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MAGAZINE

April 2020

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Preneed - Climbing the Ambitious Stairs of Challenge, Growth and Success

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Telemarketing Sales in the Death Care Professions -
Do's and Don'ts by Poul LeMasters
Facilitating Preneed and Funeral Sales During Crisis
by Luke Frieberg
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The world has changed...and we have changed with it...
The best way to create the future is to plan for it...



April 2020

Southern Funeral Director Magazine[®]
Vol. 175 No. 3

The National Funeral Service Journal
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Guest

notes from the editor

by Tom Anderson

Time to ramp up Preneed

I've seen no data to prove this but anecdotally several people have told me, or I have read, that funeral pre-arrangement sales have drifted downward during the past month or so of sheltering at home due to the coronavirus. That would only makes sense because many of the clients who pre-arrange are not only seeking to set money aside to pay for their funeral at a later date, but are also looking for information and confirmation that the plans they are thinking about are right for them. And, in virtually all of those instances, a face-to-face meeting between the client and a preneed counselor has been the norm.

So, I'm guessing that preneed policies, in number, and preneed policies, by dollar volume, are probably down for the past six weeks or so. To someone being paid on a commission scale, that's a bad deal. However, to funeral homes that service many preneed accounts in the future at the time of death, it will manifest itself down the road when cash flow, and possibly call numbers, may be hindered by the lack of some of these accounts.

However, today, I'm of the opinion that this sheltering in place won't last forever and that funeral homes should ramp up their planning of preneed sales ideas in the next few weeks. My golf course in Minnesota opens today so I will be out there and when I was doing my morning treadmill run, I noticed from the television that the states of Georgia and Texas announced that they are beginning to re-open their states for commerce.

It made me think about preneed and sales, which are almost always done in person. However, while funeral homes have had to curtail preneed during this time because people have been leery of meeting, some of our competitors from the "Final Expense" insurance business have been exceptionally busy trying to turn potential preneed clientele into final expense clientele. And, many of them have been very adept at getting those of us over 60 years of age onto the internet to do so.

I'm a funeral director and licensed life insurance

agent and while there are good reasons for final expenses insurance, in my opinion, it should not take the place of a client planned preneed policy. All of these factors made me think that while funeral homes have been somewhat

preoccupied with COVID-19 and what that has caused in management practices and that energy going into figuring out such things as the social distancing rules and streaming of funerals, we don't want to lose sight of preneed... or someone else like final expense companies will go after it.



So my call today to funeral homes is that the time is soon coming when our preneed counselors can again be personally seeing potential clientele. And, I believe, some of those over 60 age group folks – like me, will be interested in seeing people again once they no longer have a fear gripping them about the coronavirus. I also believe that the coronavirus pandemic has made older people view their own mortality in a more real fashion – and that will be good for preneed sales. I don't think it is too early for funeral home owners and managers to formulate a plan set up on how your funeral home will reintroduce your preneed staff into the public – with seminars and the like – to once again serve these potential preneed clients again.

Thomas J. (Tom) Anderson was the owner/operator of the Anderson Funeral Home in Alexandria, Minnesota for over 35 years. He succeeded his father as owner in the 4th Generation firm after his father's untimely death while Tom was still a teenager. Tom graduated from the University of Minnesota's Mortuary Science program in 1980 and went right to work building the business. In 2013, Tom sold the majority of the firm and continues to this day as a minority partner. Today Tom is Editor of www.funeraldirectordaily.com

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– Luke Densow,
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“Stop Calling Me!” A Refresher on the Telemarketing Sales Rule and National Do Not Call Registry Specifically, for the Deathcare Profession

By Poul Lemasters

I get a lot of calls every day - I'm not bragging; I'm just saying I get a lot of calls. Because of my business I typically answer any call, even if I don't recognize the number - I'm not desperate; I just answer the phone from strangers. It's amazing how many times the calls are from telemarketers. So, imagine my surprise when I started seeing my screen light up with caller ID info that says "Telemarketer" or my new favorite "Fraud Alert." I still answer the calls - ok, now I'm just kidding. What many people do not know is that the FCC (Federal Communications Commission) has recently enacted rules that require carriers to have systems in place and available to fight the ever-increasing savvy telemarketer. Since many death-care providers are telemarketing, you need to know what's up.

Telemarketers? But I am just a small deathcare provider. All I do is call the families I have served in the past - not to sell anything - just to let them know about some benefits of writing a preneed today. Umm - that's a sales call and you could be a telemarketer. The truth is that almost any business that offers goods or services over the phone is a telemarketer and falls under the Telemarketing Sales Rule (TSR) and National Do Not Call Registry (DNCR). But I'm just calling my customers - not cold calling anyone from a list. Well, there are still some rules that apply to you as well. Consider the following a bit of a refresher and also a guide specifically for deathcare providers (you know, funeral homes, cemeteries and crematories).

Is the Do Not Call List really still a thing?

Yes. It is really a thing and it has gotten stronger over the years. The Do Not Call Registry allows consumers to place their personal phone numbers on the list to avoid calls from telemarketers. The registration is a one-time registration for any personal phone number and the number remains on the list so long as it remains with that person. There is no need to renew a registration. Obviously, some telemarketers do not use the list, but anyone who violates the TSR can face penalties up to \$43,280 per violation.

What about cell phones?

Yes. The DNCR does work for personal cell phones as well. Despite many rumors and misinformation - you can register a cell phone on the DNCR, and so long as that number is not disconnected.

You keep writing 'personal' phone - Is TSR and DNCR only for consumers? Yes, again! Any calls between business- es, for any reason, are not governed by TSR. TSR specifically covers residential and personal phone numbers and any business number is exempt from the DNCR and any TSR provisions.

Do I need to check the Do Not Call Registry before I call anyone?

Maybe! Let's break this down into 2 categories.

1. Call lists. If you are gathering call lists from your region/area for the purpose of 'cold calls' specifically as part of a sales program -then the answer is Yes. Yes, you should be obtaining the DNCR to remove any numbers from your list.
2. Customers. Let's discuss the more common scenario, where a provider just wants to call a family they have served or are going to serve. This is technically an established business relationship and that is an exception to the TSR. Under the established business relationship, you do not have to check the DNCR before calling.

Ok - so I was right, I am only calling customers, so I have wasted my time reading this article, right?

No! The established business relationship is not a lifetime right to call some- one - but it's a pretty get out of jail free card. The TSR states that a business may call a consumer with which it has an established business relationship for up to 18 months from the last transaction, including purchase, payment, or delivery. In the world of deathcare this leads to some interesting scenarios. For a preneed - this would mean that you could call a customer up to 18 months from the time they make last payment - all the way up to 18 months after delivery of the preneed (although that is 18 months after death) so that does pose a new problem,

but keep reading. For a cemetery, the 18 months could run from last payment all the way until 18 months from the time the last interment right is used.

There is one big caveat to the 18 months! If, at any time, the customer says to stop calling me - you have to comply. An existing customer can opt out of the 18 months by simply asking the business to stop calling. This would even be true if the consumer was not on the DNCR.

The issue of death is one special scenario that the TSR and DNCR do not really cover. It seems clear that if someone is on the DNCR, and they die, then the number is removed. This is true. But, the real issue for deathcare providers is to whom does the business have the established business relationship? Arguably in deathcare, the established business relationship runs to those listed or included in the contract. For example, in a preneed, there is typically a beneficiary; in a cemetery contract there are typically additional lot owners or beneficiaries. They could all fall under the established business relationship. Furthermore, upon the death of your customer, your business typically enters a new contract - business relationship - with the legal next of kin, which would start a new 18-month period. Again, this is still subject to the opt-out provision.

So, I can never call a customer if they opt out? What if there is a problem, and I need to contact them about the problem?

Slow down! Remember, the TSR and DNCR are only for sales! There is no provision that prevents you from calling a family or customer when you are simply providing information. Typically, a business can always call someone regarding a service issue, billing, non-sales and non-solicitation items. For deathcare, you can call anyone to update them on new laws or rules that could affect them; any billing issues; any changes in your business.

Aha! I found the loophole. I can call to just give some info - and then try to set an appointment! Slow down again. Technically, if the purpose of the call is to further a sale - then you are right back where you started, and this is ultimately a sales call. Be warned.

What if they call me - am I off the hook?

Yes. If the customer calls you, or if a consumer calls you in response to an ad, then this creates an established

business relationship and not only can you talk to them even if they are on the DNCR - you can even call them back for up to 3 month.

OK death law guy, this sounds like a lot of paperwork. What records do I have to keep for this?

None! It may come as a surprise but the TSR does not require or mandate that you keep any paperwork or files in relation to complying! HOWEVER, remember that get out jail free comment made earlier? There is actually a safe-harbor provision that will protect your business just in case you make a call to someone that you were not supposed to call. Here is how it works.

- The Do Not Call Safe-Harbor allows a business to avoid civil penalties (remember the \$43,260 penalty per violation) for erroneously calling a consumer that asked not to be called or for calling a number on the DNCR. However, you need to provide the following for the safe-harbor provision:
- Written procedures to honor consumer's request that they not be called;
- Training for personnel on TSR and DNCR compliance;
- Maintaining records that document your entity specific DNCR as well the national DNCR (if the National DNCR would apply to your business calling practice) The call was actually made in error.

Is there any other way to protect myself - and make calls without all the worry?

Yes. The ultimate is getting permission from your customers to allow you to call them. There is a written permission exemption that trumps the DNCR, allowing a business to call someone who has agreed - in writing - to accept calls. In order to invoke this exemption, your business must have written agreement, signed by the consumer, that expressly states that they allow the business to call them as well as the phone number that can be used. You can add this language to any contracts you currently use - however - it must be clear and conspicuous. You can also gather this electronically, so long as you obtain an electronic signature.

Seems like this is all Federal stuff, and I don't want to brag, but I read the TSR and it specifically says it applies to interstate calls - so if I am just calling my own state (intrastate) I can ignore this, right?

Wrong. While the TSR is a federal rule under the FTC, and applies to interstate calls, there is a state version in every state. So intrastate calls - we got you covered! Plus, in today's world, who doesn't make a call to a person with an out of state number?

I have to ask - what's the deal with robocalls. Are robocalls illegal now (asking for a friend)?

Yes - for the most part any and all robocalls are illegal. There are a few exemptions, such as if the consumer specifically allows a company to use robocalls. Robocalls are also allowed for purely announcement activities (non-sales) such as appointment reminders; notifications, etc.

This is far from everything in the TSR and DNCR - but for deathcare providers these are the main points that would affect you and your business. For the most part, if you are calling to just say "how are you doing? How can we help?" then keep going - you're good. But if you are working the files and trying to drum up some sales, understand that you are a telemarketer and you need to not only understand the basics; you need to be training your people on this as well. If you get hit with the \$43,260 penalty (per violation) I am pretty confident that is coming out of the business account!



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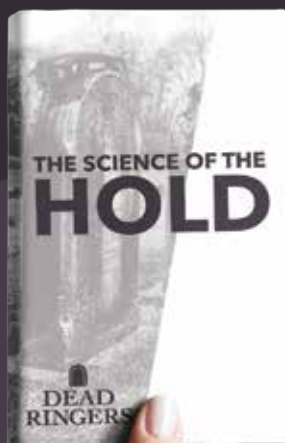
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4 Steps to Preneed Success

by Tom Holland, CPC, V.P. National Accounts for Atlantic Coast Life

Thomas Holland has been helping funeral homes and preneed Counselors across North America for over 24 years. Tom's field positions include, Agent, Manager, Training Sales Director, Director of Conservation, Director of Development/National Accounts, Director of Preneed Development, VP Sales/CMO. Currently, Tom is the Vice President National Accounts for Atlantic Coast Life. He can be reached at 404-229-8648 or by email at Tholland@aclico.com. You can meet Tom and other senior decision makers at the ICCFA Convention in San Antonio at booth #1034.

I have had the privilege to work in the preneed market with funeral homes and counselors for many years and have seen many best practices that are time tested and true to increase your preneed results and ultimately your at-need calls.

One of the most important is that in order to sell more funded prearrangements you must prospect for people who are looking for information on how to prearrange and preferably in their homes. Our target demographic, the 50 plus age group, is in our favor today so taking advantage of the growing potential preneed arrangement market makes perfect sense. A good way to prime the pump is to use direct mail or digital marketing as a starting point, as long as you follow up promptly with a phone call and set that all-important appointment. I want to share a four-step program that will boost your preneed results and ultimately your call volume

Step 1: Prime the pump with direct mail or other targeted marketing. It all starts with a direct mail campaign, in which you send to selected families in your servicing area. I recommend using services or companies who have a great understanding of your business and have the heart of a teacher on direct mail efforts. Since direct mail is not inexpensive obtaining a return on your investment is the goal here. Using a provider with expert knowledge of our industry or direct mail house may be an option for you after all, they are the experts, and their services do not have to cost an arm and a leg. Some direct mail providers will work with you on your efforts so again knowing who

the experts are is crucial to your campaign. Your direct mail message should be short and sweet, just one page, and have a clear call to action. The easier you make it for people to respond, the more responses you'll get. Use large font, black and white print. You want your message to be easily read by our target demographic. Using black and white print for example rather than full color cuts your costs, and color does not always guarantee that your response rate will be higher. You may also want to sweeten the pot by including a free gift with each survey. The secret is to make sure the gift is practical. Items that seniors may want such as keychain flashlights, eyeglass repair kits and planning guides. Of all the gifts I've experimented with, the one that seems to be well received is the miniature eyeglass repair kit. Why? Seniors need them. At the same time, you mail the surveys, I suggest placing an ad near the obituary section of your local paper. The ad doesn't have to be large; it should simply announce the fact that you've sent information to the community and invite them to respond or contact you. This works to spread your message even further, and you might be pleasantly surprised to get phone calls from people in zip codes you didn't mail to but who read your ad and want to know more about what you have to offer.

Step 2: Follow up on the phone. Next, wait for the responses to start filtering in. Go straight for the ones who tick "yes" next to the question that reads: "Would you like us to contact you with more information?" Then get on the phone immediately and call them to set up face-to-face meetings in their homes. When you call, here's what you say: "Hello, Mrs. Adams. This is Michael Main of Main Funeral Home. I wanted to call and personally thank you for responding to our recent mailing thank you. I really appreciate you taking the time to complete your interest in getting more information. Mrs. Adams, was there a specific reason you sent this back to us? Were you looking to prearrange your own funeral or another member of your family's funeral?"

Step 3: Find out exactly what you need to know, without saying a word. When you ask a question



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wait for them to respond. If you're quiet, people will tell you everything you need to know. And after the person has finished talking, confirm their decision say this: "That's exactly why I'm calling. I have prepared specific information on our process for prearranging, and I'm going to be in your area on Tuesday. Are morning or afternoon appointments better for you?" That's important. You are always aiming to set up a meeting in the person's home. Experience proves that home is by far the best venue for selling preneed. Don't try to sell people over the phone, and don't settle for a promise that they'll drop by the funeral home next time they're in the area. If you want to be successful selling preneed, you've got to be a lot more proactive and set that home appointment. I can't emphasize enough how important it is to call candidates as soon as possible. Think about it: When you get a good lead, you must mentally picture that it's hot; it's burning up. You need to get them on the phone fast, because in two or three days, that lead is going to get cold. The longer you wait, the less receptive the person is going to be. Also, think of it this way: If a person responds to your survey by checking the "Please contact me with more information" box, something must be going on

in her life that made her respond that way. Maybe they know of someone who just experienced a death in the family. Or maybe they went to a movie that made them think about their own mortality. Whatever it is, they won't stay in that frame of mind for long. So, get a meeting while you can. Finally, a great way to keep the aggressive edge is to keep a rotating file going of all the people you need to call. It keeps you organized and gives you daily specific tasks to follow through.

Step 4: Training. I believe in comprehensive training for preneed producers from the basics on how to make a phone call to prospecting for preneed clients and closing those sales today. The Certified Preneed Consultant program CPC designation is a good start for preneed counsellors and agents. Before you begin your direct mail or other programs obtain the best training you can on how to conduct the program in the most effective way for your firm and your families you want serve in the future. Being prepared and well trained will reap you benefits today and generate more preneed results from your other initiatives you may have ongoing in your community.

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was passed to his son, Y. W. Scarborough, Jr., then to R. B. Scarborough in 1989, and then to Y.W. "Bill" Scarborough, III, in 1995. Wallace B. Scarborough served as President from 2013 to 2015. In 2015, Advantage Capital purchased Atlantic Coast Life from the Scarborough Family and Y. W. Scarborough returned to the position of president. Growth, expansion and success has multiplied. Atlantic Coast began an intense expansion that now takes us on a journey across the country! Our new Ownership guided the company into the Annuity Marketplace and we immediately became a highly sought after insurer of choice by many annuity producers and financial advisors across the country, generating a staggering 200 million dollars of new premium in 2016.

Our plans for the future are to continue to nurture and improve our Preneed and Annuity distribution systems and to protect all of our stakeholders by continuing to be a "Beacon of Integrity" in all of our dealings with clients, agents, and producers.

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Facilitating Funeral Sales During Crisis

Luke Frieberg, President of eFuneral

Life is not normal. It won't go back to being normal. At least not any time soon. Right now, we are all faced with the challenge of adapting and figuring out how to function in our current environment. We long for the face-to-face interaction with our coworkers, with our friends, with the families we serve. Unfortunately, we must serve without proximity.

Over the past few weeks, we have heard great stories of funeral providers around the country finding ways to meet today's challenges head on.

A funeral home in Tennessee is hosting drive-through calling hours. They invite friends and relatives to pass through their car park to greet immediate family members of the deceased and express their condolences. The family is comfortably situated on a couch just outside the front door, with tissues and snacks nearby.

Another provider is encouraging family and friends to stand sentry along the route from the funeral home to the graveside service, maintaining the recommended social distance while still showing support for the family and respect for the deceased.

Yet another funeral home has invited members of the community to email messages for the family directly to their office manager. They print them out, tie them to balloon weights and place the balloons throughout their chapel so the family can see the support of their friends and relatives, even though only a few of them can attend the service in person.

The creativity in serving families during this time shows our funeral profession can rise to any challenge. But the newest challenge we face is how to keep our business functioning when we can't meet face to face with our families, at a time when we are experiencing an increase in demand for funeral services, both at-need and preneed.

Families affected by social distancing in time of need are required to make virtual arrangements. And those worried are more apt to prearrange. How do you meet this demand while complying with requirements or

guidelines to social distance?

Weighing Your Options


Odds are your preneed provider has come up with some creative solutions for helping your counselors continue to serve families during this time. If they haven't already, they likely will be recommending solutions like Facetime, Skype or Zoom to hold virtual arrangements with your families. They are also likely to suggest solutions like DocuSign or other eSign vendors to help you complete the goods and services and enrollment forms digitally.

These are all great solutions for serving your families during this time of crisis. But what happens when things return to normal, whatever that may look like? Will these creative solutions continue to meet the new expectations of your families? Do they amplify your counselor's efforts, or just help them get by? And how do they serve your at-need families?

When you are deciding on how to best serve your families in the short term, consider how your decision will impact your future operations. Has your solution been proven to work? Does it serve both at-need and preneed families?

What about families who aren't ready to sit down and talk face to face? What about the families who want to self-serve or who want to arrange at 2 a.m.? Some funeral providers are concerned about allowing families to arrange on their own without guidance from a funeral director or preneed counselor. But think back to your last big purchase. Maybe it was a car, or even a house. Did you wait for someone to present you with all the options, or did you do some research on your own? If you're like most, you probably did some research on your own. Forbes reports that 92% of Baby Boomers shop for goods and services online. Wouldn't it make sense that they might want to plan with you online as well? Especially now, when many are told to shelter in place to protect themselves and their loved ones.

I have certainly found that to be true in my time at

A photograph of a middle-aged man with a grey beard and mustache, wearing a plaid shirt, smiling while looking at a smartphone. A laptop is partially visible in the foreground.

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eFuneral. Our experience has shown that, when developed and deployed as a thoughtful extension of a strong, established funeral business, consumer-driven, online funeral sales can and do succeed in extending market share and maximizing efficiency. Consumers do, in fact, want to view, select and purchase their funeral plans online, and they're happy to drive that process on their own.

The key to success with consumer-driven sales is to ensure that the online planning experience is truly an extension of your established brand. The goal of ecommerce is to open another door for sales to come through. If the experience and the services of the online business is different from the experience in store, there is a disconnect for consumers.

If your preference during this crisis is to offer consumers a way to plan and fund their funerals online, you need a thoughtfully designed, branded process that gets as close as possible to the experience you would provide if you were sitting at their dining room table, meeting face to face.

Again, who you choose to partner with to build such a tool matters. Many providers will only take consumers part of the way – allowing them to select goods and services without facilitating the funeral sale. Or they will only serve part of your market, either at-need or preneed. At times like these, that is worse than unhelpful – it creates frustration on behalf of the consumer and relies on in-person follow up to complete paperwork and collect signatures.

Better to find a partner who can facilitate the process end-to-end, in partnership with you and your staff. Not only will a consumer-driven sales experience help you and your firm connect to your families, it will also show how responsive and adaptive you are to their needs by meeting them where they're at.

One Final Note

As you map out plans to connect with your families while social distancing, remember that these are unprecedented times with significant culture shifts occurring daily – if not hourly. It's okay to call a spade a spade and acknowledge that this is not business as usual for your firm. But, I think it's also helpful to remember that the demand for funeral planning is likely higher than usual right now.

In the months following the 9/11 terrorist attack, preneed providers across the country experienced a surge in policy sales. Americans collectively experienced an unprecedented amount of grief, fear, uncertainty and powerlessness, and we responded by regaining control wherever we could. For many, that meant planning ahead to ensure our families would be relieved of the financial and emotional burdens that too often follow the loss of a loved one.

While we're experiencing something very different today, that collective grief and fear is the same. And like they did in 2001, older adults are confronting their own mortality in unprecedented ways.

At eFuneral, we saw a 197% increase in arrangements in March 2020, compared to the prior month. Clearly, there's an increased demand for funeral planning. It's critical for funeral providers to step up with solutions that meet that need, offering a way for families to plan and fund their funerals – whether on their own or alongside your funeral directors and preneed counselors.

eFuneral ensures you leave your loved ones with the gift of knowing they've fulfilled your final wishes. Connect with a funeral services provider in your area to take care of these important decisions.

Planning for the End

It's natural to have questions or be uneasy about considering your own or a loved one's death. Our educational blog provides insightful information on considerations, decisions and actions that will help you and your loved ones navigate this process.

Luke Frieberg is President of eFuneral Solutions, LLC, a breakout digital solutions company that helps funeral homes maximize market share through optimized online sales. Prior to joining eFuneral, Luke spent almost a decade in various roles with Principal Financial Group, a Fortune 500 insurance and financial services company.

He is a graduate of Drake University where he earned his Bachelor's and MBA.



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The Balance and Value of Your Marketing & Sales Reps

by Ed Horn, Esq., Director of Sales, Marketing and Community Services, St. Michael's Cemetery, East Elmhurst, NY

I have been the Director of Sales, Marketing and Community Relations for nearly two decades at St. Michael's, a religious cemetery open to all faiths located in the most diverse County of the United States. It was my determination to assemble a sales force that was respectful of the families who relied upon the Cemetery for at-need and pre-need purchases. Their devotion to the individual and family would determine not only the future of St. Michael's but of the economic future of the sales counselor.

Having set the bar for applicants, those who were hired did in fact represent diversity of the City of New York. I often state the only way I could have an opening to replace one of the reps would be by tragedy. After 18 plus years of service no one is leaving voluntarily.

St. Michael's has a registered lead system by which the sales rep can protect the lead without time limitation. This has assured that connections are made which constantly expand like a spider's web. Recommendations from a family member ripples outwards resulting in sales to others wherein the connections back to the Cemetery and the sales rep would otherwise be tenuous. We have had sales to registered leads that date back over a decade and a half. The sales reps are commissioned based. They receive no salary and depend upon sales to fund their lives. The reputation they earn by working with families insures their continued success and thereby that of the institution.

My position requires active advertising, direct mailings and most importantly community participation and events. St. Michael's is the only private firm that has constructed monuments to all First Responders of September 11th. The funds needed to accomplish the creation of the monuments were raised through the community. The community was informed and reached by joining with local groups and Boards of Directors. The multiplying effect of doing so has seen that St. Michael's is not viewed as a warehouse of the past but as an active participant in the lives of everyday citizens.

As a two time Board member of the ICCFA and of the Government & Legal Affairs Community I have made many friends from across the nation. As a Director of Sales many conversations turn to the friction between Administration and Sales. I am always amazed that as each side depends upon the other that there should be friction at all.

Regardless of the rationale for restricting the income of a sales rep the causes can be easily realized. If the cost of goods is appropriate then what a sales rep makes is inconsequential. If the balance is out of whack then Administration would have the responsibility for rebalancing the rate of commissions paid.

If the cost of goods is in balance the only other basis for affecting the earnings of a sales rep, is anger or jealousy. We are human and it is not unreasonable to consider that an Administrator would feel threatened by an employee earning more than the superior.

This conflict exists in most businesses that rely upon commission sales reps. Suddenly territories are downsized or shifted. Commission rates are reduced. Client bases are altered. Additional reps are hired.

I interviewed once at a prominent cemetery to restructure the sales force. The requirement was to hire an additional 7 sales reps to the original staff. After 6 months it was expected I would then fire most of the sales force leaving behind a core of the most successful reps. My refusal to subscribe to the plan disqualified me as I insisted hiring the right people would be a far better solution than their proposal.

I have recently encountered a General Manager who over the years had diminished the yearend bonus to the best producing sales rep. At one time the high end sales rep would receive a weekend in the City with tickets to a Broadway Show. That was constantly reduced to \$500 to the winner. With gross sales in the millions the General Manager has concluded that the \$500 acknowledgment would no longer be rewarded. After

all, the top sales rep was making so much that it would be unconscionable for the rep to receive more.

Fortunately I know the owner of a company who every year rewards his top sales rep by hosting him at an expensive City restaurant, paying for a week long Caribbean holiday and a toast stating, "Next year I hope you earn more than this year!" Sales success keeps his firm thriving and his sales reps are his backbone.

Ed Horn is Director of Sales, Marketing & Community Relations at St. Michael's Cemetery for 20 years, ICCFA Board Member serving two terms, active member of the ICCFFA Government & Legal Affairs Committee,

winner of the KIP Award, placed into the Congressional Record, recipient of many community awards, led and created the only place in the USA where monuments to all First Responders of the September 11th, member of several local Community Boards, Hon. Discharge USMC and active Attorney.



EXECUTIVE LEADERSHIP CONFERENCE (EXLS)

Event Details

Date: September 15, 2020 8:00 am – 17, 2020 5:00 pm

Categories: Conference

Tags: ICCFA

September 15 – 17, 2020
Mountain Shadows Hotel
5445 E Lincoln Dr
Paradise Valley, AZ

For more information, please visit <https://iccfa.com/fall/>.

ICCFA UNIVERSITY

As of now, the 2020 ICCFA University is still scheduled to take place on July 17-22 at the Emory Conference Center Hotel. We are monitoring the situation, so please check back for updates.

This five-day program is designed to offer intensive instruction and networking opportunities in a college-campus setting. You can attend for just one or two years, or you may go on to complete four years and become an "ICCFAU graduate."

Hotel Accommodations

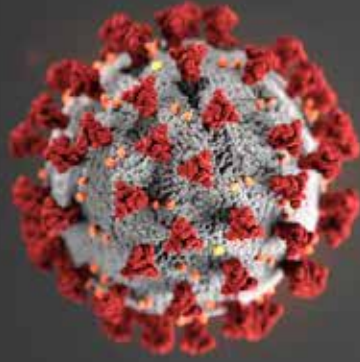
The ICCFA has obtained a room block at the **Emory Conference Center Hotel.**

1615 Clifton Road NE Atlanta, Georgia 30329

Phone: 404.712.6000

Room Rate: \$165 per night PLUS TAX

<https://www.emoryconferencecenter.com/>



How the Crisis Will Shape Us

What COVID-19 reveals about leadership and managing change

by Tyler Anderson

2020 was supposed to be different. Businesses of every size had projections, plans, KPIs—and then everything changed. With lightning speed, COVID-19 upended expectations and transformed all of our lives.

For funeral homes, this meant limiting services and taking drastic precautions to guarantee the health and safety of families and staff. Such extraordinary challenges and pressures have seemed to compress time, making it feel as if decades have passed over the course of a single day.

Yet in forcing everyone to adapt so quickly, today's challenges also provide profound lessons for leaders.

Lesson 1: Take action, fast! But make it meaningful

Making decisions on the fly and acting without a clear plan is going to be inevitable in a crisis. No one could have predicted how rapidly things would change because of COVID-19. Still, how do you get back on the right track quickly?

Teamwork. Many hands are needed in a crisis to handle specific problems and make moment-to-moment decisions. But this takes focus and discipline. An agile team should be small, and it should be composed of the right blend of stakeholders and leaders. Its scope should be narrow, but it should effectively communicate with the other teams and be overseen by a team that is focused on the bigger picture.

In other words, it's going to involve a lot of moving parts.

Supporting funeral homes and families

At Precoa, our first thought in this crisis was for our partners. Knowing how preneed appointments would be impacted and how this would affect funeral homes,

advance funeral planners, and families, we created eleven response teams. They focused on everything from field operations and lead generation to new processes and finances.

Working quickly, these teams devised effective solutions, but the secret to their success is not simply due to their ability to think strategically or stay organized. Instead, it is due to their shared purpose. Crises unite people around a common cause, and in this case that cause is helping funeral homes. A leader's role is to remind everyone about why this matters.

Lesson 2: Pivot, adapt, and collaborate

There is nothing scarier than leading a team through chaos and uncertainty. You will face constraints, many of which will be challenging. Yet as entrepreneurs, adventurers, and artists have long known, constraints also lead to creativity.

We've seen such creativity at work most recently in the production of personal protective equipment for medical workers. 3M, GE, and American automakers like Ford and Tesla have rapidly ramped up production, discovering innovative solutions along the way to problems that they never imagined they would be solving.

As you can probably already guess, the scale of experimentation has been immense. Ford's partnership with 3M involved creating new designs using parts and manufacturing processes from both companies. In practice, this had to be messy. How else could you land on the idea of making a respirator with a HEPA air filter and an F-150 seat cooler fan?

Being well-prepared for a test

The key to their success was this: as at many of today's

most successful businesses, experimentation had long been woven into the fabric of their cultures. Having the systems in place to prototype, iterate, and test new ideas, they could adapt quickly to the new challenges they faced in the crisis.

But even with these systems in place, mistakes will still happen. Experiments will fail. Moving forward may at times seem like a huge risk. But the more dangerous path to take is to do nothing at all.

It was exactly this dilemma that we faced at Precoa. Yet what aided our decision was our ingrained practice of experimentation and testing. Prototyping and testing on a mass scale is at the foundation of our preneed lead generation programs like direct mail.

But it has also been at the heart of our customer experience and appointment setting strategies. During the first ten days of the crisis, we prototyped a brand new appointment type to connect with families remotely: the phone consultation appointment.

Getting this ready to roll out meant creating a new script for our Funeral Planning Center to set these new appointments, as well as redesigned training and support for our advance funeral planners. It also meant creating a new digital presentation platform so that advance funeral planners could seamlessly guide families through their options.

We're still learning. A lot. But each day brings with it new insights, which serve to help us adjust and improve. What makes it so worthwhile are the families scheduling appointments who express gratitude for how we've reached out and given them a chance to preplan.

Lesson 3: Remember what matters most

The explorer Ernest Shackleton, prime minister Winston Churchill, General Dwight D. Eisenhower—all of these leaders were exceptional because of their courage. More than that, they knew how to inspire people to act.

But how did they do this?

In the case of Winston Churchill, leading through a crisis meant giving the entire nation of Great Britain a shared sense of purpose. In his most historic speech, he ended by projecting 1,000 years into the future, where

people might still say, "This was their finest hour." By rallying the country around a common cause, he gave them optimism, hope, and stability.

Will this generation's funeral professionals look back on this time as one of their finest hours? That depends upon so many factors, yet no group of people is better acquainted with helping others navigate turmoil and change.

The kindness and compassion you draw from each day enriches people's lives, and these qualities are at the core of great leaders. Reminding yourself of how much your work matters will help at a time when families need you more than ever.

A clear purpose will also ground you, allowing you to be a stabilizing force in your organization so that you can reassure others and deal with difficult decisions openly.

Working together to help families

This is all to say that what matters most right now are people. Behind all of the experiments and rapid innovations Precoa has been conducting over the past month, guess what you'll find? People. These are people who care about one another, who care about the families they're connecting with, and who also care about you and your funeral home.

We want to see you succeed.

This organization was founded with the purpose of enriching life through meaningful connection. We recognize the importance of crafting an intentional plan for healing and the power of funeral service, which is what led us to develop a complete preneed program to support our funeral home partners.

Now that these same funeral homes face a crisis, we are working tirelessly to relieve their burden. We know how important preneed has been to their business, both as a source of growth and as a way to connect with more families. Even more, we care about the relationships we've developed with each of them. Supporting them and serving the families in their communities is what makes our work meaningful.

Conclusion

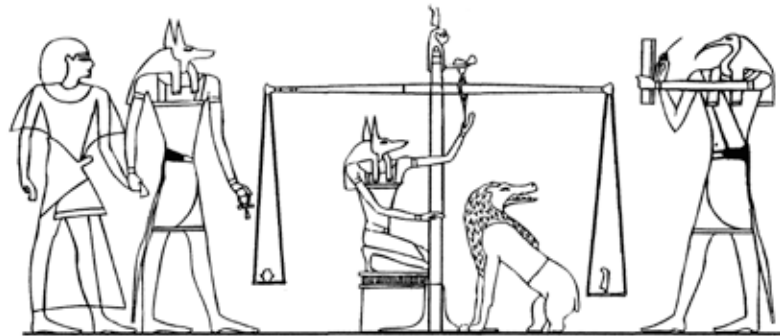
The stakes right now are incredibly high. Leading a company through this crisis will test the strength and

adaptability of your organization, and it will require great reserves of courage and compassion. The good news is that funeral professionals already possess ample amounts of both. The bad news is that many companies will struggle to survive.

To weather this storm, leaders need to act quickly, and experimentation is needed. There will be failures and setbacks, but you will also learn and grow in unexpected and innovative new ways. Above all, what's needed is a clear purpose. When this purpose guides every action, you will continue to serve as a source of reassurance and stability to your people, your business partners, and your community.

Born and raised in the funeral profession, Tyler grew up with a personal appreciation for the importance of ceremony and ritual. His grandfather started his first funeral home in 1944 and the Anderson family continues

to operate firms in the state of Ohio today. Tyler began his preneed career as an advance planner, then regional sales manager with The Outlook Group, which his father, Charles, founded in 1985. Later, as CEO and President (2010-2016), Tyler helped Outlook Group become one of the nation's top preneed companies. His unwavering passion to help more families experience a meaningful service fueled his decision to unite with Precoa in 2017. Today, Tyler helps to share our vision nationwide through the connections he builds with funeral homes and professional peers.



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It's all about relationships - From the moment a family contacts you until well after the funeral, you are attuned to their needs and do everything within your power to make things as easy as possible. And you deserve the same treatment from the companies you do business with. Columbian Financial Group understands this and excels at taking care of our Funeral Home clients the way they take care of families. Our dedication to our customers has helped make us one of the top preneed providers in the country.



Keeping it Simple - We understand that for Funeral Directors, life insurance is a tool, not a career. A preneed life insurance company that understands this and provides maximum support with a minimum of red tape allows you to focus on what's important to you. Our simple applications take only a few moments to complete, and can be submitted by mail, fax, or secure upload. Most applications are processed within 48 hours of receipt. Claims are initiated with a phone call.

Product Variety and Flexibility - Columbian offers Single Pay plans, Multi-Pay plans and an annuity product to provide the flexibility your families need when funding their prearrangement with life insurance.

- Our three Single Pay plans are guaranteed issue with no health questions asked. The convenient Additional Deposit option allows families to add funding after the policy is issued. Single Pay coverage is available for ages 0 through 99.
- Multi-Pay plans are available with payment periods of 3, 5, 7 or 10 years and include an early payoff option in the first two years. Multi-Pay coverage is available for ages 0 through 84.
- The Flexible Premium Deferred Annuity is available with a low \$100 minimum initial payment and there are no health questions. Additional payments of as little as \$50 may be made after issue. Interest accumulation is guaranteed. The annuity is available for ages 0 through 115.

Personal Support and Service - Columbian is a nationwide carrier focused on providing the local support you need. Our Regional Sales Directors and dedicated Preneed Team are committed to serving our Funeral Home clients with the same quality, personal service that you give to your families. Call one of our Southern Regional Sales Directors today to see what Columbian can do for you!

- Troy Matthews – Florida, Kentucky, North Carolina, Tennessee: 252-532-4629
- Tony Spell – Georgia & South Carolina: 843-412-6433

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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This refers to Policy/Certificate Form Nos. 1F113-CL, 1F124-CL, 1F125-CL, 1F126-CL, 9F101-CL, 9F111-CL, 9F112-CL, 9F113-CL and 5F115-CL or state variation. Product specifications and availability may vary by state.

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.

Columbian Life is an example of innovation that helps recognize the need for donation while helping funeral professionals enhance their reputations in the community. For more information on how Columbian can help you and your community image, contact one of our Regional Sales Directors:

- Troy Matthews (252) 532-4629 – FL, KY, NC & TN
- Tony Spell (843) 412-6433 - GA & SC

Contact **www.donatelife.net** for more information about becoming an organ donor or their special services to honor families.

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Troy Matthews, CPC
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South Carolina FDA Holds 33rd Annual Mid Winter Conference & Expo “Putting Families First”

The South Carolina Funeral Directors Association recently held their annual Expo and Conference which featured 6 CEU hours and an overflow number of exhibitors, as additional booths had to be set up in the lobby area outside the convention doors. Over 350 funeral directors, suppliers and guests attended the 3-day event which was held at the Columbia Metropolitan Convention Center and Columbia Hilton Hotel, Columbia, South Carolina. SCFDA, President, Brad Evans, put together a very informative and productive program for all in attendance during the convention.

The event schedule featured an “Early Attendee” day long “NFDA Certified Crematory Operator Program” from NFDA’s V.P. of Cremation Services, Mike Nicodemus, CFSP, and included 7 CEU’s for those in attendance. Following the CCO Program, registration was open as well as the Grand Opening of the Expo Hall and exhibitors reception. The evening was highlighted by the ever popular restaurants around the “Train Depot” area of Downtown Columbia and concluded with festive “Karaoke Night” at the Liberty Tap Room. The Educational Program opened the next morning with Mike Nicodemus presenting “Communication Skills for Connecting with Cremation Families,” The program focused on how to change the current climate of owners and managers of funeral homes, and how they become more engaged in their employee’s success and positive attitudes through mentoring and coaching.

Following a sponsored break, the late morning session featured John McQueen, CFSP, and V.P. Customer Experience for Foundation Partners Group, as he presented, “The Customer ME! Mindset.” Mr. McQueen gave insight on how to differentiate yourself from others in exceeding the expectations from your families, and in return, creating increased referrals, enhanced revenues to your company, and ultimately more money in your pocket. The afternoon was dedicated to a buffet lunch and visiting with suppliers in the Exhibit Hall and viewing the latest products and services in the funeral, cremation and cemetery professions. The evening was highlighted by the annual Legislative Reception at the The Palmetto

Club, where members could socialize and connect with their State Senators and members from the House of Representatives. The final day of the Convention opened with the final hours of visiting with suppliers and vendors at the Expo in the Convention Center. Upon the closing of the exhibits, the late morning Educational Session included Rena’ R. Geiger, DHEC, and Field Consultant Program Coordinator for SC Dept. of Health and Environmental Control Office and Office of Public Health Statistics. Ms. Geiger discussed the latest updates and procedures in regards to reviewing the current process to the electronic death registration system (WebDeath).

The convention concluded with a final presentation from Greg Cannon, CFSP, CPC, CCO; and Co owner & CEO of Cannon-Cleveland Funeral Directors, as his presentation was entitled, “Enhance Your Name Brand Awareness & Community Referrals.” Mr. Cannon has successfully integrated his funeral home staff and name in to his community in a very non-threatening and most useful way. He has employed very creative, successful programs that have increased his business and added to the bottom line, and more importantly, with very little or no cost involved.

SCFDA has already confirmed next year’s 34th Annual Mid Winter Expo, so “Save the Date” for February 3-5, 2021, once again, at the Columbia Convention Center and Downtown Columbia Hilton.



SCFDA staff and officers at beginning of the Reception (L-R) Lance Wimberly; William Lynch; Homer Elwood; Jason Pierce; Brad Evans; Rion Rampey; DeWayne Josey and Barry Watson



Younger generation of the McDougald Family (L-R) Doug McDougald IV and Doug McDougald III



Sponsors, Atlantic Coast Life (L-R) Mark Vaughn, Erika Spear, Charles Sanders and Tom Holland



John McQueen hanging out with Patty Hutcheson during the exhibits at the APSFP booth



Socializing during The Legislative Reception with Jennifer Kaset, Jerry Small and Ann Vetter



(L-R) Patrick Campbell, Amanda Moss and Brad Evans enjoying some networking time



Longtime funeral director and former owner, until his retirement in 1999, William "Bill" Shives with SCFDA Past President (2012-13) Chris Robinson


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American Enterprise Group/Great Western Announces New Hires

American Enterprise Group (AEG) is pleased to announce the hiring of three Regional Sales Managers, all of whom will be responsible for managing relationships with funeral homes and generating sales growth for AEG's Preneed business under the Great Western Insurance Company brand. These new hires include:

- Michael Hartman (Florida, Georgia, Louisiana, Mississippi and Alabama markets)
- Rebekah Manofsky (Indiana and Ohio markets)
- Allen Whitmer (Oklahoma and Texas markets)


For more information on each of these individuals, please see the attached releases and/or contact: Debbie DeCamp, VP of Corporate Marketing and Communications, at debbie.decamp@americanenterprise.com or 515-695-2017.





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 or email admissions@guptoncollege.edu.**




JOHN A. GUPTON

COLLEGE


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Homesteaders Pledges \$100,000 to Funeral Service Foundation Covid-19 Crisis Response Fund

West Des Moines, Iowa — Homesteaders Life Company, a national leader in preneed funeral funding, is joining the recently-announced fundraising effort by the Funeral Service Foundation to provide much-needed emergency assistance and grief support to funeral providers and families impacted by the Coronavirus pandemic.

Homesteaders has committed up to \$100,000 in matching funds for the Foundation's Covid-19 Crisis Response Fund, which will help funeral service professionals and organizations in communities that are disproportionately impacted by this global health crisis.

"The Foundation's Board of Trustees launched this fund with the understanding that funeral service is already responding to the crisis in a big way and will need tremendous support to continue to do so effectively," said Foundation Chair Anthony Guerra of Guerra & Gutierrez Mortuaries in Los Angeles. "Homesteaders has been a huge supporter of the Foundation for years, and this matching donation is a significant boost for our Covid-19 Crisis Response Fund. We hope this inspires funeral directors everywhere to give what they can, so our profession can rise to the unprecedented loss of life resulting from the Coronavirus pandemic."

The fund will provide grants for immediate needs within funeral service including emergency response to significant loss of life; grants to organizations providing services and resources to families with unresolved and complicated grief due to loss during this crisis; and grants for other important needs as funeral providers continue to serve families during this rapidly evolving crisis.*

"We're hearing firsthand about the efforts funeral directors are making to prepare and serve during this rapidly evolving crisis," said Kim Medici Shelquist, Homesteaders Senior VP-Planning and Development and Foundation Board Trustee. "Homesteaders is pleased to support the Foundation while helping raise money to support funeral providers and families across the U.S. as they navigate this national emergency."

Homesteaders and the Foundation are counting on the funeral service community to respond generously and



help at this unprecedented time of need and uncertainty. One-time or monthly gifts to the Funeral Service Foundation's Covid-19 Crisis Response Fund can be made online at funeralservicefoundation.org. Those interested in supporting the fund may also send checks, made payable to the Funeral Service Foundation, to the FSF Covid-19 Crisis Response Fund, 13625 Bishop's Drive, Brookfield, WI 53005, or donate over the phone by calling 262-814-1549.

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Executive new hires and promotion announced at National Guardian Life Insurance Company

National Guardian Life Insurance Company (NGL) is pleased to announce it hired two new executives, Marita LaChapell and Tim Schaefer and promoted Jessica Grann.

Jessica Grann, former Assistant Vice President and Director of Corporate Communications, has been promoted and is leading a new function as Chief of Staff and Vice President of Brand and Corporate Communications. Grann joined NGL in 2004 and has led the marketing communications team and managed all aspects of the NGL brand. She has more than 20 years of broad marketing experience encompassing strategic planning, creative design, media planning and purchasing, direct marketing, public relations and sales promotions.

Marita LaChapell joined NGL in the newly created position of Vice President of Internal Consulting. As a CPA, LaChapell has a background and expertise

in financial management across a wide variety of industries. In addition, during her 30-year career she broadened her leadership footprint by designing and implementing enterprise/information systems, compensation strategies, advising clients regarding their personal financial planning, growing advisory sales teams and driving organizational change through continuous improvement, Lean, Six Sigma and Operational Excellence programs.

Tim Schaefer joins NGL in the new role of Senior Vice President & Chief Digital Officer. In his career, he has been a transformative leader in building and leading large, complex organizations spanning operations, technology, digital, marketing and analytics.



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