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April 2018
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April 2018

Southern Funeral Director Magazine®
Vol. 173 No. 4

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with a Southern Accent Since 1919

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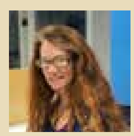
POSTMASTER:
Notify us of address changes by form 3579 to:
Southern Funeral Director Magazine®
P.O. Box 768152
Roswell, GA 30076

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

Kathy A. Guillory
Graphics/Art Director
kathyakopov@gmail.com



Elli Morris
elli@ellimorris.com

Southern Funeral Director Magazine
P.O. Box 768152
Roswell, GA 30076
404-312-6640 phone
404-565-1436 fax
johnyopp3@aol.com
www.sfdmagazine.com

notes from the editor

by John Yopp

The Marketing Difference Between At Need and Pre-Need

The major difference between At Need and Pre-Need marketing is that your prospect has to be able to "find you" versus "you finding them."

On rare occasions, someone does or will call your funeral home out of the blue and tell you that they want to buy a Pre-Need contract for 2 burial plots, vaults, caskets and funeral services complete with all the bells and whistles, and will be bringing cash to pay for all the products and services.

However, on most occasions, closing a Pre-Need sale is a process of lead generation and follow up, along with a personal visit to close the deal (meaning a counselor going to the families home or the family coming in to the funeral home). The more visits a good counselor has the opportunity to make, the more sales they will close.

Where Pre-Need is a process.....At Need becomes more of an issue of visibility, branding, name recognition, history and heritage of the firm and its longstanding presence in the community. More recently "Google" and its positioning on the first page has become huge, as most families will call the first name on the page and follow down the list until they are satisfied with one of the businesses they have talked to.

Even though technology has taken on quite a boom, for both At Need and Pre-Need, branding is still key and a strong direct mail program that targets the best prospects in your market gives your funeral home or cemetery the visibility you need to get your name front and center.

Many funeral home owners are deeply concerned with the perception that "Pre-Need is upsetting and intrusive to your families," however, becasue of the soft and caring approach that goes in to the marketing portion of preneed, that does not always ring true. Fact of the matter, "death" is upsetting and certainly intrusive on a families time and mentality. Most of the these mail programs that are utilized by the top marketing preneed companies have been met with little to no resistance.

Death is a fact of life, and you may find that families appreciate taking the time to plan for this inevitable outcome because you are their facilitator in making sure their loved ones are not left with the additional emotional and financial aspects of planning a funeral.

Spring has sprung! Now that we are out of the ever lingering effects of winter, most mail campaigns gear up now as warmer weather brings on more opportunities to get out and make appointments and longer days allow for more planning with families to discuss their preneed options. It is never too late to become proactive in your preneed marketing, just a matter of initiating and following through!

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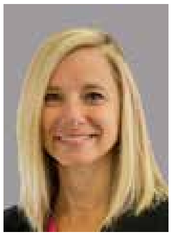

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Navigating the Digital Landscape: 3 Tips for Preneed Success

By: Lindsay E. Bourgeois

In a study conducted by Google, "Reaching Today's Boomers and Seniors Online," researchers surveyed over 5,000 Baby Boomers and Seniors, all over the age of 45 to understand their online behaviors, in particular how these behaviors relate to decision making and their search for information.

There was one key finding that could easily serve as the foundation for a funeral home's preneed marketing strategy when determining how to incorporate digital mediums into preneed efforts:

The Internet is an everyday part of boomers' and seniors' lives; it is the top source for gathering information on topics of interest, outpacing TV and print media by a substantial margin.[1]

While that may not seem like a ground-breaking new theory, it is significant when you consider that 67% of Seniors are avid users of the Internet and about half of all Boomers and Seniors use social media. And those numbers only continue to grow with each year.

While the digital landscape continues to grow with businesses increasingly using digital mediums to reach their consumers and consumers using digital avenues to conduct research and make purchase decisions, this does not mean that traditional print media is on the way out. It does mean, however, that digital media will be an added step in the information gathering process for families.

All of the different forms of media and communication are all interconnected and build off of each other. That is why while print media can still be effective in reaching target audiences, it is also important to have a place in the digital arena because families are already there and and are seeking out more information about what they've read in your ad or seen in your brochure. What does this mean for your funeral home, and how can you leverage the digital landscape to achieve greater preneed success? It's just about making sure that you incorporate all of these increasingly popular digital channels into your preneed marketing strategy

Tip 1: Make sure your funeral home website contains helpful and relevant information pertaining to pre-planning and how it benefits families. Whether you use direct mail, seminars, newspaper ads, or another form of traditional media to market your preneed program, families interested in learning more will likely visit your website to conduct some research of their own before reaching out and following up with you. Baby Boomers and Seniors want information that is easy to find, informative, and succinct. By providing them with the information they are looking for, they will be more likely to send back the reply card or call your funeral home to take the next step in pre-planning or to attend your seminar.

Better yet, include a contact form directly on the pre-planning section of the site so families can instantaneously respond when their interest is high and preneed is on their mind at that very moment.

Tip 2: Develop custom landing pages catered to each family. Technology has gotten so advanced that you can now create one website that will appear differently to different families based on the URL that is typed into the browser. What this means is that when you embark on a direct mail campaign, you can include a custom URL on the direct mail piece (in addition to including a reply card) directing families to a one-page website filled with additional information related to the

Learn how to do seminars from the people who have been doing them for 15 years.

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Precise Marketing Strategy

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It's all in the details. From how to give the presentation to how to arrange the room, we've studied and perfected all the details that contribute to a successful seminar.

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A well organized event focused on the celebration of memories yields positive feedback from families and a higher interest in pre-planning.

Learn more about how our time proven seminars can help grow your market share and preserve the value of funeral service. Call **(800) 529 - 7729** or e-mail us at **succeed@preneed.net**.

PFP
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the why's and how's of pre-planning, plus a simple contact form to receive more information and the promise of a free giveaway for submitting the form. The kicker is that each URL is customized to each family (i.e. SmithFamily.YourFuneralHome.Com). When the Smith family types in their unique URL and visits the site, they are greeted with a custom message creating a more personalized touch.

If families are going to go online to look for more information anyway, why not give them the website to go to? By developing these customized web pages, you provide families with a much simpler way of getting the information they are looking for, and once they have it, the ability to respond is right there in front of them.

Tip 3: Engage with families on your social media networks. Baby Boomers and Seniors are becoming more and more active social media users, with Facebook as the most preferred network. Not only should your funeral home have a social media presence, but you should also be engaging with families on a daily basis. Beyond posting obituaries, Facebook allows you to connect directly with families, providing them with informational and inspirational content and answering any questions they may have.

There are several different ways you can use Facebook as part of your preneed marketing strategy. Visual content, in the form of images and videos, is one of the best ways to reach your audience. Those on social networks respond much more favorably to images and videos and are more likely to share this content with their networks creating a much farther reach. You can create images and videos that convey the benefits of pre-planning and post them to your networks as a free way to get your message across. This also presents the opportunity to direct Boomers and Seniors to your website to learn more about what pre-planning means for them and how it will benefit their family.

Taking it a step further, you can also "boost" your posts, a form of paid advertising that puts your content in front of a much larger audience tailored to the demographics and social factors that you select. This is important because you can tailor your posts to different audiences. People have different reasons for pre-planning and you can appeal to those interests through this form of targeted marketing.

What is most important, though, is to stay active. Staying active helps you stay relevant. Do you have a blog on your website (if not, it's a good time to start one with meaningful posts about the benefits of pre-planning, ways for dealing with grief, etc.)? Post your blog content on Facebook, as this creates a huge opportunity for your community to share such valuable content that is relevant to them. Share images and videos on holidays and important days of remembrance. When someone posts a comment or asks a question on your page, be sure to answer promptly. If you create a post about the benefits of pre-planning, provide a link to your website so families can learn more and follow up if they are interested. The point is that by remaining an active user on your funeral home's social media page, you become top of mind for families that follow you online. And when the time comes for them to think about pre-planning, they will know who to call.

The digital landscape can be a hard environment to navigate, no doubt. But by taking the right steps and following the trends that continue to point in the direction of digital media, you can help families become more informed and cater to their growing interest in having information at their fingertips. It's really just about creating a simpler and faster way for families to interact with your funeral home, get more information, and ultimately decide to pre-plan with your funeral home.

And one other thing to keep in mind. According to the same Google study, 83% of Boomers and Seniors prefer to use the Internet to learn about a topic of interest, making the Internet the top source for gathering information, higher than television, newspapers, or brochures. Coming in second? Friends and family with 77% of Boomers and Seniors saying they like to learn about a topic of interest from those close to them.

What does this mean for your funeral home? Word of mouth can be a powerful differentiator when it comes to choosing your funeral home over your competitor for preneed or at-need services. So, when you effectively leverage the digital landscape for greater preneed success, you create a more user-friendly, informative, and engaging way for families to interact with your funeral home and learn more about what they are interested in. And that may just give them something to talk about.

Lindsay Bourgeois is the Director of Communications and Program Development for PFP, a leading preneed marketing organization that provides proven marketing solutions to funeral homes across the country and has secured over $3.5 billion in funded pre-arrangements. She began her career with PFP in 2010 and in her current role manages PFP's internal and client communications, supports the creative development of PFP's branding and marketing materials, and handles special projects to help PFP's partner funeral homes achieve the highest level of customer service. Lindsay can be reached at Lindsay@preneed.net

INDUSTRY NEWS

Shaffer Appointed Homesteaders President and CEO

West Des Moines, IA – The Homesteaders Life Company Board of Directors has appointed Steve Shaffer as the company's 10th President and CEO in a vote that marked the final step of the company's strategically planned leadership transition.

"Steve Shaffer's appointment was a clear and easy choice for the Board," affirmed Homesteaders Chairman and outgoing President and CEO Steve Lang. "Over the last few years, he has shown remarkable commitment to our company and earned the confidence of our funeral home customers, marketing partners and employees. He is ideally placed to ensure Homesteaders' continued success."

"Homesteaders is well positioned to continue its tradition of growth, profitability and financial strength," observed Shaffer. "Steve Lang has been diligent in preparing for this transition, and I am honored to assume custodianship of the company."

Prior to joining Homesteaders as COO in 2014, Shaffer co-founded and served as President and CEO of Foundation Partners Group, LLC, and was a co-founder and CFO of Keystone Group Holdings, Inc. He has served as a Funeral Service Foundation Trustee since 2010 and was the Foundation's 2014-15 Board Chair.

Shaffer's appointment will take effect on March 15. Lang was recently reelected to the Board for another five-year term and will continue to serve as Chairman through February 2019.

Homesteaders Life Company is a national leader providing products and services to promote and support the funding of advance funeral planning and end-of-life expenses

Homesteaders Life Company

One Year In: Lessons Learned From a New Partnership

By Leigh Klemencic

Funeral homes are built on a series of partnerships. Partnerships with the local community, other businesses, vendors and employees – these are all critical to the longevity and success of a funeral home. Forging new partnerships always comes with unique challenges, but with those challenges come innumerable rewards.

Physicians Mutual and Precoa entered into a new partnership nearly one year ago. In that time, we have experienced many triumphs and learned many lessons. In celebration of our one-year anniversary, and the annual preneed issue of Southern Funeral Director, I thought I'd share some of those lessons with you. Perhaps you're preparing to embark on a new partnership of your own, or you're reevaluating longstanding relationships. Either way, I hope to shed some light on our experience partnering with Precoa and impart a little of the wisdom we gained along the way.

Change is inevitable – flexibility is key

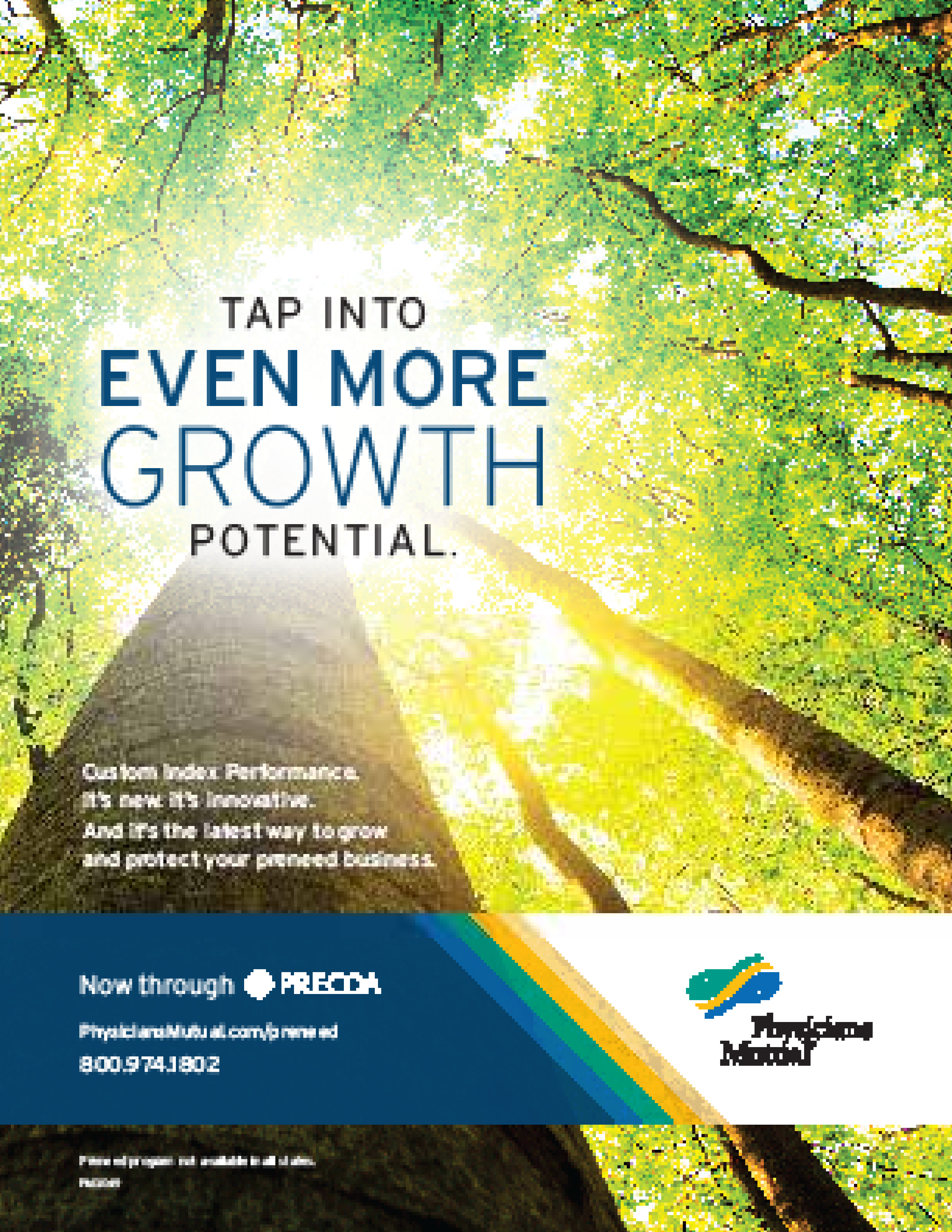
Very few business endeavors are fully straightforward from start to finish. There are so many variables and so many questions to be answered. When we explored the idea of partnering with Precoa, we faced decisions about everything from product design to marketing strategies. The decisions we made were long-term and multi-faceted and the key to making them was this: be open to change and flexible enough to reassess as you go. Knowing everyone involved had this mindset made decisions feel less daunting (because nothing had to be written in stone) and left room for creative problem-solving.

In a perfect world, you'd have a fully formed plan before getting started, and every decision would directly lead to accomplishing the final goal. In the real world, there are complex discussions and lots of give-and-take. At the end of the day, in order to avoid becoming paralyzed by indecision, you just have to move forward with the best of intentions. Build in some leeway for revisiting decisions and extending timelines if needed – but don't get stuck thinking you have one and only one opportunity to make the perfect choice or come to the perfect decision.

Reframe problems as opportunities

Sometimes when entering into a new partnership, it can feel as though you're sacrificing the comfort and predictability of what you have now for the vast unknown of something new. Knowing what to expect can go a long way in preserving relationships that have otherwise run their course – but that doesn't mean your decision to branch out, move on and look for new partnerships is the wrong one. So how do you keep the transition to a new partner, vendor or even employee a positive experience?

You've probably heard it before, but it's especially true here: when inevitable and unavoidable problems pop up, try to reframe them as opportunities for growth. That could mean investing in new technology, improving payroll or benefits administration processes, getting onboard with a new marketing technique or even offering more personalized solutions for your families. Progressive funeral home owners are innovators at heart, and seize challenges as opportunities for growth and evolution every day (the rise in popularity of cremation is just one example), but it bears repeating. Change is never easy (they don't call them growing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pains for nothing!), but it can be intensely rewarding and exactly what your business needs to thrive.

Develop a collaborative culture

Every once in a while you meet a person or research an organization and realize you have way more in common than you thought. At first glance, you couldn't be more different, but under the surface you discover a common thread that grows and becomes the cornerstone of your relationship. That was Physicians Mutual and Precoa.

Both companies want to bring preneed to communities across the country – but so does every preneed carrier and marketing organization. What sets us apart while also making us a good match for each other? Our commitment to innovation, integrity and above all, collaboration. While it is possible to forge a partnership that is not inherently collaborative, you could miss out on so much. Cultures that don't encourage and foster collaboration tend not to have great communication. And with poor communication come fewer integrated efforts, less creative problem-solving, and less investment in the common goal (because how can you be sure everyone knows what that is?). Make an effort to be a true collaborator with your partners and watch the relationship flourish and your business grow in unexpected ways.

Enthusiasm goes a long way

New business endeavors can be challenging. Sometimes they're expensive, time-consuming or disruptive to the status quo (though that's frequently a good thing). So what makes the transition period bearable and, ultimately, completely worth it? A lot of enthusiasm! Enthusiasm for the common goal will make every step in achieving that goal better, more robust and a lot more fun for everyone involved. When you truly believe you're making the right move and you're excited about the potential results, good things happen. You're more forgiving when things don't go quite as planned, and quicker to celebrate the little accomplishments along the way. When the opportunity to partner with Precoa was brought to the table, we were instantly intrigued and excited about the possibilities of what we could accomplish together. We could reach more families and offer the preneed products and marketing services funeral home owners need to experience sustainable growth. That's an exciting thing! That enthusiasm and commitment to not only do what we set out to do in the beginning, but expand on that and grow together, keeps us going when the going gets tough.

Know your strengths – and your weaknesses

Every party in a relationship brings something unique to the table – and leaves something off. No one person has all the answers but everyone has some of the answers. That's why it's so important to have that collaborative culture we talked about earlier so everyone feels free to contribute and be heard. It's equally crucial to be humble enough to know when you're not the expert – and to feel empowered to speak up when you are.

It may even be helpful not to think in terms of "strengths" and "weaknesses." It's not realistic or even desirable for any one person or company to do or know everything. Have you ever heard the phrase, "Jack of all trades, master of none?" When it comes to your funeral home, I bet you want to partner with masters. It's imperative to seek out the best partner for what you're trying to accomplish, and that may require you to take an honest inventory of the things you don't do particularly well. Maybe you lack the time or resources, but you know enough to know you need help. That's okay. That's how strong partnerships are formed.

Remember the bigger picture

When we partnered with Precoa, there were a lot of steps, decisions, conversations and meetings along the way. When you're intensely focused on the minutiae of such a big move, it can be easy to forget about the reason behind all your efforts. Coupled with a healthy dose of enthusiasm, however, remembering the bigger picture can keep you motivated to push forward. This is common goal-setting advice: remember why you started, and keep the end goal in sight. That works for everything from starting a diet to renovating a house to growing your business. If you become mired in the daily efforts to reach those goals, it can feel overwhelming and you might wonder why you decided to upset the apple cart in the first place. Having that defined big picture as a touchpoint you always come back to can help reinvigorate and recommit you along the way. It's always worth it in the end – or you wouldn't have gotten started in the first place.

New partnerships can be a lot of things: exciting, daunting, rewarding and a whole lot of fun. In anticipation of our one-year anniversary with Precoa, we've had some opportunities to reflect on where we started and how far we've come. With our common goal of serving families and helping funeral home owners grow and sustain their businesses, we've been able to develop a top-notch preneed program together and learn as a team. There have been challenges and obstacles along the way, but we can unequivocally say it's been worth it – and will be for years to come.

Leigh Klemencic has been with Physicians Mutual for nearly eight years, working her way up to preneed marketing manager after starting as a customer service representative. A graduate of Brooklyn College in Brooklyn, New York, Leigh brings a passion for research and creative writing to her role. She's a regular contributor to a number of funeral profession trade publications. You may see Leigh in the Physicians Mutual booth at state and national funeral conventions – be sure to say hi! When she's not attending conventions she spends her time with her husband, working on their house (a fixer-upper if ever there was one) in Omaha, Nebraska.

INDUSTRY NEWS

Get More Growth Potential with New Preneed Product

OMAHA – April 16, 2018 – The Physicians Mutual family is proud to announce the new Custom Index Performance product, which offers our highest-yet potential for growth. Developed in collaboration with Physicians Mutual's exclusive marketing partner, Precoa, Custom Index Performance builds on a portfolio of innovative index preneed products by using a participation rate instead of a cap to determine the growth rate. It's the latest way to experience sustainable growth for your preneed program.

"We're excited to be able to offer something unique to our funeral home partners. With Custom Index Performance, our partners can experience higher growth potential without worrying about losing money if the market takes a downturn. As an insurance carrier, it's our job to develop products and services that not only meet the demands of funeral home owners, but exceed them," said Brice Ballard, vice president at Physicians Mutual®.

Custom Index Performance will be available beginning April 19. For more details about how you can join the Physicians Mutual family and experience higher growth potential on your preneed business, visit PhysiciansMutual.com/preneed, or stop by booth #1424 at ICCFA in Las Vegas on April 18-20.

Physicians Mutual®

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About the Physicians Mutual Family

Physicians Mutual Insurance Company and Physicians Life Insurance Company are members of the Physicians Mutual family. Physicians Mutual Insurance Company offers reliable Medicare Supplement, dental and supplemental health insurance. Physicians Life Insurance Company provides important life insurance coverage and annuities. They entered the funeral preplanning market to help meet the growing needs of funeral home owners and the families they serve. The companies have more than $3.6 billion in assets and consistently maintain some of the highest financial strength ratings in the nation from independent insurance analysts, including A.M. Best Company and Weiss Ratings.* Founded in 1902, Physicians Mutual® is headquartered in Omaha, Neb. To learn more about the company, please visit www.PhysiciansMutual.com.

“Q&A” with Homesteaders Life Insurance Company

Wanda Sizemore, Director-Training & Development, Steve Shaffer, President & CEO, Jim Koher, EVP-Chief Actuary, Dean Lambert, SVP-Marketing & Communications, and Danielle Burmeister, Marketing Communications Lead

Why is it important to have dedicated pre-need sales personnel?

Wanda Sizemore, Homesteaders Director-Training & Development: When I talk with funeral professionals about building a successful pre-need program, I typically point to five rules for success: providing exceptional value and service, developing a strong aftercare program, staying up-to-date on industry trends, knowing your market and staying active in your community.

I often encounter the same objection from these funeral professionals: “How can I possibly find time to accomplish all of that?” The short answer is that a busy funeral director or owner likely doesn’t have time to devote the energy and attention their pre-need program truly needs to be a revenue generator for their business. That’s why it is so important to find team members who have capacity to focus on pre-need – either among your existing employees or by “staffing up” to accommodate a growing program.

The way a funeral planner will approach an at-need arrangement conference is often different than the approach the same person would adopt in a prearrangement setting. The planning process is different, the forms are different and the mindset of the family is different – there is far less stress and grief at play during a prearrangement conference. Because the two planning experiences are unique, it’s a good idea to have people on staff who are specifically focused on one or the other.

That’s not to say your pre-need and at-need people should never interact. On the contrary, some of the most effective pre-need programs come from funeral homes that have open communication between the two “sides” of the business, including regular all-staff meetings, job shadowing and cross training. In fact, when I was first starting out in the pre-need field, many of the at-need directors I worked with were my best sources for new leads.

If you truly cannot support a full-time pre-need staff member, there are options. Many marketing organizations will provide “rover” agents that write pre-need business with several, non-competing firms. You could also consider cross-training a talented at-need employee to start building up your program. Once your pre-need sales have grown, you may find that you are much more able to support a pre-need staff member (especially when part of their compensation comes from commissions on all those pre-need contracts they’re writing for your funeral home).

Of course, the most important thing is to make sure you have resources in place to meet consumer demand, whatever that looks like in your marketplace. Homesteaders’ policy owner research consistently shows that pre-need is a service families truly want and need, and if your firm is not offering it, those families are likely to turn to a competitor who is.

How does a block of pre-need business affect the value of a funeral home?

Steve Shaffer, Homesteaders President & CEO: When you look at a funeral home’s value, there are really two approaches. The first is to examine the business for long-term viability – essentially, stability and future profitability. The second is to examine the business for its valuation – what a prospective buyer is likely to pay for it when the primary owner retires or is no longer available to manage the business.

In the first scenario, a pre-need block can help in two ways. The first is to secure more business, which leads to increased call volume and higher profitability. When a firm effectively leverages fixed and variable costs to help manage the growth of their pre-need program, those pre-need calls can be among the most profitable for the firm.

Additionally, a strong block of pre-need business can help with cash flow management. Because death is often unexpected, loved ones are sometimes unprepared to cover the costs of funeral services. Without a funded prearrangement in place, families can feel pressured to make hundreds of split-second decisions without time to think and consider what they truly want, need and can afford.

Coupled with effective payment policy, a robust pre-need program can help mitigate the impact of receivables on your business. Pre-need is one of the best tools for managing accounts receivable issues and has a lot of tangible benefits for families. A fully funded funeral allows a family to pay over time (ahead of time), eliminates disagreements over who will pay for the funeral and when the funds will be available and provides a much better arrangement experience for surviving loved ones.

From a business valuation standpoint, a healthy block of pre-need business is always going to attract potential buyers (assuming it is funding by a secure, stable pre-need provider). A backlog of prefunded funerals mitigates the risk buyers assume when they purchase a business. They know they have guaranteed call volume for many years down the road, in a community that is already educated about the value of pre-need. That is a much more attractive business opportunity for any potential investor.

How do pre-need companies manage crediting rates? Why are adjustments necessary for long-term security of families and firms?

Jim Koher, Homesteaders EVP-Chief Actuary: The most secure pre-need carriers invest the money that backs their future claim payments in a highly diversified mix of investments, heavily weighted towards high quality government and corporate bonds. Both the state insurance regulators and rating agencies create strong incentives for these investments to be safe and well diversified. Insurers know that they exist to fulfill the promise they made to be there at whatever point in the future the death claim occurs. That's their primary purpose, one that any responsible funding partner should pursue with due diligence.

Because a conservative investment strategy is often the best way to safeguard policy owner funds, the most stable pre-need companies place those dollars in highly rated, fixed income investments. For these companies, today's interest rate is only one of many factors at play when determining crediting rates, as their extensive portfolio is often invested at a variety of interest rates dating back several years.

Rather than a one-to-one relationship between federal interest rates and credited growth, reliable insurance funders often determine an acceptable interest spread – the gap between portfolio yield and policy crediting rates. When their investment returns increase, the crediting rates do as well, but always within the range of their predetermined spread. This allows funders to be responsive to shifts in market interest rates while still pursuing the conservative, long-term investment strategy that is best for their policy owners.

This conservative approach to crediting rates is also good for funeral homes. A thoughtful, long-term investment strategy helps funding companies avoid market volatility and the reactionary growth cuts that often occur when a company has not been diligent about balancing their investment gains with their policy growth. Unfortunately, we've seen all too many companies find themselves in just such a situation, and the result is often a dramatic cut on all future policy growth.

Funeral home owners want to know that the funds they entrusted with their pre-need provider are safe. As Mark Twain said, "I'm more concerned with the return of my money than the return on my money." That's why it's paramount that each funeral home select a funding partner with a secure, reliable and transparent investment strategy that focuses on paying policy owner claims while helping funeral professionals maintain a strong, profitable pre-need program.

What do prearrangement families think about pre-need?

Dean Lambert, Homesteaders SVP-Marketing & Communications: For the vast majority of consumers, planning and funding their funeral in advance is a positive and rewarding experience. According to findings from a 2017 survey of Homesteaders policy owners, 100% of consumers were satisfied with their decision to prearrange. Ninety-six percent would consider recommending it to someone else, and 42% of respondents had already recommended prearranging within two months of finalizing their own arrangements.

We also asked respondents to share why they decided to finalize their arrangements. Their answers, listed below, offer some insight into the primary motivations at play when a consumer decides to fund their advance funeral:

Their Spouses: When asked to rate the importance of common pre-need motivators, 83% of respondents to our 2017 survey rated eliminating the emotional burden from a spouse as extremely important. Eliminating the financial burden was assigned the same importance by 79% of respondents. Making decisions with a spouse was another top motivator, with 79% of respondents rating it as extremely important.

These metrics make a lot of sense. The average age for a Homesteaders policy owner is 73, and those who are married have likely spent the majority of their lives sharing decisions and burdens with their spouses. It's sensible for them to want to care for their spouses after they are gone by taking care of the arrangements and expense in advance, and even more understandable that they want to make those decisions together.

Their Children: Among the most common pre-need motivators, the two rated extremely important by the largest percentage of respondents had to do with children. Nine out of 10 respondents marked eliminating the emotional and financial burdens from their descendants as extremely important motivators to prearranging.

Prearranging is seen by many policy owners as the final gift they leave behind for surviving loved ones – and this is especially true for those with spouses and children who would otherwise be responsible for making decisions and covering the cost of funeral services.

Their Friends: We know that nearly all consumers who prearrange would consider recommending it to a friend or family member. It's logical, then, that 56% of respondents to our 2017 policy owner survey cited a close friend or family member as the first person to tell them about advance funeral planning. Fewer than one in five respondents reported first hearing about prearranging from a funeral professional.

More and more purchase decisions rely on recommendations from a consumer's social network – trusted friends, relatives and advisors. In fact, marketing experts estimate that word-of-mouth recommendations influence up to 50% of all purchases. Friends and relatives can have a tremendous impact over a consumer's decision to prearrange.

The recent loss of a friend or family member is also a common reason policy owners decide to finalize their arrangements. Nearly one in five respondents to Homesteaders' 2017 survey cited a recent loss as the catalyst for making their own advance funeral plans.

Their Preferences: Personal preference also plays a significant role in a consumer's decision to prearrange. A number of respondents – 83% – cited selecting their own arrangements as an extremely important motivation to prearrange. These consumers want to have control over the choices that are made after they pass away, and prearranging offers an opportunity to finalize those decisions in advance.

Many consumers are also motivated by the potential cost savings associated with some advance funeral plans. Locking in prices was an extremely important motivator to 81% of respondents to our 2017 survey, which indicates that consumers who prearrange also want to feel like they are making a smart financial decision.

Understanding why consumers decide to prearrange – and recognizing the value consumers place on having the opportunity to fund and plan in advance – is a powerful tool in helping funeral professionals reach more consumers in their communities.

What do funeral professionals think about pre-need?

Danielle Burmeister, Homesteaders Marketing Communications Lead: More and more funeral professionals are finding that pre-need is not only a necessary component of a strong funeral business, but it also satisfies a consumer demand. Patrick Campbell, funeral director and certified pre-need consultant at McDougald Funeral Home, has found that the Anderson, SC, community highly values their pre-need offerings. "Not only is pre-need a great marketing tool, but it also provides a service that families really want and a service that families need," he explained.

This sentiment is shared by others in the profession. "There was a time when we were in a passive mode with pre-need, and it was pretty much on a walk-in basis," J. Wells Greeley described, noting that fear was a large part of his hesitation to adopt a more active approach at Wells Funeral Home, Inc. and Cremation Services in Waynesville, NC. "I was the poster child for not wanting to have an aggressive program and didn't want to jeopardize our relationship and standing in the community," he explained, "but I heard a statement some time ago that 'Fear is not a room to live in, it's more of a doorway to walk through.'"

Once Greeley and his staff implemented an active program at their funeral home, they found that it was well received in their marketplace. In fact, their pre-need offerings were so popular that the firm is now able to support a full-time pre-need sales person.

Dale Groce, co-owner of Groce Funeral Home in Ashville, NC, shared Greeley's initial hesitance. "Six years ago, conventional wisdom said that there was no need for a proactive pre-need organization. What little pre-need we had, we put into bank trust," he recalled. But when falling interest rates on pre-need trusts began to affect profitability, Groce decided to adopt a more active approach. "We found out the conventional wisdom was absolutely crazy," Groce reflected. "It turns out our clients did want to arrange their own funerals, and they did want to take the decision making and the burden away from their families." Homesteaders' customers have found that pre-need is an essential part of maintaining a strong, successful funeral business – a tool that locks in today's buying habits, secures future business and builds visibility and goodwill in the community.

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Looking for phenomenal? You'll find it in Kathy Wisnefski

By SFD Magazine's Elli Morris

There comes a time when you are on top of your game. When your life is flowing beautifully, with compassion and agility. Not that it is without effort; it's just that your life is *your* life. The one that's tailored to you like a dream come true.

We might could even go with the word phenomenal.

It is a favorite of Wisnefski's. And for good reason. She is both doing phenomenal work and her life is reciprocating in kind, being phenomenal.

Currently the Chief Development Officer at National Alliance for Grieving Children, Wisnefski has been in the nonprofit world since the early 2000's. She fell in love with funeral service in 2012 and has been hooked ever since.

How did you get into funeral service?

When I was introduced to funeral service industry, I was working for McDonald Schaefer Group, a for-profit that helps non-profits. We were hired to help with fund raising. When I came out of the meeting with Funeral Service Foundation, I said I don't think the executive director will be there much longer. She doesn't like to fundraise. Soon after McDonald Schaefer shipped me off to be interim executive director for the public library in Madison Wisconsin while still working for McDonald Schaefer. That was a 6-month stint. Soon after, the executive director of Funeral Service resigned. McDonald Schaefer asked, do you want to be interim for the Foundation? I started August 2012 and just before the NFDA convention which was in Chicago that year. Within 6 weeks of starting as interim I had the tasks of a golf outing, board meeting, and donor reception 3 days in a row. Normally, that would be a year's worth of time, I had to do it in 3 days. Even though the work was crazy busy, when I got to Chicago I was able to meet funeral directors and absolutely fell in love with them.

In the mist of all that, I was helping the Foundation find a new director. It was narrowed down to 3. One of Foundation's trustees from New York with Trust 100, he said, "You haven't applied." No, I said, I haven't put my name in the hat." "Time's a wasting? Apply," he said.

I started as Executive Director at Funeral Service Foundation in February 2012. It was a phenomenal experience from the standpoint of learning about human nature because death in any form is such a taboo subject.

No matter where I was when traveling I was asked "What I did for a living?; I answered "I am in funeral service", they'd take a step back or they would pour their hearts out. It took a little bit of getting used to. I was on the road a bit so I was always running into people and their amazing stories. It was quite the highlight besides the work. The work is the work but funeral service is extremely generous, my best stories for fundraising are from funeral service. A very philanthropic and generous group.

What has really touched you working in funeral service?

Maybe 2 years into working with the Foundation, I got Andy McNeil with National Alliance for Grieving Children to have a booth at the NFDA convention. We were having a conversation, I said, "Andy, why don't you get up on stage in front of all our donors and tell them an impact story about what a difference dollars make in support of children's bereavement?" There was not a dry eye in the crowd. Now, these directors deal with death every day but they had an a-hah moment. They talked about how kids are treated, and not recognized as they are going through a grief journey.

That's how I ended up at NAGC. It was a no brainer when Andy was on the phone and said they need a fundraiser. I said, "I'll take the job." He didn't believe me and I said, "I will take it. No, really I will." I got the job. I'm very grateful because I can live anywhere in country. We moved where our 3 granddaughters are, in the low country of South Carolina. It's been a great experience for the last 3 years.

What do you love about current job?

It's the relationships you build. In this particular career it is all about relationships.

When we moved to Hilton Head, one of the Foundation's trustees owns a funeral home on Hilton Head. We became good friends when she asked if my husband would want to be a transfer agent - that means picking up bodies. So he has been working for them the last 3 years. He's a certified crematory operator and absolutely loves what he does. He gets thank you notes for being so compassionate and understanding. It is astonishing. If given a chance to redo, he probably would have been a funeral director from the get-go instead of being in sales.

It's so important to know - kids don't have to grieve alone. The NAGC is a network for organizations and individuals that support kids. You can go on the website childrengrieve.org and click on any state and you'll find every camp or bereavement organization that is free to kids and families. The NAGC offers an activity book for children and their caregivers and the Funeral Service Foundation has just come out with a booklet on kids and funerals. I'm so pleased to see everyone is talking about children's grief right now. The NAGC's pulls off some phenomenal stuff with a staff of 4. Our 22nd annual symposium will be held in San Antonio June 28-30. NAGC helps to educate, advocate and raise awareness for childhood bereavement.

How do you take breaks?

That's one of the things I first noticed when I got in

funeral service. I had some ministry experience, where dealing with a family in a funeral happens occasionally. Funeral directors are in the muck daily. I asked, "How do you do self-care?" The answer I discovered is they don't do it well.

I wish there was more education for a professional that is all about caring to learn to to do better self-care. I think NFDA just started an EAP an employee assisted program. I applaud this effort. I've learned a lot working in the end-of-life profession - it makes you appreciate every single day because each day is so valuable. I can't get through a day without mediation. If I start getting overwhelmed, ruffled feathers, that's what is my saving grace. We at NAGC, take really good care of our people at the symposium. We have therapy rooms, therapy dogs, a massage therapist. If you are not taking care of yourself no way can you take care of somebody else, it's impossible.

One thing people might not know about me is I absolutely love to fish. It's not so much about the fishing as it is about being outdoors and specifically by the water. Now that we are in South Carolina, the family came to visit. The only thing they articulated was they wanted to see dolphins. We went fishing right before sunrise, in the backwaters of the low country. It was heaven on earth, being in the moment. Being in the moment, being there, just affirms you are in the right place at the right time. And dolphins we did see! Everyone is capable of being in the moment - it reduces stress.

What books do you read?

All my friends are in monthly book clubs and I'm like I can't, I can't spend time reading novels. I'm much more into the self-help, mystical, spiritual reading. That's what I do with part of my day also. When you've been on the planet long enough you learn to choose joy, let's just put it that way.

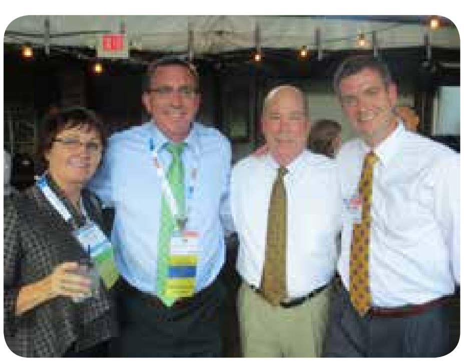
Do different pairs of shoes make you feel different?

Oh, the shoes! I currently own 3 pairs of shoes.

Reason I do is two years ago I was on my son's boat and took nasty fall, broke my femur - cracked it in half. After surgery, I ended up with the right leg shorter than the left. During therapy it was noticeably painful. It's very expensive to put the lift in a shoe. So I now own a pair of boots, sandals, and tennis shoes, that's all I have. It's hysterical you asked me about shoes! I've given them all away. Again, less is more.all away. Again, less is more.

Anything else you'd like to add?

Follow your passion and it just happens. Even for us to move to South Carolina, you can't call it anything other than divine order. It just happened.



NGL posts record 2017 sales results

Madison, Wis. (March 13, 2018) – Madison-based mutual life insurance company National Guardian Life Insurance Company (NGL) and its subsidiaries, Settlers Life Insurance Company located in Bristol, Va. and Commercial Travelers Life Insurance Company located in Utica, N.Y., reported a record sales year of $790 million in 2017, which is an increase of 8% over 2016.

"Strong sales confirm we are meeting important insurance needs in the marketplace today. It also helps to ensure the long term financial strength of our organization," said Mark L. Solverud, NGL President & CEO.

The 2017 sales results contributed to the growth of the consolidated statutory assets to $4.3 billion. On a consolidated statutory basis, NGL had a net gain of $38 million which is a very solid result given the pressure that low investment rates continue to place on our operating performance.

NGL's largest business line from a sales standpoint is preneed insurance. Preneed insurance is life insurance used to fund pre-arranged funeral contracts. Sales in this line of business were $451 million. Sales were also strong in the Individual Life & Annuity line of business, which offers products that assist seniors in their estate planning, totaling $124 million. The final expense insurance sales through NGL's subsidiary Settlers Life Insurance Company totaled $11.0 million. NGL's Group Market's line of business (group accident and health) totaled $204 million, an increase of 17% over 2016. The Group Markets business includes student accident and health insurance marketed by NGL's subsidiary Commercial Travelers Life Insurance Company.

"We are extremely grateful for our 1.2 million policyholders who place their trust in NGL and our subsidiaries. We are also thankful for our thousands of sales representatives, marketing partners and over 500 employees who serve our policyholders," said Solverud.

A complete 2017 Annual Report is located at: nglic.com/About/Financial-Information

These financial indicators reflect a financially strong company, as does NGL's A- (Excellent) rating from A.M. Best Company, the leading provider of ratings and financial data for the insurance industry.

About NGL

Since 1910, National Guardian Life Insurance Company (NGL), a mutual insurance company, has been located in Madison, Wis. Licensed to do business in 49 states and the District of Columbia, NGL markets preneed and individual life and annuities, as well as group markets products including specialty and student insurance. Additional information about NGL can be found at www.nglic.com; Facebook: Facebook.com/NGLIC and LinkedIn: https://www.linkedin.com/company/national-guardian-life-insurance- company

About Commercial Travelers Life Insurance Company

Since 1883, Commercial Travelers has provided coverage for student accident, health and special risk markets to students in K-12 through college, school sports, and special risk coverage. Located in Utica, N.Y., NGL entered into an affiliation with Commercial Travelers in 2012. In 2017, CT was approved by NY to be demutualized and became a wholly-owned stock subsidiary of NGL. For more information, visit www.commercialtravelers.com.

About Settlers Life Insurance Company

A member of NGL group of companies since 1999, Settlers Life Insurance Company is located in Bristol, Va. Settlers Life specializes in simplified issue, final expense, and whole life insurance coverage for ages 15 days to 85 years. Additional information about Settlers Life can be found at www.settlerslife.com.

NGL reported $3.9 billion in consolidated liabilities for 2017. Financials current as of 12/31/17. Ratings current as of 02/15/18.

National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America a/k/a The Guardian or Guardian Life.

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Keys to Service Experience

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

I have often thought, and I have often said that most funeral professionals deserve a PhD in Experiential Expertise. In other words their life knowledge really goes way beyond the standard academic degree. There is nothing comparable in the world to the experiences of the average funeral director across the globe.

Platitude or not, I believe there is deep substance in the idea that the more we quest to know about ourselves, the better we can understand, evaluate, and control our behavior and the better we can understand and appreciate the behaviors of others. **This is what experiential expertise is all about and this type of deep knowledge takes time, a ton of time to bear fruit.**

Such an attitude will definitely help the bereaved client family to trust us. They will know who we are, for we the funeral professionals, having accepted what we are, shall feel no need to hide behind a mask, to be a phony, to be an arrogant snob. As most veteran funeral professionals have learned extremely well it is very important in the funeral interview that as funeral professionals we need not be preoccupied with ourselves but can concentrate wholeheartedly on the client family; and this skill does take time; the more you do it the better you get – or that is the idea anyway.

We can be free to listen, to attempt to understand just as much as possible –in brief, to be genuinely interested because nothing in us gets in the way of what comes from our task which is to build a trusting and respectful relationship with the client family which lasts. It is in the exclusive arena of human communication that truly experiential expertise blossoms.

CASE STUDY: Years ago I worked with a young person who had just graduated from mortuary college, and was serving their internship at the funeral home I managed in Iowa. She interviewed very well, she made a great first impression but after one month most everyone who worked in the mortuary realized that she was not devoted to funeral service. She was devoted to the drama in her "soap opera" lifestyle. Her normal day would revolve around play by play reports of her latest argument with the latest of her suitors, and if in the middle of her theatrics she needed to go on a death call she actually gave every indication that she was being "put out" by having to respond to the death of a human being which is one of the glaring missions of the funeral home. Her addiction to her own life dramas was so self-consuming that she even began sharing (more like boring) her theatrical life issues with people who came off the street to innocently attend a visitation or service. To be sure she was young, terribly young, and to be sure we had conversation after conversation about her improving, but in the end her soap opera life prevailed and she found employment in another funeral home – a place in her own words "that understood and appreciated her" but most sad of all here, potentials of developing solid experiential expertise simply froze, it stopped, it was paralyzed. Have you ever encountered any such type in our profession as this young lady?

Looking back, weighing this situation against the substance that experiential expertise in funeral service requires I have concluded that this young lady was not derailed by her personal crises' but she was derailed because she missed one essential ingredient concerning being a funeral professional with experiential expertise substance. **This one essential ingredient is: A genuine love of funeral service.** A genuine love of our great and beloved profession is one of the foundational bedrocks in the quest to explore the substance and meaning of the funeral expertise. Without genuine love of funeral service anyone's efforts will always be less than they could have been. When this happens it is a pity for everybody involved.

Because of the immense power that a genuine love of funeral service **possesses** in purity of purpose, the authentic funeral professional developing experiential expertise sees as its very antithesis, as it stellar opposite, the concept of funeral professionals possessing out of control ego's, or like this young lady being so caught up in her own agenda that she in the end had nothing to offer others. True she was licensed, true she passed the National Board, true she passed her state law exam, but that was it. She was stuck!

Hence the overall professional results being often that the selfish funeral professional (now there is an oxymoron – a selfish funeral director) actually ends up helping enhance the insecure funeral professionals ego and/or a salve or a tonic for their own dysfunctional life instead of actually helping the client family make once in lifetime decisions. **This is** where all this PhD in Experiential Expertise comes from in the first place.

This approach in pursuing the quest of the substance of the funeral expertise holds that at its core is the basic human concept of selfless humble service to others. Without this the funeral profession loses its pure unadulterated sacredness. Without this genuine love of funeral service the funeral experience, the interview conference, descends into an experience which might be analogous to having an appointment with H&R Block, or your insurance representative.

Trusting our own ideas and feelings constitutes another important quality of funeral expertise. To me this type of trusting in no way entails us telling the client family what to do. Most veteran funeral professionals would not do that even should it be asked of us. Instead this type of rare expertise centers around the funeral professional's openness, ability, and knowledge of presenting options, alternatives, and suggestions.

It will be valuable for us to remember that the very definition of a suggestion is when we are told about an idea that we had never thought about before. One of the new responsibilities of the contemporary funeral professional is to take on the role of the suggestion maker. People who genuinely love something or somebody usually have a myriad of suggestions on how things can be done better, more safely, more creatively, and more lovingly. Most parents understand this approach to "suggestion making" very well indeed! If you love something your experiences, your developed expertise naturally then follows the course of offering thoughts, counsel, advice, - this is an essential in funeral professional expertise.

The result of suggestion making is that because most funeral professionals possess utterly priceless experiential expertise which cannot possibly be found anywhere else we (you and I) have a very important and valuable story to tell, and we ought to be able to making one suggestion after another, simply based on that we have the experience, we have that priceless form of knowledge that comes from being in the trenches, being on the front lines confronting death on a hour by hour basis – this is indeed honorable experiential expertise. We need to tell our client families what we know, we always need to tell our story, we need to not be timid or shy in telling our story, and our story in and of itself will aid us in the admirable task of moving far beyond being stuck in traditional role of the old-fashioned order taking method of making arrangements.

South Carolina FDA Holds 31st Annual Mid Winter Conference & Expo

The 31st Annual South Carolina FDA Mid Winter Conference & Expo was recently held at the Columbia Convention Center and Hilton Columbia Hotel in Columbia South Carolina. The convention featured 4 continuing education sessions which gave attendees the opportunity to receive up to 6 CEU's. Also, prior to the opening of the convention, Lacy Robinson, led a day long "Arranger Training" session which was well received by all in attendance.

The speakers for the convention included a wide variety of topics which featured:
*Difficult Case Embalming - Donor Cases and the Final Touch; How Not to Mess Up a Good Embalming and How to Overcome a Poor Embalming, presented by: Wallace "Wally" Hooker, CFSP, MBIE, Wingate, Indiana
*What to Say and What to Do - Critical Ways to Connect with the World's Most Powerful Consumer presented by Lacy Robinson, CFSP, Director of Member Development, NFDA
*Embracing the Challenge - Eric McElvenny, United States Marine Corp and 2006 Graduate from the United States Naval Academy (A special thank you to McElvenny for serving our country)
*Opiod Overdose: Who is at Risk? How Can We Help? Presented by Arnold Alier, CFSP

In addition to the excellent speakers during the convention, there was 6 hours of exhibit time with the vendors and suppliers displaying the latest products and services for the funeral, cemetery and cremation profession. The evening hours featured the annual Legislative Reception as well as the opening night karaoke. Please "Save the Date" for the 32nd SCFDA Mid Winter to be held February 4-6, 2019, Columbia, South Carolina... For more information (800) 445-3427

Opening reception time with (L-R) Charles Sanders, Whitney Fergin and Bill Scarborough

Taking in the exhibits with (L-R) Chris Robinson, Derek Wells and Roger Brockman

Mike Squires playing game host to Jeopardy contestants

Enjoying the annual Legislative Reception with (L-R) Jay Dover, Rion Rampey and Ron Scott

Enjoying the evening with (L-R) Jim Hardy, Brian Clary and Ben Hardy

More networking with (L-R) Jennifer Kaset, Joanne Anderson and Roger Foxworth



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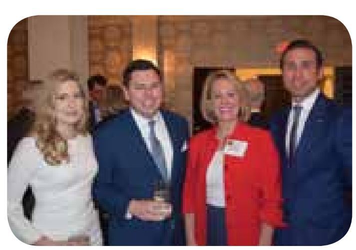
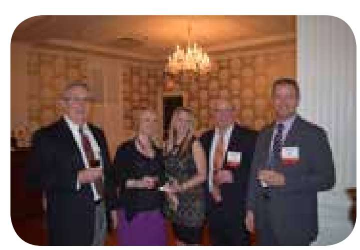


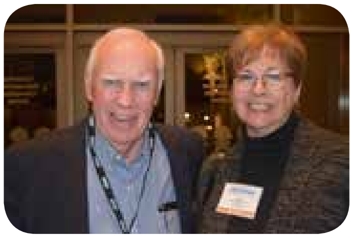








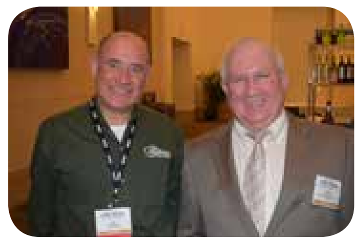




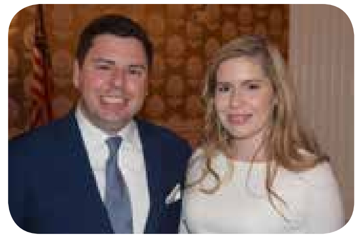


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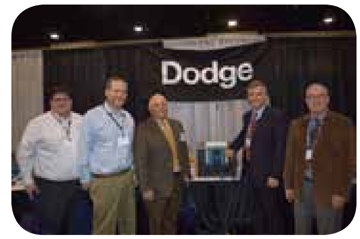
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EXPRESS

ABFSE holds 56th Annual Conference in Anaheim, CA

American Board of Funeral Service Education President Karl Kann (Worsham College, Wheeling, IL) presided over the ABFSE Annual Meeting during the organization's 56th Annual Conference in Anaheim, CA.

Cypress College, Cypress, CA was the host school during the conference which ran from April 10-14, 2018. Jolena Grande (Program Director), Lori Collins, Damon de la Cruz, David McCament and Stephen Nichols represented Cypress College throughout the conference.

Forty-four of the 57 currently accredited programs of Funeral Service/Mortuary Science in the US attended the Annual Conference along with representatives of the four association members, National Funeral Directors Association (NFDA), National Funeral Directors and Morticians Association (NFDMA), International Cemetery, Cremation and Funeral Association (ICCFA) and Cremation Association of North America (CANA) and two candidate programs.

New officers were elected to lead ABFSE for 2018-2020. President is Jzyk Ennis from Jefferson State Community College, Birmingham, AL, Vice-President, Jolena Grande from Cypress College, Cypress, CA and Secretary/Treasurer, David Martin from Piedmont Technical College, Greenwood, SC. Mark Evely, Wayne State University, Detroit, MI was elected as Chairperson of the Committee on Accreditation and John Fritch, University of Central Oklahoma, Edmond, OK will lead the College and University Council.

ABFSE Committee on Accreditation (COA) reviewed specific accreditation activities of 14 programs along with graduation rates, NBE pass rates and job placement rates of all accredited programs. COA Chairperson Venus Riley Smith (Jefferson State Community College, Birmingham, AL), James Shoemake (Dallas Institute of Funeral Service), David Martin (Piedmont Technical College) and Gwen Mooney (ICCFA representative) were recognized and thanked for their years of service to the COA as their terms ended.

Enrollment and graduation statistics for 2017 were reviewed by the COA and the summary data will be shared with the programs and the public following the annual conference. Fifty-nine accredited schools and programs operated during 2017. Two programs closed during 2017, another is wrapping up operations during 2018. The program at Northeast Texas Community College was granted Initial Accreditation and another program is currently in Candidacy status. In 2017, 1646 graduated from accredited programs across the country and 2411 new students enrolled. Females were 64.8% of the graduates and 11% of all graduates had parents in funeral service.

*Pictured left to right: Jzyk Ennis, President (Jefferson State Community College, AL), Francisco Solis Past-President administered the Oath of Office (San Antonio College), Jolena Grande, Vice President (Cypress College, CA), Karl Kann, Immediate Past President (Worsham College, IL). **not pictured: David Martin, Secretary/Treasurer (Piedmont Technical College)*

Updated curriculum outlines for Business Law, Chemistry and Merchandising were approved and plans were made to initiate review of the funeral service law, small business management (w/accounting) and funeral service psychology and counseling teaching outlines during summer 2018. ABFSE reviews teaching outlines on an annual basis with input from the association members.

The scholarship committee recommended 2 undergraduate awards and 2 graduate scholarships. Names of recipients will be reported on the ABFSE website upon confirmation with the recipients.

The annual conference opened with an update on the ABFSE Strategic Plan and Review of Standards. The Scholarship Committee, Constitution & By-Laws Committee, Program Committee, NBE Liaison Committee, Curriculum Committee and COA Liaison Committee held their meetings.

Professional Development activities included "Advanced Embalming Made Easy; "Credit and Financing a Funeral Home"; "Best Practices for Teaching Funeral Directing" and "Assessment". The International Conference of Funeral Service Examining Boards (ICFSEB) provided an update of their statistics, policies and job task analysis. The association members, NFDA, NFDMA, ICCFA, and CANA provided a summary of their education related activities.

ABFSE is currently in the midst of a 'Review of Standards'. Periodically, accrediting agencies must evaluate the standards with which programs must comply. Comments from educators, students, funeral service practitioners and the general public were collected for the proposed update. The next round of comments on the Revised Standards will be collected during summer 2018. Updated Standards are due to be approved at the 57th Annual Meeting in Miami, FL.
Attendees received a status report on the pending 6th edition of the Embalming textbook and were treated to a reception courtesy of Service Corporation International.

Twenty-six exhibitors participated in a mini-trade show which included banking, education and grief related resources, embalming chemical companies, providers of death care products, potential employers and scholarship providers, textbook providers, and cremation-oriented companies along with the association members. A learner's lounge was available to provide educators with assistance using the new online platform that will be used for self study submission.

Orientation for new members was included in the conference agenda and Martha Thayer (Arapahoe Community College, Littleton, CO) led a mentoring session designed to connect new program directors and faculty with experienced colleagues.

On the final day of the Conference, 15 program representatives attended a Self Study workshop to review expectations for the process known as the self study. At least every 7 years, every program undergoes a comprehensive review of its activities which is evaluated by a team consisting of two educators and one funeral service practitioner.

Formally established in 1962, ABFSE grew out of the efforts of NFDA, ICFSEB and the associations of funeral service schools and colleges. Today, ABFSE is recognized by the US Department of Education and the Council for Higher Education Accreditation as the accrediting agency for the colleges and universities teaching funeral service/mortuary science education in the US. ABFSE strives to cooperate with all groups and agencies having an interest in the advancement of the principles and standards of funeral service education.
ABFSE meets annually in April. A Directory of accredited programs is available at www.abfse.org.

For further information, please contact ABFSE at 992 Mantua Pike, Suite 108, Woodbury Heights, NJ 08097. (816) 233-3747. Robert C. Smith III, Executive Director exdir@abse.org or Deb Tolboom, Executive Assistant dboom@abfse.org.

AMERICAN BOARD OF FUNERAL SERVICE EDUCATION, INC.

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