professionals offer people something to do.
- Third, funeral professionals give people ways to express feelings.
- Fourth, funeral professionals give people something to hold on to.
- Fifth, funeral professionals give people something to believe in.

- Communicate. Never cross-examine.
- Maintain genuinely friendly and interested attitudes. This takes work.
- Abstain from revealing your own attitude.
- Keep your personal problems out of the funeral interview
- Avoid a patronizing or scientifically detached attitude.
- Avoid gossiping or revealing confidences.
- Avoid getting rushed or giving the impression that you are pressed for time.
- Attend exclusively to the client by blocking out all outside interferences.
- Be alert to detect the feelings which the client is expressing and feeling.

This list is not a complete list, but as with all life skill improvements it is a beginning. Look at this list, explore this list, memorize the list, and see if your connection with bereaved families in the areas of trust and respect does not enter a deeper substantive level? It is worth the time and effort.

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Legacy Funeral Group Purchases Charlie Marshall Funeral Homes

HOUSTON – Legacy Funeral Group announces the purchase of Charlie Marshall Funeral Homes, located in Rockport and Aransas Pass, Texas. These two funeral homes join more than 100 funeral homes and cemeteries already under the Legacy umbrella, operating across nine different states.

Charlie Marshall built his first funeral home in 1949 and faithfully served the families of Aransas Pass and Rockport for over 65 years. Marshall, who passed away in 2014, built a reputation and was known as a pillar of the South Texas Coastal Communities. His funeral homes have been recognized for service excellence by United States presidents, congress members, senators, governors, and countless South Texas families.

“We are honored to continue Mr. Marshall’s legacy and serve the families of Rockport and Aransas Pass with the same level of professionalism and care that they would expect from Mr. Marshall himself,” said Michael Soper, owner of Legacy Funeral Group.



Front Row (L-R): Jordan Marshall, Bridget Ramey and Michael Soper Back Row (L-R): Newman “Tree” Baker, William Wimberly and Harry Drew

Marshall and Soper maintained a long friendship over the years and prior to his passing, Marshall insisted to his family that the continuation of his life’s work be entrusted to Soper and the Legacy Funeral Group.

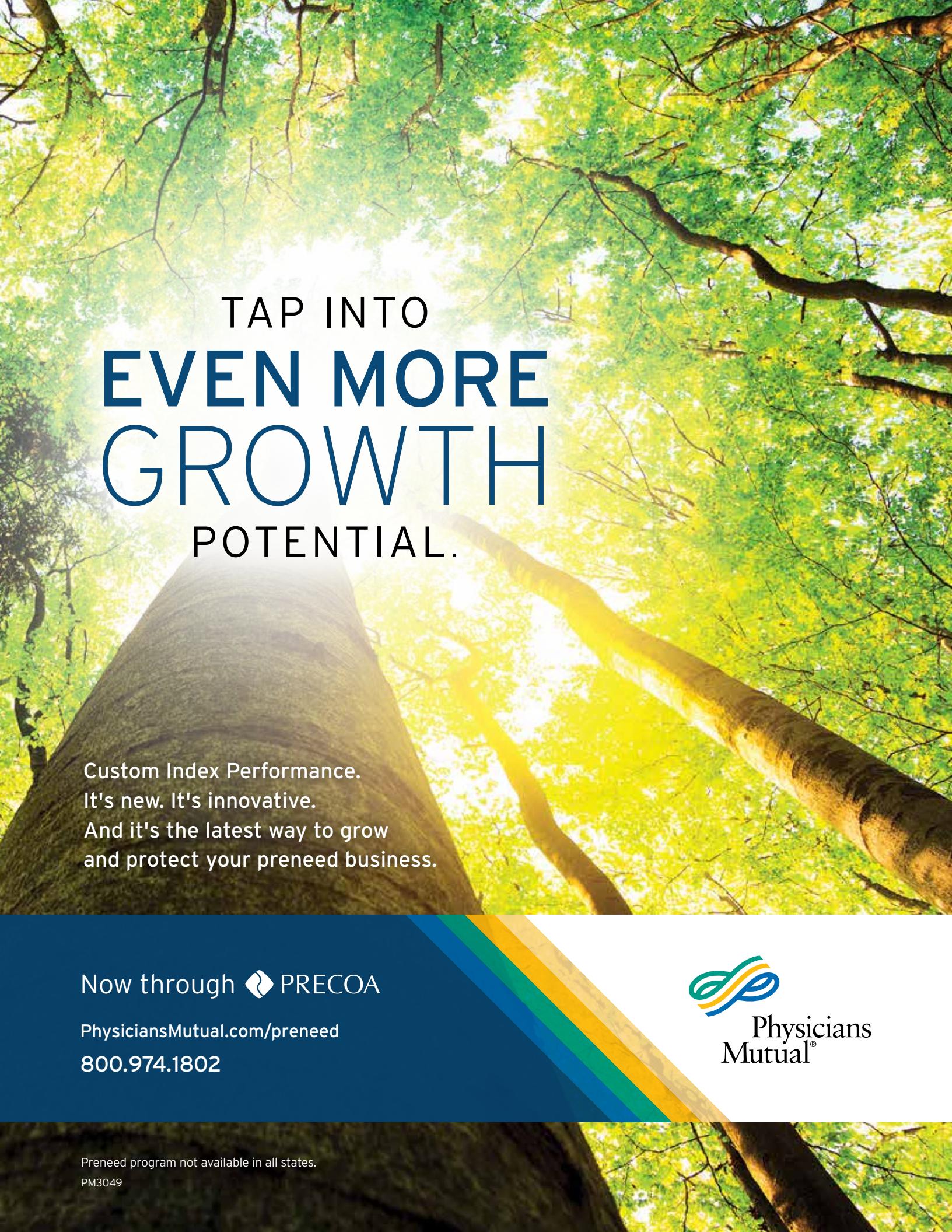
Legacy Funeral Group was founded in 1998 and has built a reputation as one of the most trusted names in the death-care industry. The company takes pride in preserving the family-owned funeral home feel in every community they serve – all while offering families a diverse array of funeral planning options.

For more information about Legacy Funeral Group, visit www.legacyfuneralgroup.com.

Information about Charlie Marshall Funeral Homes can be found at www.charliemarshallfuneralhomes.com.



(L-R): Jordan Marshall, Bridget Ramey, Michael Soper, Jane Shipp and Edward Redmond



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ICCFA Annual Convention Went “All In” in Las Vegas

May 2, 2018 — The International Cemetery, Cremation and Funeral Association (ICCFA) held its Annual Convention & Exposition on April 18–21 at the Mandalay Bay in Las Vegas, Nevada. The Convention drew in 2,370 total attendees and 521 supplier booths. There were 373 first-time attendees who experienced the 2018 Convention, along with 211 international attendees representing 30 countries outside of the United States. This year, there were over 500 more attendees than in 2017.

The breakdown for the 2018 attendance numbers is as follows:

- Total cemetery, funeral home, crematory and allied business representatives: 1,122
 - 28 percent representing cemeteries
 - 39 percent representing funeral homes
 - 4 percent representing pet loss providers
 - 1 percent representing crematory operations
 - 28 percent “other,” including insurance agents, mortuary school faculty, representatives of industry associations and others
- Exhibitor and supplier registrations: 1,040
- The remainder were non-industry related individuals.
- Attendees classified their positions as follows:
 - Owners: 40 percent
 - Managers: 42 percent
 - Staff: 18 percent
 - Final purchasing authority: 46 percent

- Make purchasing recommendations: 30 percent
- No purchasing authority: 9 percent

As in past years, the event was highly rated by attendees, with 95 percent indicating their overall convention experience was “excellent” or “very good,” and 80 percent indicating they “definitely” or “probably” will attend the ICCFA 2019 Annual Convention in Charlotte, North Carolina.

Among the comments:

“I had the time of my life! It was very refreshing to be among like-minded individuals in mass.” Brienna M. Smith, Haven of Rest Funeral Home, Gig Harbor, Washington

“This [was] my first conference, I can say that it was smooth transition throughout. Very friendly, helpful and knowledge staff.” Myra Turner, Funeraria Azahares Funeral Home, Sierra Vista, Arizona

“Overall it was a great conference, one of the best I’ve ever been to! It was very well organized, great venue, the ICCFA staff [were] accommodating [to] us first timers, thank you!” Sandra Wheeler, Wells Fargo Advisors, San Luis Obispo, California

Over 83 percent of exhibitors rated their overall exposition experience as favorable. When asked about their plans next year, 62 percent indicated they planned to exhibit at the 2019 ICCFA Annual Convention & Expo.







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ICCFA Elects New Officers, Directors for 2018-2019

STERLING, VA (May 2, 2018) – The International Cemetery, Cremation and Funeral Association elected new leadership during its 2018 Annual Convention & Exposition, April 18–21 in Las Vegas, Nevada.

ICCFA officers for 2018-2019 are:

- President— Christine Toson Hentges, CCE, The Tribute Companies Inc., Hartland, Wisconsin;
- President-Elect— Jay Dodds, CFSP, Park Lawn, Houston, Texas;
- Vice President, Education— Mitch Rose, CCFE, CCrE, Woodlawn Cemetery, the Bronx, New York;
- Vice President, Membership & Marketing— Andres Aguilar, Los Parques, Guatemala City, Guatemala;
- Vice President, Internal Affairs— Lee Longino, Service Corporation International, Houston, Texas;
- Vice President, External Affairs— Paul Goldstein, Hillside Memorial Park and Mortuary, Los Angeles, California;
- Treasurer— Gary M. Freytag, CCFE, Spring Grove Cemetery & Arboretum, Cincinnati, Ohio; and
- Secretary— Robbie L. Pape, Service Corporation International, Houston, Texas.

Members elected to serve three-year terms on the ICCFA Board of Directors are:

- Hillary Adair, Adair Funeral Homes in Tucson, Arizona;
- Gisela Adissi, Grupo Primaveras – Lawn Cemeteries, Crematorium, Columbarium, Funeral Home & Funeral Assistance Plan in Sao Paulo, Brazil;
- Lauren Blevins, CCFE, Williams Funeral Homes and Polk Memorial Gardens in Tennessee;
- Allen Dave Jr., CFuE, Allen Dave Funeral Directors & Cremation Tribute Center in Cypress, Texas;
- Corey Gaffney, Gaffney Group in Seattle, Washington;
- John Gouch Jr., Gethsemane Cemetery & Memorial Gardens in Charlotte, North Carolina;
- Kyle Nikola, Savannah Family of Funerals in Savannah, Georgia; and
- Jim Semesco, NorthStar Memorial Group in Florida.

Past presidents elected to serve a one-year term on the Board:

- Jeff Kidwiler, CCE, CSE, Blackstone Memorial, San Clemente, California;
- Frederick Lappin, CCE, Knollwood Memorial Park, Sharon, Massachusetts; and
- David J. Shipper, Futura Group, Buckingham, Pennsylvania.
- The International Memorialization Supply Association appointment to the Board is Jordan Yearsley, Ensure-A-Seal, Brooklyn, New York.
- The presidential appointments to represent the ICCFA on the Cemetery Consumer Service Council are:
- Thomas P. Daly, CCE, CHS Consulting Group, Westwood, Massachusetts; and
- Stephen Burrill, CCE, CCrE, Mount Hope Cemetery, Bangor, Maine.

Members of the 2017-2018 Executive Committee are as follows:

- ICCFA President Christine Toson Hentges, CCE, The Tribute Companies Inc., Hartland, Wisconsin;
- ICCFA President-Elect Jay Dodds, CFSP, Signature Group, Houston, Texas;
- ICCFA Immediate Past President Scott R. Sells, CCFE, Service Corporation International, San Jose, California;
- John Linge, CCFE, Cedar Memorial Park Cemetery Association, Cedar Rapids, Iowa (president's appointment); and
- Darin Drabing, Forest Lawn Memorial-Park & Mortuaries, Glendale, California (past presidents' appointment).

Founded in 1887, the International Cemetery, Cremation and Funeral Association is the only international trade association representing all segments of the cemetery, cremation, funeral and memorialization profession. Its membership is composed of more than 9,100 rooftop locations and 20,000 professionals in the cemetery, funeral home and crematory industries, as well as supplier and related businesses worldwide.

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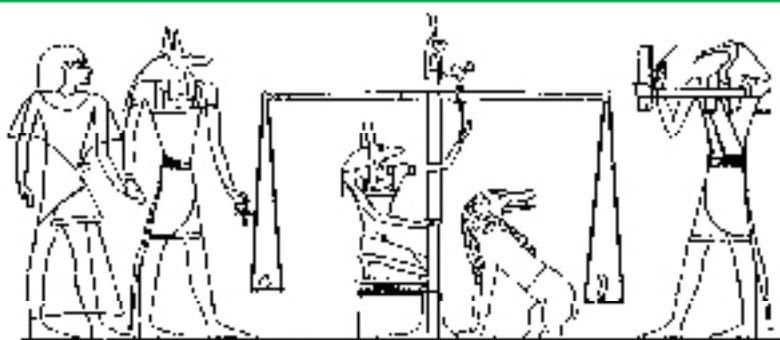
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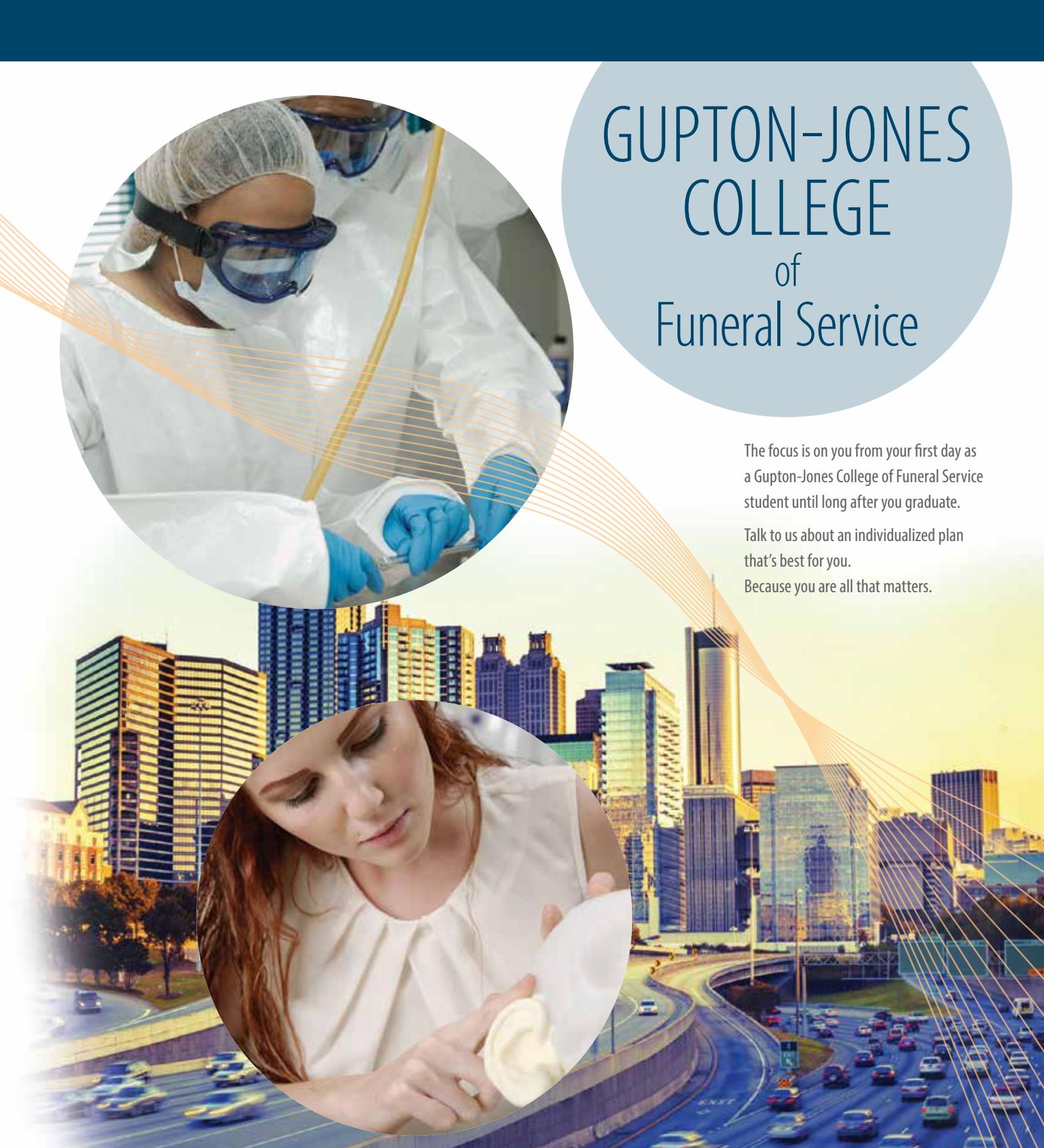
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