



# Southern

◆ FUNERAL DIRECTOR ◆

MAGAZINE

**Pre-Need - Will There  
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April 2019



Why Prearrange? The Most Compelling Reasons for Your Client Families by Danielle Burmeister  
The History of Preneed from Early Christianity to Present Day by Todd Van Beck  
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South Carolina FDA - Holds Annual Mid Winter Expo Summary + Panel Photos  
ClearPoint Hires Jodi Clock as Business Development Director

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## notes from the editor

### Preneed and Senior Citizens

by John Yopp

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

Market researchers spend a lot of time and money identifying key triggers that turn people into buyers. Things aren't that different when it comes to selling pre-planned funeral arrangements. Your funeral home should be doing funeral follow-ups, which as you know, can be highly successful. In the insurance industry, there are two key times for marketing: at age 65, and at retirement. When these two events merge, there are even more marketing possibilities.

You may have heard the phrase, "The Silver Tsunami," which references the 10,000+ baby boomers that reach the age of 65 every day until 2030. These people impact the U.S. economy, health, and society more than many other age groups. There is so much opportunity with the age group, but how do you stand out from all the marketing noise facing these prime consumers? As a pre-planner, you must stand out especially in your own community, whether this is at the mailbox through a direct mail offer, or via other creative forms of marketing.

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

**The Solution:** You can stand out with creative or high-cost mail pieces that grab the customer, or you can advertise "lunch and learns" at visitations, in churches, with aftercare programs or other community events. Be active in the community, align yourself with financial and professional legal advisors and agents who are already working with those preparing for retirement. Get creative and think outside the "box!" The service you offer as pre-planners can be one more



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value-add they offer their customers in this important retirement planning process. It's vitally important that the customers understands all their financial options. Pre-funding prior to moving to a fixed income can remove some of the sting, since the individual hasn't had to adjust to the fixed income. This is like people opting out of their 401(K) during their working years instead of opting in. If the money is gone before you know you have it, it's psychologically easier to part with it. Studies on 401(K) contributions have proven this.

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

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



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# Why Prearrange? The Most Compelling Reasons for Your Client Families

by Danielle Burmeister, Homesteaders Marketing Communications Manager

A few years ago, I met a woman who had buried two husbands. The first died unexpectedly at a tragically young age, the second after a long, hard and well-fought battle with cancer. Kate bore the unmistakable signs of grief – strength and perseverance coupled with the quiet certainty that life is very, very precious.

As you might imagine, her first husband passed away without making any plans for his funeral arrangements. At his age, there was no reason to think he needed to talk with his wife about how he wanted to be remembered, where he wanted to be laid to rest or even where he kept their important documents and financial information. When he died, Kate was left with a mountain of decisions to make, a funeral to arrange and a life to stitch back together without any guidance from her husband.

Some months later, Kate began to talk to her children about her own final wishes – never wanting to leave them with the pain and uncertainty of burying a loved one without knowing exactly what she would have wanted.

By the time she met and married her second husband, talking about end-of-life plans and final wishes was a natural part of her family relationships. When he was diagnosed with cancer a few years later, they were able to focus their energy on treatment plans and recovery goals, knowing that if the worst should happen, she would know what to do.

When he passed away, Kate knew which church he wanted to use for his funeral, which pastor would officiate, which type of disposition he wanted and where he wanted his ashes scattered. She knew where he was born, his mother's maiden name and his parents' and grandparents' birthplaces. She knew where he kept his life insurance policy and bank information and which funeral home he had used to make his final arrangements. She knew enough to be able to spend the days following his death focusing on family, not funeral arrangements.

Though no one is every truly prepared to cope with the

loss of a loved one, Kate felt some relief from knowing exactly what her husband wanted. Her story – like so many others – speaks to the benefits of planning ahead. And, like Kate, many who choose to prearrange do so to protect their family from stress, uncertainty and hardship.

## Why Consumers Prearrange

At Homesteaders, we want to understand why consumers like Kate decide to plan and fund their funerals in advance. To that end, we routinely survey our policy owners to learn more about their preferences, motivations, behaviors and attitudes toward prearranging. The data we have received since our first survey in 2008 has been tremendously valuable in identifying why consumers decide to plan and fund their funerals in advance.

The most encouraging metric is that our policy owners continue to express high levels of satisfaction with their experience. In fact, 100% of respondents to our latest survey 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 plans.

This is good news. Prearranging is a smart choice for consumers and a valuable offering for funeral homes, and it's also a service client families really want and need. Unfortunately, many consumers do not take steps to finalize their own arrangements – even though they believe it is a good thing to do.

There's a wealth of opportunity for funeral professionals to educate consumers on the benefits of prearranging, and what better way to do that than by sharing the reasons people like them have already chosen to finalize their funeral plans?

## Their Spouses

The vast majority of Homesteaders policy owners – 82% – are married or widowed when they finalize their arrangements. These two demographics are represented at a higher percentage among policy owners than the

population at large, indicating that individuals who are or have been married are more likely to prearrange their funerals.

This is not surprising. When asked to rate the importance of common pre-need motivators, 83% of respondents 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 them 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.

Those motivations are often linked to another common reason consumers decide to prearrange – fulfilling personal responsibility. When we've asked past survey respondents to describe their satisfaction with prearranging, they often cite positive feelings that emerge from having taken on responsibility for an important task:

“I think everyone should do it so it doesn't fall on someone else.”

“I'm just so happy that I got it done.”

“I feel very good about it. I have no regrets.”

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.

We know that nearly all consumers who prearrange

would consider recommending it to someone they know. It's logical, then, that 56% of respondents 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 on 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' latest 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, which indicates that consumers who prearrange also want to feel like they are making a smart financial decision.

One respondent to a previous survey compared her experience prearranging to the satisfaction she felt when she purchased discounted goods and services: “It's like when you buy a dress on sale. You feel good. You're saving money. You're pleased with yourself. You say, ‘I'm smart.’”

These are all powerful motivators for consumers who choose to prearrange, and it's likely the same things will impact many of your client families' decisions to finalize their own arrangements.

Keep in mind that many consumers – like Kate – take several weeks or months to finalize their own arrangements, even after they first consider doing so. In fact, more than one in four respondents reported two or more years elapsing between their initial consideration and the completion of paperwork. It’s a process for these client families – one that you can make easier by educating them on all their options and offering them space to make decisions in an environment that feels safe and comfortable.

*Danielle Burmeister joined the Homesteaders marketing department in early 2015. The daughter of two funeral professionals, she has firsthand knowledge*

*of and deep appreciation for the business. She draws from more than a dozen years of marketing communications experience ranging from public relations and event planning to advertising, writing and content management. Prior to joining Homesteaders, she worked in event marketing for the Iowa State Fair and as English and communication professor at a nearby college.*



## INDUSTRY NEWS

### Shaffer Elected Chairman of Homesteaders Board of Directors

West Des Moines, Iowa — The Homesteaders Board of Directors announced today that Stephen Shaffer has been elected Chairman of the Board. He succeeds Stephen Lang, who will continue serving as a member of the Board.

“I am honored to serve as Homesteaders Chairman,” Shaffer affirmed. “The Board provides invaluable guidance to our leadership team, and we are fortunate to have such a talented and expert group of Directors.”

Shaffer joined Homesteaders as Chief Operating Officer in 2014 and succeeded Lang as President and CEO upon his retirement last year. “I am grateful

to Steve for his leadership and direction, both as Chairman of the Board and as the company’s CEO,” Shaffer explained. “Having him continue to serve as a member of the Board provides a measure of continuity that is important as our company continues to grow.”

In addition to Shaffer and Lang, the 11-member Board includes: Peter A. Brown, John W. Chandler, Jr., Graham J. Cook, Dr. William Newland, John M. Paule, Donald B. Peschke, Mary K. (Katie) Roth, Maria Ferrante-Schepis and David E. Watson. Detailed biographies for each Director are available at [homesteaderslife.com/board-of-directors](http://homesteaderslife.com/board-of-directors).

### Homesteaders Partners With Kates-Boylston For 2nd Annual Pre-need Summit

West Des Moines, Iowa — Homesteaders Life Company, a national leader in pre-need funeral funding, is partnering with Kates-Boylston Publications to offer the highly anticipated second annual Pre-need Summit in Atlanta, GA. Funeral home owners, managers and producers are invited to the Renaissance Concourse Atlanta Airport Hotel on November 8, 2019, for a day of intensive learning.

Attendees will have the opportunity to engage with experts from inside and outside the funeral profession to discover how to make positive connections with the recently bereaved, recognize symptoms of burnout, engage in self-care and use social media and other

resources to become an influencer and generate referrals.

“What makes our Pre-need Summit so great is that it includes separate roundtable tracks for managers and producers,” notes Dean Lambert, Senior VP-Marketing and Communications at Homesteaders. “Managers will work together to discuss challenges in recruiting, hiring, managing, motivating and even terminating members of their sales team. Producers will evaluate how to overcome obstacles related to lead generation, appointment setting and the sales process.”

Thomas Parmalee, executive director of Kates-Boylston

Publications, encourages any funeral professionals who are serious about achieving pre-need success to attend. “This will be an intensive program,” he said. “Attendees must come prepared to solve some of the profession’s greatest challenges, but the end result will be well worth it.”

This year’s presenters include Lambert, Dr. Jason Troyer, PhD, of Mt. Hope Grief Services and GriefPlan.com, Wanda Sizemore, Director-Field Training and Development at Homesteaders, and Angela Erickson, Sales Director at Forest Lawn Funeral Home & Cemetery.

Kates-Boylston Publications publisher Allison Sullivan states, “We are thrilled to team up with Homesteaders for this event for a second year. Several participants at last year’s event asked to sign up again for this year before they even left.”

The registration fee for this course is \$495 per person, but attendees who sign up by August 30 will save \$100, paying only \$395. A block of hotel rooms has been reserved at the discounted rate of \$155 per night with a free shuttle to and from the airport.

To learn more about this event, visit [katesboylston.com/preneeds Summit](http://katesboylston.com/preneeds Summit).

## INDUSTRY NEWS

### Homesteaders Introduces New Products

Homesteaders Life Company Executive VP-Sales and Marketing Lyndon Peterson announced today the release of two new products – Assurance Elite™ and Assurance Connect™. The new offerings round out the company’s already robust portfolio by providing a high agent compensation and low premium payment option.

“We regularly review our portfolio to ensure the products we offer help funeral home customers capture new business and build relationships with pre-need families,” Peterson said. “In the last few years, we’ve recognized a need for a new type of product – one that addresses the demands of very active firms as well as those in highly competitive markets. We designed Assurance Elite™ and Assurance Connect™ to address those needs.”

Assurance Elite™ is optimized for funeral homes that want high upfront compensation to fund active pre-need programs. The product offers Homesteaders’ highest available agent compensation. Assurance Connect™ features Homesteaders’ most cost-effective monthly premiums – among the lowest in the industry – helping firms compete in markets where price is a competitive differentiator.

Both products are backed by Homesteaders’ commitment to financial excellence and designed to be beneficial for both consumers and funeral homes. “Our product design process ensures balance between all parties involved the pre-need sale,” affirmed Jim

Koher, Homesteaders’ Executive VP-Chief Actuary. “We work with our distribution partners and funeral home customers to develop products that are beneficial to consumers, offer competitive compensation for agents and funeral homes and provide profitability that ensures Homesteaders remains strong and secure in the long term.”

With Assurance Elite™ and Assurance Connect™, funeral homes and agents also enjoy: Simple enrollment forms and easy-to-use Online Enrollment Fast, easy claim payment through Homesteaders’ Phone-A-Claim and Instant Claim™ services Security Option Plus shortfall protection Qualification for agent incentive trips “Smart, secure funding is an essential component in a successful pre-need program,” Peterson explained. “But product is only one component of a quality value offering. You also need a funding partner with the expertise and experience to help grow your program. At Homesteaders, we’re focused on providing complete solutions for our customers and agents.”

For more information about Assurance Elite™ and Assurance Connect™, contact your Homesteaders account executive or call 800-477-3633.

Homesteaders Life Company, a mutual company owned by its policy holders, is a national leader providing products and services to promote and support the funding of advance funeral planning and end-of-life expenses. Visit [homesteaderslife.com](http://homesteaderslife.com) to learn more.

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A photograph of two elderly men in suits embracing each other at night. The man on the left is wearing glasses and has his hand on the shoulder of the man on the right. They are both smiling and looking at each other. The background is a blurred city street at night with warm lights.

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# The History of Pre-Need from Early Christianity to Present Day...

By Todd W. Van Beck

When I was a small boy in Iowa, I took as a matter of fact that my mother would make preserves every fall. During the months of September and October our home was filled with the aroma of beans, corn, tomatoes and the sweet smell of strawberry jelly and peaches.

My mother always believed in being well prepared for winter.

This preparation for the unknowns of life has never been foreign to humans. In fact, the idea of being prepared for the surprises life can toss us has, for most of history, literally determined who lived and who died.

Whether it was stockpiling firewood for warmth and comfort in the winter, or tending a garden in the summer so one would have food stores, the intent was the same: **BE PREPARED FOR THE UNEXPECTED!**

It is no small wonder then that while some in funeral service might still want to view Pre-Need as something new, the intent to prepare for unexpected life events is really not new at all. In fact, the tendency is ancient.

Our present day activity in Pre-Need simply reflects our built-in desire to be protected and prepared.

In today's complicated and mechanized world, most of us do not have to gather firewood for warmth or preserve food for the winter. However, in our mega financial systems, we do want to control our resources and protect our future. This idea of protection and control over personal resources and large expenditures arises precisely from the same motivation that our ancestors felt when they chopped wood and canned food in advance of need, hence, the public's interest in Pre-Need.

In recent years, the media has successfully brought the message of "be prepared" and "plan ahead" or "final expenses" to millions of people. These media endeavors are simply reinforcing the ancient wisdom that protection and preparation are good things ... and people respond!

We have always been motivated to protect ourselves



against the unknowns of life, but today it is in vogue to protect simply for the sake of protection - whether that be Armor All to protect our auto's dashboard or a life insurance policy to protect our family. The message is still there - **BE PROTECTED!!**

There was a time, and in some areas it is still the case that the funeral service profession has and had exhibited an ambiguous history in accepting the public notion that protection and preparation for death is a good idea.

When I started in funeral service 50 years ago, the funeral home with which I was associated (who gave outstanding At-Need service) actually discouraged Pre-Need interest.

Not that they were totally against Pre-Need, they were mostly very conservative about change. "We'll be here to help you when the time comes," was the funeral home philosophy.

Since our motivating force for preparation and protection are so easily identified in life, and since Pre-Need today is so actively promoted as a good and right thing, the attitude of the funeral home I was employed with may strike some as very old-fashioned, but there was a time in funeral service when Pre-Need was not popular. I refer to this period in funeral home history as the Pre-Need "Dark Ages," and it lasted from about 1900 to 1980.

Regardless of Pre-Need popularity or acceptance, the motivating forces to be prepared and protected are as old as the human race itself. It should not come as a

surprise that people worldwide have been preparing for the inevitable fact of death for as long as history has been recorded.

Fascinating examples of preparation for death are seen in the ancient Egyptian pyramids. When a man became a Pharaoh, the first and most devoted task of that reign was the design, construction and completion of the magnificent burial chamber.

All the Pharaohs prearranged their own funerals, pure and simple. A lesser known prearrangement system emerged during the period of 300 A.D. to 450 A.D., when the Fossore (or sexton of the catacombs or who buried the dead) emerged during the early stages of Christianity.

Early in Christian history, the Fossore were organized into specific guilds and received direction from the various priests and bishops of the diocese as regarded all funeral and burial responsibilities.

At first, the Fossore received no regular salary but were paid by individuals for the work accomplished.

But, when Christianity became the established religion, the Fossore organized and established a kind of property management system in the catacombs when they actively sold burial services ahead of need.

Examples of these ancient ‘Pre-Need’ sales are innumerable as evidenced by the epitaphs on the catacomb walls.

Through history one sees that in the Renaissance period a wide movement of “burial clubs or guilds” flourished in Europe and Great Britain.

The purpose and function of these organizations again reflected our ancient need to be prepared for, and protected against, the inevitable expenses associated with uncontrollable life events. In the burial guilds, primitive ‘agreements’ were loosely set down for the person being protected in advance of need. When the death of a guild member occurred, the sum for burial was taken from the common treasury.

In American history, the powerful motivator to be prepared and protected was clearly seen during the

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Civil War (1861-1865). Throughout the war, travelling embalmers followed the trails of the major military organizations on both the North and South sides. When a battle ensued, the embalmers would open their embalming facility and embalm casualties in order to return the remains 'back home.' Luminaries in American funeral service history such as Renouard, Cornelius, Sullivan and Holmes all began their professional careers in this manner.

Undertakers even sold pre-arranged and pre-funded "Undertakers Tokens" to family members who wanted to have their dead soldier identified, embalmed, and sent home. The undertaker's tokens were pinned to uniforms, and a hole punched in the metal token with a metal necklace that the soldier would wear during battle. The idea was that when and if the removal teams on the battlefield would see the undertaker's token that decedent would be taken to the battlefield embalming-surgeon, if of course one was available.

As the Civil War continued, it became public knowledge that there were men on the battlefields who could, by using a new embalming procedure, ship a casualty back home two or three weeks after death! This all sounds routine to the modern funeral service professional, but in the 1860's this happening was truly revolutionary.

Shortly after the turn of the century, Pre-Need in funeral service went into a kind of hibernation. Many reasons for this long sleep could be given, but it's suffice to say the time was simply not right for it to re-emerge. Then, in the late 1970's pre-need began to stir. The trend was much more powerful than it had been because most funeral professionals were supportive, encouraging and open to the ancient idea that people wanted to be prepared and protected for life's ultimate reality - death. Hence, Pre-Need programs began to grow, and over the decades Pre-Need is still an active and positive movement in the funeral service profession.

Today, the Pre-Need trend is unmistakable, only now it is stronger than our ancestors in funeral service could ever have imagined! So strong is the Pre-Need movement in the United States and Canada that it is projected that by mid-century nearly half of all funerals in North America will be pre-arranged or prefunded! The Pre-Need trend is very encouraging for there are literally millions of people who have not prepared for death and the funeral, but who are ready to embrace the

concept of funeral pre-planning. One thing is certain, people will always think of death care in a consistent manner with how they live their lives.

Today we live with, and accept as standard, Health Maintenance Organizations, college tuition prepayment plans, life insurance, auto insurance and auto maintenance programs. We can even pay for legal services on installment plans. People simply live, now more than ever, with a built in acceptance that "being protected" is a good thing. As funeral service professionals, we should continue to be responsive to the public who projects this attitude toward funerals.

After all, this attitude has been recorded historically in Egypt, Rome, England and North America. Given our built-in need to prepare for the winters of life by gathering food and firewood, along with our present day fascination with protective programs, is it any wonder that Pre-Need has taken off as rapidly and successfully as it has? We could state this another way, Pre-Need simply helps people sleep better. By prearranging, they have figuratively stocked away a good supply of firewood to warm the eventual cold nights of life. Pre-Need is a modern day a security blanket.

*Todd Van Beck lives in Nashville, TN with his wife, Georgia. He received an honorary Doctorate Degree in Humane Letters from Commonwealth Institute of Funeral Service, Houston, TX, Master of Arts Degree in Pastoral Ministry from Mount Saint Mary's Seminary, Cincinnati, OH, Bachelor's of Arts Degree in Psychology and Philosophy from Mount Mercy College, Cedar Rapids, IA and Mortuary Arts and Sciences Diploma from New England Institute of Anatomy, Sanitary Science, Embalming and Funeral Directing, Boston, MA.*

*He formerly served as general manager of John B. Turner & Son Mortuary, Cedar Rapids, IA. Todd was an educator at Cincinnati College of Mortuary College of Mortuary Science, Hudson Valley College, New England Institute and Commonwealth Institute.*

*He is the Dean of the College of Funeral Management at the University of Memphis. He is a Certified Funeral Service Practitioner and a member of the Academy of Professional Funeral Service Practice, a Certified Embalmer, the author of 4 books, 400 professional articles.*



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Columbian makes it an everyday practice to be attuned to your needs as a Funeral Director and make preneed life insurance simple, from the application to the claim. Our goal is to make your job as easy as possible and to keep a modest profile because we recognize that your relationships with your clients are the first priority.

The Columbian Financial Group of Companies includes Columbian Mutual Life Insurance Company, Columbian Life Insurance Company and other affiliated companies within our corporate family. Headquartered in Binghamton, NY, Columbian employs over 300 associates to support more than 20,000 independent agents who choose to represent Columbian nationwide.

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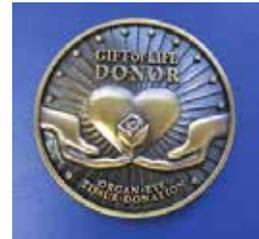
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## *Columbian Life - Helping You Show Your Commitment to Your Community*

Columbian Life Insurance Company gives Funeral Homes valuable tools to show their community how much they care. For years, we've been providing booklets and brochures such as our Funeral Planning Guide, which is available in English or Spanish, "Being Prepared" brochures, which show the benefits of preplanning, and a "Survivors Guide to Post-Funeral Details" booklet, which helps families navigate the many things that need to be done after the funeral.

Now, Columbian is the first Preneed carrier to provide Funeral Homes with another valuable tool that can help you show your community how much you care. We've added a check box to our Funeral Planning Guides and First Call Telephone Information Form to indicate whether the client is an organ donor. Similar to services conducted for veterans or first responders, organ donors are honored in various ways, such as moments of honor by recovery and hospital staff, hand molds, and flag raising ceremonies.



Knowing whether your client is an organ donor will allow you the extra time needed to make the necessary arrangements with hospital staff and doctors. Many donors like to include information about the donor's gift in their obituary and add value to the services by arranging for a Donate Life flag raising and presentation. Because organ donation is important to families, you may also wish to place donation registration information in the funeral home or on your website.



Funeral Directors are a vital link in the donation process and should embrace the opportunity donation presents to help meet the ever-increasing need for organ/eyes/tissue donation. Funeral homes that have assisted donor families in acknowledging donation in a public forum have reported receiving positive feedback from the community they serve.

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Contact [www.donatelife.net](http://www.donatelife.net) for more information about becoming an organ donor or their special services to honor families.

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# SCI CEO Thomas Ryan on “Beacon” and Their Preneed Approach

by Funeral Director Daily

Service Corporation International (SCI) has a new Preneed technology counselor, and its called the “Beacon” system. The success and implementation of the “Beacon” system has given the company a tremendous boost in their Preneed department. So much, that according to CEO Thomas Ryan it jumped 14% growth from the previous year. Many funeral firms have to ask if their preneed department received a 14% growth from the previous year?

From what you can read here, it is evident that SCI management believes the advent of Beacon may be a game-changer in the preneed world.

Below are some excerpts of what SCI CEO Thomas Ryan said about Beacon in a recent earnings call:

**Quote #1 from CEO Thomas Ryan** –In addition, we continue to make investments in marketing and sales lead development both of which are helping to drive growth in our preneed funeral sales production. Speaking of preneed funeral sales production, I’m extremely pleased with our sales team’s performance for this quarter. We grew production an impressive \$27 million over the prior year quarter or almost 14%.

Both our core funeral home channel and our non-funeral home channel delivered double digit percentage growth. We continue to see a noticeable increase in production in markets where we have Beacon, our new customer-facing technology rolled out. We believe Beacon is responsible for approximately half of the growth that we’re experiencing in the third quarter.

Our sales teams are utilizing this great tool alongside valuable leads generated from our website redesign, digital marketing campaigns, and search engine optimization results, delivering exceptional preneed funeral sales production growth for our company that we believe will drive enhanced market share in future periods.

.....

**Quote #2 from CEO Thomas Ryan** – I wanted to take a moment to take a deeper dive into a current initiative that is having an impact on our business and our financial result, our customer-facing technology

for our sales team Beacon.

Beacon was capital put to its best use that both leverages our scale and grows revenues, truly a drive factor. It’s a tablet based pre-arrangements tool that guides the consumer through the entire operating sales process. Beacon is the seamless digitized presentation tool that really brings our product and service offerings to life. The tool enable the customer to make informed decisions with various payment options while automatically generating the insurance application and purchase contract and then accepts credit card payments onsite.

This significantly enhances the productivity of our sales team allowing them to focus more of their time with our client families versus administrative tasks. So why are we so excited about Beacon. Number one, the tool showcases to our customers our entire suite of products and service offerings. Additionally, it’s dynamic enough to allow our products and marketing team to add new products and services quicker than what we’ve been able to do in the past.

Second, Beacon provides our sales leadership with greater insight into the productivity of our sales associates. For example, we can see counselors are spending time with the consumer and better determine where we should focus more of our selling activities and training.

.....

Finally, CEO Thomas Ryan in response to a question – Operator

The next question comes from Scott Schneeberger from Oppenheimer.  
Scott Schneeberger

Thanks, very much. Good morning. So to start out asking on funeral preneed sales growth that was a significant second quarter in a row, very large and accelerating, could you discuss kind of compare and contrast how much of that is Beacon versus how much of maybe some of your other initiatives? And then the previous expectation for the year was low-to-mid single-digit growth rate, you clearly have surpassed that. How should we think about that growth rate going

forward? Thanks.

Thomas Ryan

Hey, Scott, this is Tom. Thanks for the question. I think and again it's always hard to measure, but based upon the markets where we're rolled out, it's our belief that about half – we have 40% growth in the quarter, about half of that was driven off Beacon markets, which we're going to attribute them to Beacon's impact, which is pretty huge, particularly since we're only at 60% of the markets with the target to be at 95% by year end, so that is a big driver and a lot of that I think is – what it does in front of the customer, it also really increases the efficiency of our sales force. They're allowed to spend more time in front of families and less time with administrative tasks and burdens, and I think you're seeing a real shift of emphasis if you will to the pre-arranged product because it's easier to do. I can meet my quotas and objectives as it relates to funeral side of the business quite possibly to the detriment of cemetery, I mean in certain markets. So we're excited about that.

As you think about next year and again we haven't put out any formal guidance and I don't want to put any pressure with Gerry, sitting in the room, but I do think we should particularly in the first half of the year have a really nice comparable, which then should in my opinion settle into that kind of mid single digit growth. So next year again could be mid to high with an emphasis on, I think real execution of the percept for the year as you think about rollout of Beacon. The most exciting point Scott for me is we're going to roll it out to cemetery next year and it could begin at some point to impact our result as you think about sales production growth on the cemetery side of equation which is exciting and particularly exciting to earnings because again when we sell preneed cemetery property, we're generally going to be able to recognize those earnings. We don't get that benefit on the funeral side today. Having said that what's important to us is our families, what's important to us is the long-term future of SCI and having Beacon in our funeral production tool kit is a huge advantage and we see it continue to benefit into 2019.

## INDUSTRY NEWS

### NGL and its employees donate over \$10,000 for Special Olympics Wisconsin

There were eight National Guardian Life Insurance Company (NGL) employees who took the plunge and participated in the Polar Plunge on February 16 at Olin Park for Special Olympics Wisconsin. The two NGL teams – Black Swans and Hannah's Angels – doubled their fundraising efforts by taking advantage of NGL's matching gifts program. Combining the teams' fundraising efforts, NGL's matching gifts and NGL's Supporting Sponsorship more than \$10,000 was donated to benefit Special Olympics Wisconsin.

NGL employees have participated in the Polar Plunge for the past few years. This year, Lori Hogan, NGL System Analyst, was a top five individual fundraiser for the Madison Polar Plunge raising \$2,778. Out of the 123 total teams, NGL teams, Hannah's Angels and Black Swans, were in the top 10 fundraising teams for the Madison Polar Plunge, raising \$7,634 and \$5,300 respectively. Lisa Nemitz, NGL Associate Accountant, has a personal reason for participating in Polar Plunge and raising money for Special Olympics Wisconsin. Her niece Hannah has special needs and has been in

the Special Olympics since she was eight years old.

"I formed the team Hannah's Angels after my niece, Hannah, to help offset costs that are needed for the children and adults to participate in events. What most people don't realize is, the parents pay for some things out of their pockets and most can't afford to," said Nemitz.



*NGL employees who participated in the Polar Plunge for Special Olympics Wisconsin. (Front row: Jeanne Curley and Holly Kangas. Back row: Leah Tekippe, Lori Hogan, Dan Durow, Lisa Nemitz and Kurt Smith. Missing from photo: David Garpiel)*

## Record 2018 sales results posted for National Guardian Life Insurance Co.

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 \$838 million in 2018, which is an increase of seven percent over 2017.

Olson Headshot 2018 marks the beginning of a transition for NGL. President & Chief Executive Officer Mark L. Solverud announced his retirement. After conducting a nationwide search, the NGL Board of Directors appointed Knut A. Olson as President and Chief Executive Officer effective January 3, 2019.

“I am excited to join an organization well-positioned for the future. The 2018 sales results contributed to the growth of the consolidated statutory assets to \$4.5 billion. On a consolidated statutory basis, NGL had a net gain of \$37 million which is a very solid result given the pressure that low investment rates continue to place on our operating performance. Solid sales confirm we are meeting important insurance needs in the marketplace today and allow us the flexibility to make choices that will ensure the long term financial strength of our organization,” said Olson.

NGL’s largest business line from a sales standpoint is preneed insurance. Sales in this line of business were \$452 million. Sales were also strong in the Individual Life & Annuity line of business, totaling \$137 million, up 16 percent over 2017. 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 \$237 million, an increase of 16 percent over 2017. 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 more than 400 employees,” said Olson.

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.



Knut A. Olson  
President & CEO

### 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](http://www.nglic.com); Facebook: [Facebook.com/NGLIC](https://www.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](http://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. Additional information about Settlers Life can be found at [www.settlerslife.com](http://www.settlerslife.com). NGL reported \$4.1 billion in consolidated liabilities for 2018. Financials current as of 12/31/18. Ratings current as of 02/21/19.

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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## Working with the Media

## Keys to Service = Symmetry of Balance III

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

### LISTENING: IT IS HIGHLY IMPORTANT FOR INNER BALANCE

Some of the readers may know that my hobby is not fishing, nor woodworking, nor sports, nor none of these. My hobby is the study of the lives of the Presidents of the United States, and I must confess that I have never tired of this interest. People who know me and find out this odd and unusual hobby almost always ask “Who was your favorite President?” Well of course I immediately name President Lincoln, but then I surprise most everyone by sharing the second favorite President on my list: Calvin Coolidge.

Calvin Coolidge was nicknamed “Silent Cal” and with good reason. He just never talked much but listened intently all the time. President Coolidge had a quote which he used frequently which I have often thought I should have remembered many times in my life, here it is: “You will never be asked to repeat something you haven’t said.”

I have discovered, not perfectly of course, but I have seen it work if we implement honest listening and sincere absorption of what we have heard, as much as we can of what we have just heard the conclusion is almost universal that honest communications will happen, and honest communication seems to me are the key aspect of finding balance in internal conditions that follow each other in forward movement of the substance of the funeral ceremony and interview. Our core substance of inner balance is this: Being honest with ourselves so that we may be honest with our clients.

I well remember when I started doing my own funeral interviews and funeral ceremonies I was most often, out of inexperience and immaturity, so concerned with just getting the basic required essential details correct,

and trying to simply understand all that was going on and then trying to just get through the funeral interview and then on top of all that get through the funeral ceremony that looking back I really did miss the fact that I had not connected with the client family.

In fact today 40 plus years later I look back with true pity for the first 200 or so client family’s I “helped” for I am now predicting that at least 50% of them are still seeking some type of psychiatric care or intervention in some manner or another at some institution or other. Others may claim perfection – not TVB!

I know this personal account that I have just shared concerning my own honest vulnerability in my own shaky confidence in making funeral arrangements and conducting funerals certainly happened to me when I started out and truth is sometimes it still does. There are no guarantees in the funeral interview process, or in the funeral ceremony experience but I do know that as time passed, and as I listened to veteran funeral directors my inner balance did indeed improve and mature – and what a blessing that was in my life.

### HUMILITY

Being out of balance in our careers for whatever reason or cause, in our early years anyway, is most often predictable and understandable to all in our profession. It harkens the ancient mentor apprenticeship system, which is still alive and well in many states as part of the final training of up and coming funeral directors and embalmers. If the truth be told we have all been there, the feeling of being insecure, or wanting recognition, or desperately wanting to be liked and approved of.

Do you remember when things that today mean nothing to you, at one time in your life were highly significant and important? I do. I remember I desperately wanted

to drive the hearse. I wanted to take the big black car down Dodge Street in Omaha and have everybody turn, stare, and look at ME! Hey! Look at ME! Today when I have to drive a hearse, and the operative word is drive, I spend the bulk of the experience trying to get the bulk of TVB in and out of the vehicle and cussing all the way, promising to go on a diet as soon as I park the blasted vehicle back in the garage. Remember those experiences?

However being stuck in immature, unbalanced, awkwardness, centering on the “I” instead of the “Thou” is in the end is not beneficial to anyone if it continues. What is called for interestingly in these instances is a good old-fashioned dose of humility. When I was driving the Heafey & Heafey funeral coach down Dodge Street I didn’t have a humble cell or molecule in my body.

Humility most always redirects the focus from us to others, from the “I” to the “Thou.” It almost always redirects our unbalanced notions about life and others to more mature balanced notions about life and others, and this is a priceless and tremendous asset in creating a meaningful funeral interview and a meaningful funeral ceremony.

Gentle humility coming from a discovered deep inner conviction in our search for inner balance, and then in turn being authentically humble with others is a highly valued skill in literally every aspect of funeral service excellence.

Humility is not easy, and it takes time to develop. A good first step, a good starting point for us, in this development of inner balance leading to humility is perhaps: to realize first and foremost, with genuine humility, what we say is generally much less important than we think it is.

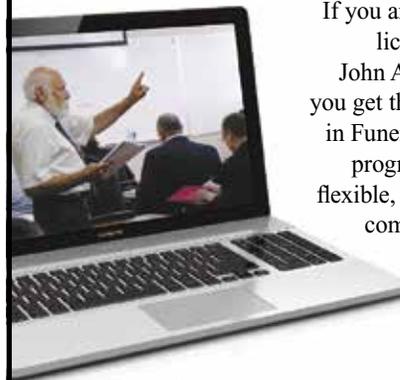
The wonderful aspect of this simple first step is that it is free. You don’t have to pay a therapist to find it, you don’t have to purchase a myriad of self-help books and tapes to get it, you don’t have to attend one seminar after another (although great work is accomplished with all this) all you have to do is think about the last highlighted statement and honestly conclude as to where you honestly fit? Do we really think everything that comes out of our mouths has to rank with the content and thought of say the “Gettysburg Address”

or the “I Have a Dream” speech? Of course it doesn’t, that is utterly ridiculous – Abraham Lincoln’s and Rev. Dr. Martin Luther King, Jr.’s are rare and special in the world. However tell this to people with unbalanced out of control arrogance and it probably will be difficult for them and they may well not understand this truth of this – at first anyway.

When I began my career in funeral service I, in truth, was so unsure of myself that I felt the need to prove how confident and important I was. When I started out in my career in the funeral service I was so insecure and yet so enthusiastic at the same time that my own eagerness to do everything, to be everything, to all people across the globe, or well in Omaha anyway got in the way and I missed for way too long the asset of being humble – and got into a bunch of trouble to boot! Prideful enthusiasm can overtime, if it doesn’t change, be fatal in trying to humbly help people, and once again needlessly the tremendous human qualities had for the benefit of being of service to others just vanishes. What a pity!

Looking back at my own beginning work in funeral service, I know I made many embarrassing and foolish

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mistakes, and even today I know of no easy remedy for this except inner patience and awareness of our self by constantly looking inward to locate our inner balance, then to lock onto that balance, nurture and feed that balance, and then never let go of it which will over the veil of time create the high watermark in how we are evaluated as to the the quality of our success as a human being.

Here is some good news concerning the inner balance which humility brings. In our great profession we truly do have the brutally honest assessor, a commandant of truth, the final assessor, the judge, jury and executioner all wrapped up into one or several highly significant persons. This one person is a person is the one who most often will, without hesitation or mental reservation, put us in our places whether it hurts our feelings, or our pride, or even whether we are genuinely listening to them or not.

Even in the most obnoxious and ridiculous example of an out of control ego maniac funeral director who is the poster child for a total lack of humility who is a person who is annoyingly insecure or immature cannot in the end prevail against this person(s). Who is this person or person(s) you ask? Easy answer: It is the family client(s). And I have discovered in my own life and usually to my own deep chagrin and deep embarrassment this unblemished truth: The client family, one way or another, will usually set us straight.

This can sting, can hurt, can be brutal, but in the end, for the self-improvement of our great profession this resource is an absolute blessing. In fact this is really something my “talkative” really kind funeral director simply never figured out. The truth serum (the client family) told him, and the owners of the funeral home time after time what they thought, and through just not listening, too much pride not enough courage, well an unfortunate unbalanced situation arrived that was only corrected with this funeral directors retirement ditto exit.

Naturally most of everything I have been writing about in this series is more a developed art and skill than it is a science or hard and fast theory and for this reason alone this “stuff of life” is difficult to teach. There is no guarantee that when you search balance that it will be successful, but not to search can be worse. So what to do? Here are some thoughts in closing.

As it is with every artist they must discover his or her own style and the tools with which he or she works best; and so it is in our quest for substance and meaning of inner balance for the funeral professional and hence then of the funeral interview and the funeral ceremony.

Styles usually, and fortunately, for humanity usually matures with experience, discernment, and reflection. Individual styles are special things. Individual styles, I have concluded have made some of the greatest funeral professionals I have ever encountered. Your quest is to develop your own inner balance which will change your style and most often for the better. I am not interested in you adopting my style or vice versa, but in this writing I am very much interested in stimulating you to develop and reflect upon your own style; you own inner balance; your own humility; your own maturity.

There is no magic dust or magic potion to guarantee this will ever happen, but there is interestingly one single magic bullet to insure that at least something will happen – and that single magic bullet in our beloved profession is YOU – YOU the funeral professional. The nobility of the funeral service profession does not revolve around the dead, it doesn’t in the end even revolve around the bereaved the nobility of our great and beloved profession revolves upon what character resides in the mind and soul of every funeral professional on the face of the earth. I believe this with every ounce of blood in my veins and air in my lungs. It is a truth!

Earl Nightingale, the popular radio commentator once gave a program called “The Strangest Secret.” The programs name caught my attention. Here is what Mr. Nightingale said was the strangest secret in life: We become what we think about. Sounds terribly simple doesn’t it, but do not be deceived; it is not. Here is how the strangest secret in life works: If you think long enough about being a humble person that is what you will become. If you think long enough about listening better to other people you will become a better listener. If you think long enough about being a passionate funeral professional you will become a passionate funeral professional. If you think long enough about how to help more people in your life, you will help more people in your life. Again this sounds simple, and this is not the “think system” this

takes a ton of introspective work, but most of the greats or the greats in every line of endeavor have found this “strange secret” to be true, and embracing it makes all the difference in the world.

If you think about being a prideful selfish person that is just what you will become, the overall idea being of course with each thought there will be definite consequences – good and bad. This is a Newtonian law of physics, for every action there is an equal and opposite reaction. The symmetry of inner balance, of becoming listening leaders, of possessing earned humility and the secret of just what we think about out are four powerful aspects of living and helping other through sensitive service and calls out for every person in our beloved profession to give attention, to explore, to examine and to discern.

All four characteristics are part of the overall Keys of Service approach which is the hallmark of quality and dedicated service to humanity and which has been at the forefront of our professions longstanding quest for professional enhancement in being of service to others as they journey through the valley of the shadow of death.



## CONTINUING EDUCATION ON-LINE

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](http://guptoncollege.edu) or email [admissions@guptoncollege.edu](mailto:admissions@guptoncollege.edu).**



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## First-Ever Belleek Porcelain Cremation Urn (Soon to Be) Available from Shiva Shade

Merrick, NY - While cremation urns can be crafted from many materials, only one is available in the fine porcelain made by Ireland's world-renowned Belleek Pottery.

This summer, Shiva Shade of Merrick, New York will be introducing its elegant, Celtic-themed cremation urn. This urn was designed and hand-crafted exclusively for Shiva Shade by some of the world's finest pottery artisans, residing in Ireland's oldest fine china pottery still in operation.

"Ceramic artwork has been treasured by many cultures throughout history," said Irwin Maltz, co-owner of Shiva Shade, which supplies products to the funeral industry.

"Most of the porcelain urns on the market today are rather ordinary. We wanted to offer a porcelain urn for the Irish community that would be dignified and elegant. We found especially appealing Belleek's trademark iridescent glaze, along with the company's 160+-year-old world-renowned reputation for fine quality."

Maltz worked 6 months with Belleek Pottery craftsmen to design their first-ever Celtic urn specifically for the death care industry, on behalf of Shiva Shade.

The urn includes two platinum accents, a single green, hand-painted shamrock on the underside, and a Celtic knot on the lid and base. It is also factory stamped "Made in Ireland" on the bottom.

Celtic knots have long been associated with the deceased. Comprised of one continuous line, these knots are looped to have no start or finish. They have been found in ancient burial sites in Ireland. It is thought that they symbolize eternity or how life and eternity are interconnected.

The 210 cubic inch urn is currently available for pre-order from Shiva Shade.

For more information about the urn, or to pre-order, contact Irwin Maltz. 516-665-8323 \* sales@shivashade.com.



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# South Carolina FDA Holds 32nd Annual Mid Winter Conference & Expo

The South Carolina Funeral Directors Association recently held their annual Mid Winter Expo in Columbia, South Carolina at the Columbia Convention Center and Columbia Hilton. SCFDA President, Homer Elwood, welcomed over 85 exhibitors as well as funeral directors and guests. 6 CE Hours were offered during the conference which featured several Keynote Speakers. In addition, an opening reception, Karaoke and the Legislative Reception were other events enjoyed by many of the attendees.

The CE programs included Paul Harris (death care and dealing with OSHA, FTC and state funeral law compliance); Dr. Jason Troyer, PhD, (grief psychologist with a PhD in Counseling Psychology which he focuses on the grief experiences of widowers, men's grief, pet loss, and use of grief rituals; Martha Thayer, (Department Chair of Mortuary Science Program at Arapahoe Community College in Littleton, Colorado; and Carrie Parsons, (Chief Embalmer for Wilson St. Pierre Funeral Homes and Crematory in Greenwood, IN).

“Save the Date” in 2020 for the 33rd Annual Mid Winter to be held once again in Columbia, SC, February 3-5!



South Carolina Mid Winter Opening Reception (L-R) Al Burlson, Ric Edwards, Patrick Campbell and Mark Vaughn



Enjoying some networking time with (L-R) Deanna Dydynski, William White, Marie White and Andy Buckman



(L-R) Doug McDougald, Jerry Small and Chris Robinson enjoying some fellowship time during the reception



Festive time at the annual Legislative Reception (L--R) Randall Pawdawer, Charles Sanders, Bill Scarborough, Benji Cumbie and Al Robinson



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## ClearPoint Hires Jodi Clock as Business Development Director

ClearPoint Federal Bank & Trust (“ClearPoint”), a leading provider of preneed trust and recordkeeping solutions, announced the addition of Jodi Clock to the key position of Business Development Director. “We are excited to welcome Jodi to the ClearPoint team. Her experience, extensive understanding of the industry, and her passion for service excellence will be great assets as we continue to grow our business, and deliver valuable preneed and financial solutions to funeral and cemetery professionals nationwide,” remarked ClearPoint President and CEO, David de Gorter.

Ms. Clock has worked in the ‘end-of-life planning’ industry since 1988. Her experience includes working for family and corporately owned funeral homes, advance planning companies, and casket manufacturers. Most recently, Jodi was president, owner and founder of Clock Timeless Pets, a pet loss center in Western Michigan. She was also a partner of Clock Funeral Home, a Selected Independent funeral home serving over 420 families each year.

Having a passion for eldercare and end-of-life planning, Jodi wrote and published the book “Navigating the Elder Care Journey...Without Going Broke”. As an international speaker, she has educated industry professionals at numerous events, and is also a two time ICCFA KIP Award Winner. Focused on development and learning, Jodi has her Master’s degree in Organizational Development from Spring Arbor University, and holds many certifications; including Celebrant, Life Insurance License, and Grief Companionship.

“I am thrilled to be a part of the ClearPoint team. Having spent the first half of my 30 year career on the consulting and vendor side of deathcare, then the last 15 years owning and operating a multi-property funeral home, pet loss center, and crematory operation, I feel strongly that I can relate to my fellow colleagues with a full circle approach. I look forward to combining my experience with ClearPoint’s value added solutions to help funeral and cemetery professionals thrive financially and professionally,” shared Ms. Clock.

Jodi will play an important role in driving the company’s



business by identifying and developing new opportunities, and expanding the presence of the company and brand. As an industry expert and leader, Jodi will use her experience, skills and knowledge to help customers achieve their preneed goals through education and incorporating the innovative ClearPoint products and services into their business.



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