



Southern

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MAGAZINE

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November/December 2021

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Season's Greetings! & Vault and Outer Container

A Different Holiday Season - 10 Things to Be Thankful
for by John Yopp

Wilbert Vaults Meaningful Tributes Since 1970 by
Terry Whitlock

Wilbert Acquires Continental Casket Company
Creating Connection with Urn Crowne Vault by
Joanna Reichert

Why Does the Appearance of a Burial Vault Matter by
Jill Darby

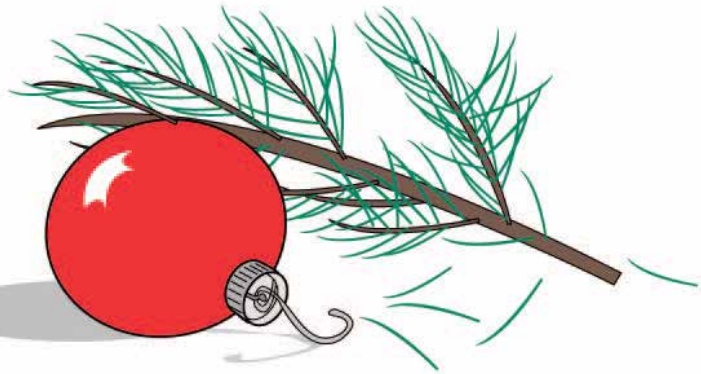
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Starmark's Artisan Vista Container Certified by
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by Welton Hong

The Blessings and the Curses of Being a Funeral Director
by Todd Van Beck



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"Winter is an etching, Spring a watercolor, Summer an oil painting, and Autumn a mosaic of them all."
Stanley Horowitz



November/December 2021

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with a Southern Accent Since 1919

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notes from the editor

A Different Kind of Holiday Season – 10 Things to Be Thankful for in 2021

by John Yopp

The Holiday Season this year will undoubtedly be a bit different from years past. Quarantines and lockdowns will interfere with many holiday festivities. Likewise, experts advising against travel and crowded grocery stores will be enough for most of us to stay home. Without the opportunity to enjoy large gatherings of friends and family to offer thanks, things just won't be the same. But that doesn't necessarily mean we don't have many things to be thankful for. Even amidst the challenges 2020 and 2021 has brought, there are still a number of things for which we can express gratitude.

Naturally, everyone has their own unique struggles and challenges. Some are being affected by COVID hardships than others. But this time of year offers a chance to reflect and think about the positive things in our life. Though the Holiday Season pre COVID is a little different, it doesn't mean we shouldn't express thanks for the good things in our lives. Rather than dwell on what we're missing, consider what new opportunities this unusual year has introduced. With this in mind, these are many things to be thankful for in 2021. The following are just a few you might consider as you celebrate the Holiday Season.

1. Your Family – Perhaps, this is not one of those things to be thankful for that is much different than normal. But with lockdowns, many of us have spent more time with our closest family members. In the process, we have become even closer and can appreciate them even more. This is especially true during a pandemic. Therefore, Thanksgiving this year should definitely include some special thoughts about those you love the most.

2. Communication Technologies – Of course, not everyone in your family lives in your household. Many live far away, and in the absence of travel, the oppor-

tunities to visit one another has been reduced. For this reason, one of the things to be thankful for is advances in communication technologies. Not only has Zoom, Windows Teams, and other platforms allowed us to visit each other virtually. They have also enabled telemedicine, remote work, and virtual happy hours!

3. Close Friends – Even if you've leaned on your friends via social media and the Internet, they've likely been a godsend this year. Being able to express your frustrations, worries, and struggles with someone you trust is a valuable thing. Thus, this Holiday Season should certainly honor those true friends in whom you confide the most. These are things to be thankful for all the time, but especially in 2021.

4. Healthcare Workers – This year should definitely include gratitude for all those involved in healthcare. Their world has been turned upside down like the rest of us. But they have been on the front lines and had to place themselves at risk repeatedly. For COVID-19 testers to physicians and nurses, these brave individuals deserve our utmost thanks and appreciation.

5. Self-Exploration Opportunities – With many restaurants, gyms and pubs closed much of the year, all of us have had more time on our hands. This time has allowed many of us to become more self-reflective and to reassess our own priorities. Likewise, many have explore self-improvement through new hobbies and skills. In normal times, life is often to hectic to indulge in these types of activities. But this hasn't been the case this year. This extra time for self-exploration might be one of most unique things to be thankful for in 2021.

6. The Beauty of Nature – In addition to self-exploration, many of us have explored nature once again in

2021. The open, fresh air not only offered a safe activity, but it also was liberating. Nature provided an escape from the house and an opportunity to stretch your legs. And in the process, you may have realized just how beautiful the outdoors can be. The opportunity to come to this realization again might also be something to consider during Thanksgiving this year.

7. Resilience and a Capacity to Change – No matter your situation, this past year has been filled with struggles. Some became acutely ill, some unemployed, and some had other challenges as a result of COVID. Regardless, this year has taught all of us that we have an incredible capacity and resilience and change. This is certainly one of the things to be thankful for this year. It is this aspect of the human spirit that lets us know we will persevere and see better times.

8. Skipping That Commute – For millions who are now working from home, it's great to skip rush hour commutes every day. There may be some difficulties adjusting to your work-at-home life, but skipping the traffic isn't one of them. Though it's a small thing, this is one of the things to be thankful for, especially for the long commuters.

9. Our Furry Friends – Not only have we gotten to know our family members better, but we've also become more attached to our pets. They might have been confused at first when we all began spending so much time at home. But they soon realized they would be receiving much more attention. And in the process, we enjoyed them being around too. Thus, this year should recognize our pets and be happy they can't get COVID as well.

10. Life's Basic Essentials – Finally, the Holiday Season this year should recognize just how important life's basic necessities and pleasures are. The pandemic has taught us that nothing can be taken for granted, including our health. Having a place to live, an income, and loving support can be added to that list. More than any-

thing, these are the things to be thankful for in 2021, if we're lucky enough to have them. There are plenty of things to be thankful for this Holiday Season – whether it be relationships, achievements, health or experiences.

Gratitude Is Good for the Soul

When we invite gratitude into our life, we broaden our perspective of what matters most. Rather than focusing on what we've lost, we appreciate what we do have. This, in turn, allows us to be humble and empathize with others and their situations. Though 2021 is unquestionably a very challenging year, there's still plenty of things to be thankful for. Yes, Thanksgiving this year will be different. But the spirit of the Holiday Season can certainly be the same.

Wishing you Happy Holidays and a Wonderful New Year....Best wishes from the staff at Southern Funeral Director Magazine!



Wilbert Triune Burial Vaults

Meaningful Tributes Since 1970

by Terry Whitlock

A grieving family seeks a meaningful tribute when making the necessary funeral arrangements for a loved one. With over 100 years of experience, Wilbert Funeral Services understands both the grief and the significant role of family and assists in providing such a meaningful tribute. Although Wilbert is proud of its entire extensive line of funeral products, the Triune® Vault series, first developed in 1970 and cosmetically enhanced in 1985, has become the gold standard in the funeral industry.

Triune vaults (triune meaning three in one) are made of three materials: high-strength concrete, stainless steel, and super high-impact plastic. Together they form a durable inner protection and reinforcement that gives the casket long-lasting protection against soil contaminants and heavy cemetery equipment like maintenance vehicles and backhoes. The popularity of the Triune vault model tells the story. Since its inception 51 years ago, Wilbert now offers three uniquely distinctive Triune models.

The Stainless Steel model is the oldest and most popular of the Triune vaults. The cover and base are double reinforced with durable and extremely strong stainless steel and is highly resistant to corrosion and other elements. The vault comes with a beautiful stainless steel carapace and a defensive coating that adds to the protection.

With femininity in mind, the Cameo Rose® model in-

cludes all the features of the Stainless Steel, but is inspired by and for women, and is beautifully adorned with a soft white finish and is accented in pink with a sculpted pink rose.

As part of Wilbert's continual commitment to community, the company introduced the Veteran Triune® in 1999. In early 2000 Wilbert entered into an agreement with the American Battles Monument Commission and was proud to be named the exclusive burial and urn company for the World War II Memorial in Washington, D.C. The Veteran Triune is adorned with a branch-specific military emblem and a customized U.S. flag nameplate. Since its introduction to the market, the Veteran Triune has been seen by hundreds of thousands of people who attend and pay tribute at military and graveside services for fallen servicemembers. The popularity of this special Veteran vault has been tremendous.

More than anything, Wilbert's reputation for details is second to none, and at the center of this is Wilbert's personalization. Select Wilbert burial vaults can be personalized in multiple ways with words, symbols, and images that speak of a singular spirit. Many families choose personal photographs that can also be applied to the cover of a vault. The personalized vault cover is then displayed at the graveside and becomes a meaningful part of the final tribute to a loved one.

The Wilbert Treasured Tribute™ personalization



beautifully adds color, depth, and heart-stirring grace to the covers of the Triune series vaults. When blended onto the carapace, each scene creates the illusion of being printed directly on the cover with subtly varying effects. With sixty unique covers that offer a wide variety of personal vocations, interests, and hobbies, families are sure to find a printed cover suitable for their loved one.

The Treasured Tribute™ Custom Series Prints can offer a family the ultimate in capturing and displaying the essence of their loved one. Photographs are chosen by the family from their collections for the creation of a one-of-a-kind collage. The unique, personalized image is then applied to the cover of the vault for display at the graveside service.

Wilbert's exclusive Life's Reflections® series allows a family to incorporate meaningful words and an image upon the Triune burial vault carapace with a state-of-the-art vinyl adhesive process, resulting in an understated yet dignified tribute. Families can choose from images which reflect the spirit and unique personality of their loved one. In addition to the choice of vinyl, a family can also personalize a Triune vault with bronze, copper, or stainless steel emblems adding beautiful stature and symbolism.

The Wilbert Canvas™ carapace provides a smooth white surface for friends and family to leave personalized notes and leave a parting thought in honor of their loved one. This writing activity allows for a hands-on ceremony that has often been described as a deeply personal event which allows for expressions of love and memories, assisting with the healing process for others.



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The Wilbert Forever program gives a grieving family the opportunity to create a deeply meaningful experience for all those gathered to commemorate the life of a loved one at the graveside service. A wide selection of image options is available and can be affixed atop the carapace. The very heart of the program is Forever Keepsakes for attendees and are available in two themes: “Forever in Our Hearts” and “Forever in God’s Care.” Each theme can be customized with the choice of two photographs and the name of the loved one.

Since instituting the Commemorating First Responders® program in 2012, Wilbert and their licensees have honored over 1,200 first responders who have paid the supreme sacrifice and died while performing in the line of duty. Families of the brave firefighters, law enforcement officers, and emergency medical personnel who die while performing their jobs are given a tribute worthy of their valor and as a means for survivors to show their appreciation.

At no charge to the family of the first responder, Wilbert donates a Stainless Steel Triune® burial vault for traditional burial. (Similarly, Wilbert also donates the same when cremation is selected, in which Wilbert provides a burial urn and a Stainless Steel Triune urn vault.) These generous donations provide direct relief to the families of fallen first responders who have been confronted with the tragic loss of a loved one. Each burial vault or urn vault is customized with a Wilbert Treasured Tribute print depicting the hero’s vocation or a Treasured Tribute Custom Series print that is personalized with photographs.

As a final tribute, a WilbertWay® graveside service is provided at no charge to the family and if permitted by the selected cemetery. A WilbertWay service includes displaying the personalized vault cover carapace at the gravesite and provides the lowering of the vault in a solemn and dignified manner.

Of course, at the core of it all is Wilbert’s unfailing dedication to integrity, commitment, innovation, teamwork, and excellence in all they do. From the front-line customer service representatives who set up and even lower the vaults to the dedicated sales team who make sure the services run smoothly, Wilbert makes sure everything is in place and is working as it should. Wilbert’s sole focus is serving families and helping them to commemorate life with respect. Meaningful tributes, indeed.



Terry Whitlock is the Senior Vice President – Licensee Products & Services and Corporate Secretary for Wilbert Funeral Services, Inc. He joined Wilbert Funeral Services, Inc. in 1985 as Assistant Controller, served as Controller from 1989 through 2000, as Executive Vice President and Corporate Secretary from 2000 through 2011, and as Vice President – Licensee Relations & Corporate Secretary from 2011 thru 2019. Wilbert Funeral Services, Inc. is the largest manufacturer of burial vaults in North America and one of the top providers of cremation products. Whitlock is a founding member of the Wilbert Foundation, served as Treasurer & Secretary from 2002 through 2012, and continues to serve as Secretary and Trustee. The Wilbert Foundation is a charitable organization, 501c(3), which provides Pediatric Chaplains with resources to help children cope with the trauma of sickness, grief, and death. Whitlock earned a Bachelor of Science in Accounting from Illinois State University, is a member of the American Institute of Certified Public Accountants, and earned an MBA from Illinois Benedictine University.



INDUSTRY NEWS

Wilbert Funeral Services, Inc. Acquires Continental Casket Company

OVERLAND PARK, KS, October 15, 2021 – Wilbert Funeral Services, Inc. (“Wilbert”) is pleased to announce the acquisition of certain assets of the Continental Casket Company (“Continental”). Based in Watseka, Illinois, Continental is a regional distributor of metal and wood caskets with three warehouses serving funeral professionals in Illinois and areas of Indiana, Iowa, Kentucky, and Missouri. “This transaction supports Wilbert’s continued growth strategy and ongoing investment in complementary products and services benefiting funeral professionals and the families they serve,” stated Mark Bates, President & CEO of Wilbert. “Continental joins Astral Industries, Signet Supply, and Hoffman Burial Supplies which together represent Wilbert’s Casket Division, with further expansion expected.”

“We are excited to complete the acquisition and greatly appreciate the working relationship with Todd Harris and other members of the Continental team. Combining our operations yields a number of synergies for our company and ultimately the funeral professionals we serve,” said Don Robinson, President of Wilbert’s Casket Division.

“Continental is a great brand in the mid-west with a history of top quality caskets, unsurpassed customer service, and great value. Going forward, we are committed to enhancing these great characteristics for all of Continental’s customers.”

“We at Continental are pleased to execute this sale with Wilbert. We appreciate Wilbert’s commitment to the funeral industry and firmly believe their Casket Division is the best option for our customers,” stated Todd Harris. “We are committed to ensuring a seamless transition over the coming weeks.”

This transaction demonstrates Wilbert’s ongoing commitment to supporting and investing in the North American funeral industry. For more information, call (708) 865-1600.



About Wilbert Funeral Services, Inc.

Established in 1880, Wilbert Funeral Services, Inc. is a licensor of, and supplier to, independently owned concrete burial vault manufacturers that are licensed to manufacture Wilbert® brand burial vaults under an intellectual property license agreement including the sale of cremation products, vault forms, liners, and other related products to the licensees. The company sells popular funeral industry products directly to funeral home customers through its brands and vast manufacturing and distribution network. The unique wholly owned brands of Wilbert include Pierce, Astral, Signet Supply, Hoffman Burial Supply, Wilbert Memorials, and SI Precast. Through these combined brands Wilbert offers burial vaults, lawn crypts, cemetery services, urns, urn vaults, embalming chemicals, prep room supplies, a large variety of caskets, monuments, and an extensive offering of precast concrete products.

Wilbert also provides industry specific educational programs through its remote continuing education offering, WilbertEDU. Further educational involvement is provided by Wilbert’s sponsorship, support, and alignment with Pierce Mortuary Colleges, which rank as three of the top funeral service colleges in America. For more information about Wilbert Funeral Services, Inc., visit www.wilbert.com or call 913.345.2120.



Creating Connection with Urn Vaults

by Joanna Reichert, Creative Manager for Crowne Vault

Just 12 years after the full funeral procession of President Abraham Lincoln, the first “modern” cremation was captivating the press nationwide. Within the first American crematory built in a small town southwest of Pittsburgh by abolitionist physician Francis Julius LeMoyne for his own interment, this event featured his acquaintance Baron Joseph de Palm, who had a particular fear of being buried alive and hoped to be reincarnated. The cremation “moment” was so monumental that doctors and scientists from as far away as Brazil and Switzerland made the trip, as well as reporters from nearly every major publication in the country.

Despite the meteoric rise and normalcy of cremation today, in 1876 that certainly wasn’t the case. Strong Judeo-Christian interpretations firmly eschewed disposition that harmed the body, but Dr. LeMoyne - after seeing repeated sickness and ailments in his fellow citizens - became convinced that contaminants from buried bodies were making their way back to the populace via water runoff. This propelled him to study cremation methods in Europe, only to be rebuffed and petitioned against when he returned home with an offer to his city council to fund the crematory himself. Undaunted, he proceeded with creating the stout 2-room brick building on his land that still stands to this day - a testament, however small, to innovation and perseverance.

This story, in my opinion, serves perfectly as a historical AND present day business lesson: seek to resolve unrealized problems.

Because whether or not Dr. LeMoyne was correct in his medical assessment, the resulting industry from this early and fervent adoption is a solution that still comforts families today, and provides an economical and personalized answer in the face of one of the hardest questions any of us will experience: there’s been a death, so what do we do now?

The world in 2021 is smaller than ever before in the history of mankind. You can order a shirt instantaneously from India while sitting in your pajamas in Kansas City, and then join your Grand-Mère for tea

via video chat from her flat in Paris. The opportunities that abound from instant communication are endless as technology progresses . . . but what good is it if people still feel disconnected? If they sense the loss of community when major events occur . . . if the resulting isolation of living digitally feels overwhelming?

How can the death care industry, in particular those who work with cremated remains, compassionately address this pain point in the absence of the traditional funeral with a body present?

One solution to that unrealized problem: the creation of customizable cremation urn vaults, perfect for Celebration of Life ceremonies and the heartfelt and handwritten messages that people wish could live forever with their loved one.

The typical Celebration of Life ceremony has adapted many customs from casket funerals. A burial site is decorated with a table for memorabilia and display of the urn, and chairs are in place for family members and friends to gather and tell stories. The procession of family and friends makes their way to the site, led by an appointed person, such as a pastor or family member, carrying the urn in the vault. Portraits and favorite items are on display, and the guests can take turns standing by the urn vault to share memories. Drawings and messages are inscribed on the vault before burial.



Urn vaults are not new, of course, but for many families, this is their first experience with cremation and they have no traditions to rely on. We've heard nearly every reason that exists for the disinclination to use an urn vault: they're not necessary; we don't understand the purpose; they're too expensive; we just want to buy the urn.

It's easy enough to respond with beneficial facts - they're often necessary for the surrounding ground's integrity; their purpose is to keep your urn clean, dry and intact; compared to a full casket, they're quite budget-friendly; it's an easy purchase to keep as a memorial box if you decide to display the urn in your home with an option to bury at a later date.

However, facts aren't what win over hearts and minds.

What we've found is that people are longing for a much deeper connection with the tradition of cremation - to imbue this method with the same ceremony, love and attention to detail that has been part of the casket burial tradition for millennia.

The urn industry certainly rose to the challenge - gorgeous brass, marble, porcelain, and hardwoods that allow for craftsmanship and a personal touch, since the very beginning of commercial cremation. Later advances such as laser engraving opened the door to more demographics who truly desired this personalization.

Yet these tastefully appointed urns were then encased in concrete or steel which, while sturdy, were utterly missing the personality of the urn within. The physical barrier also carried with it an emotional one - out of sight, the urn's connection is shrouded and lost, now entombed in cold metal and stone too heavy to carry, and no longer a memorial that is interacted with in a meaningful way.

Enter the era of Crowne Vault polymer urn vaults: 3 lightweight sizes to suit every type of cremation container and customizable while still fulfilling the practical requirements of cemeteries everywhere.

All sizes are under 5 pounds, and the cremains, the urn and the vault together may weigh as little as 16 pounds (although more if the urn is made of a stone or marble,

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if it is a double inurnment and depending on any memorabilia enclosed). An elderly spouse may defer to an adult child, grandchild or friend to carry the urn vault at the head of a procession, which speaks volumes to importance and ceremony.

The beauty of a polymer urn vault is the ability to really interact with it as a proper resting place for a loved one's urn. It's not just an industrious box to be buried; with a little imagination, it becomes a lovingly warm bed with room for personal mementos, and the perfect way to directly create messages and draw meaningful art as a testament to the love you shared. Permanent marker and oil/acrylic paints are excellent ways to memorialize your thoughts on the vault surface, and offers people a way to express themselves without having to say anything. We've also had good success with our new Memorial Accent Collection - engraved adhesive nameplates, lifestyle emblems and handmade silk rose garland, which are perfect for customizing vaults with the kind of flair you'd find directly on the urn.

Another comforting aspect of polymer urn vaults is their ease of handling. This is not the laborious granite or concrete vault of bygone days; today's vaults are sleek, modern, and easily carried with no extra equipment necessary. This culminates in a more inclusive experience that satisfies unrealized anxiety, where a husband can hold his wife, a mother can cradle her child, a son can take care of Dad one last time. The ability to take control of the physical aspect of burial is a meaningful way to "close" the process intellectually, and support the journey of grief, as people are not always comfortable physically interacting with an urn, but they take comfort in touching a casket or urn vault. That's not to say that funeral home and cemetery staff are being removed from the equation. On the contrary,

families require just as much, if not more, direction and reassurance when they are assuming more responsibility for the logistics. The details of weather, site traffic and grounds preparation are still the forte of professionals and the importance of this educated planning is paramount.

Hosting a Celebration of Life ceremony for a cremated person is such a loving way to honor their memory and join with others who loved them, in the way that you would with a casket burial. The focus becomes about sharing stories and decorating the urn vault with treasured phrases and icons. Memories crop up, laughter is brimming and healing is happening with this community of people who are brought together by a shared love.

At the end of the day, people want and need to express their sorrow in a way that has deep meaning for them. The ability to provide a product which fulfills that promise and encourages a more hands-on approach than was historically available is such a humbling way to serve people and facilitate love in the world of death care.



Joanna Reichert is the Creative Manager for Crowne Vault cremation urn vaults, leading the team with modern marketing content and innovative brand concepts to help drive Crowne Vault as the industry's #1 burial urn vault company. As more families are choosing a lighter and more durable urn vault style vs. the heavy concrete of previous generations, Crowne Vault is perfectly suited for End of Life Celebrations as well as adhering to cemetery vault requirements.





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Over the years, the Air Seal has evolved from a basic black color, to now include a more premium offering like the Deluxe and the Paramount line. The Deluxe has 3 painted color options, as well as the basic stainless steel clips. The Paramount has 5 texture painted options and an upgraded hinged stainless steel clips, as well as, an additional rubber seal between the base and dome. We have a complete line of Air Seal burial and urn vaults readily available.

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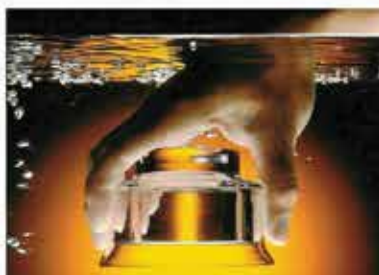
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Why Does the Appearance of a Burial Vault Matter?

by Jill Darby

The main purpose of a burial vault is simple: protection. A vault prevents the weight of the earth and heavy cemetery equipment from collapsing the grave. It also safeguards the casket space against water, dirt, and other underground elements. And perhaps most importantly, a burial vault helps assure families that the remains of their loved ones will not be disturbed.

Those in the funeral industry understand the critical role that vaults play in terms of protection. But why does the appearance of a burial vault matter? At Trigard, we believe a burial vault's aesthetics can be just as valuable as the primary purpose it serves.

Quality Affects Peace of Mind

In some regard, the vault can be viewed as the final gift bestowed upon a loved one. Even the most structurally sound unit has the potential to tarnish the overall perception of a graveside service if it has a subpar appearance. When the ceremony concludes, families should be able to leave the cemetery feeling as though they have done everything possible to honor and remember the person who passed away. There should be no regrets of any sort. Selecting an attractive, high quality burial vault is certainly part of this equation. Trigard helps make this feasible for all families by offering strong, reliable products at differing price points. It is our belief that the bereaved should have a chance to further pay their respects to the deceased by adorning the receptacle that will house and secure their remains.

The Recency Effect

The recency effect says that within a series of events humans tend to remember the most recent event the most vividly. The departure from the cemetery marks the end of the funeral experience and the beginning of a family's path toward healthy healing. Whether those left behind choose to witness the interment or leave the grounds immediately following the closing remarks and prayers, the vault will be the central focal point of their last visual of the burial site, one that will be carried with them for the rest of their lives.

Personalization Helps with Healing

"Cookie cutter" funerals are becoming a thing of the past. Customization has become a staple in nearly all aspects of our lives, including end of life services. Final send-offs are now designed to be just as unique as the person who is being memorialized. Funerals aren't one size fits all, and products shouldn't be either. Our company believes in this notion and offers a wide range of personalized burial vaults. These products not only add value and meaning to a service, but they often initiate healing conversation at the graveside service that lead to storytelling for years to come.

For added elegance and eye appeal, nameplates and emblems can be mounted to the vault's cover. Additional selections include metal lined interiors, decorative columns and mountings, as well a variety of exterior paint choices. There have been countless times where



Trigard vault dealers have gone above and beyond to meet the needs and preferences of grieving families. We've seen vaults painted to look like a school bus, to commemorate the life of a long-time driver, and painted white with black spots to resemble a cow for a dairy farmer.

For a truly one-of-a-kind burial vault, standard and custom photo appliques may be adhered to the side or cover of the vault. They can showcase photographs, signify a veteran, represent a hobby, or reflect one's spirituality. Just recently we had someone share with us how the personalized Trigard vault made a difficult time a little easier:

"My uncle...was a member of the local Fire Department where he faithfully served for 22 years. He also worked for the Department of Transportation for 29 years. When I saw his vault my breath was taken away. The applique was absolutely breathtaking. What a way to memorialize a loved one." G. Brown

Positive Memories Trigger Positive Emotions

A study conducted by the University of Liverpool in 2016 found that positive memories and images can be effectively used to generate positive emotions. Moreover, the work suggested that savoring fond memories has numerous benefits including reducing attention to and occurrences of threat. This technique has been found to boost mood and decrease instances of depression.

When someone passes away, those left behind experience a roller coaster of emotions as they navigate through the stages of grief. Throughout this journey they will relive events surrounding the death and funeral, including the graveside service. A burial vault that has been selected with loving consideration will be at the forefront of this mental picture and has the ability to elicit feelings of comfort and warmth.

Automated Tools

Those serving the funeral

industry tend to shy away from referring to families as customers. We feel this terminology is rather insensitive. But in all actuality, families are to some degree customers, and today's consumers have come to expect that businesses will have technology available to help them make more informed, empowered decisions. Trigard has embraced this trend and now offers Trigard Connect, a cloud-based presentation tool that allows funeral directors and families to build a vault from scratch and view a digital representation of the finished product. The users are then able to verify the details of the selections and watch the order as it is placed in real time. Families can be confident the vault will make the statement they envisioned and arrive in plenty of time for the interment.

Participation Is Encouraged

Encouraging participation among guests at a graveside service results in a heartfelt experience for all those in attendance. Our Healing Tree® burial vault was designed to help facilitate powerful interactions. The Healing Tree includes Memory Rings® that are scattered across the cover of the vault. After a poem is read, attendees are instructed to say their goodbyes as they take a keepsake. These circular shaped pewter rings are graced with a die-cut dove and can be treated as a medallion for a necklace or bracelet, added to a keychain, or simply kept in a special place. This proprietary concept was introduced as an alternative to taking flowers home from the graveside. The rings are intended to be a more permanent memento.

Another idea to get family and friends involved in the



service is by allowing them to sign and write farewell messages on the appliqué or vault cover. This type of engagement can allow those in mourning to feel a deeper connection with the deceased and can help children process their grief while feeling part of the ceremony.

A Lasting Impression

In our society, first impressions are typically considered the most important. However, for those who have suffered a significant loss, the last impression, being that of the graveside ceremony and burial site, may be the most important. This is often a time when the bereaved fully come to terms with the reality of death and begin to feel a sense of closure. Being that the burial vault is the main focal point of the ceremony, its appearance should be dignified and well-suited to pay tribute to a life well lived. The memory it provides is one that will be forever etched in the hearts of those left behind.



Jill Darby is a member of the Marketing Team and Copy Writer for Trigard Vaults and all affiliated companies. She grew up in the funeral industry, as her family-owned funeral homes in the Midwest. After graduating from Miami University, Ohio in 2003 with a bachelor's degree in Business, Jill worked for a global funeral product manufacturer. Her experience includes sales, merchandising, as well as funeral home and cemetery operations. She is married to the co-owner of Trigard, Rich Darby and in her free time loves spending time with her family and two labradoodles.

INDUSTRY NEWS

Why Trigard is Thankful This Year

With Thanksgiving just around the corner, we are starting to think about family gatherings, holiday parades, feasting on turkey, and the taste of warm pumpkin pie. This is also the time of year when we are driven to reflect on the many blessings that have been bestowed upon us.

While our nation has made significant strides in the battle against COVID-19, challenges remain prevalent in the personal and professional lives of all Americans. Perhaps a silver lining that has come out of the pandemic is we have become a more gracious society, at home and in the workplace.

Trigard has overcome numerous obstacles and enjoyed some definite successes in 2021. Throughout this journey we have been reminded time and time again of the importance of gratitude. On behalf of the Darby family, I'd like to share why we are thankful this year and express our appreciation to all those who share our vision to be a strong, viable, innovative leader.

Over the course of the last eleven months, we saw a large increase in production and can attribute a good portion of it to the pandemic. From manufacturing, to



Human Resources, to marketing and customer service, the Trigard team has really stepped up to the plate to ensure our customers continue to get what they need, when they need it.

As a company, we have grown by adding equipment, people, and even facilities to better manage our new volumes, all requiring additional education and training. This fall we implemented a temporary second shift and offered overtime to make sure our key products were made efficiently without compromising quality. Our family has been amazed by the staff's "whatever it takes" attitude and willingness to adapt to new processes.

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The Good, The Bad and The Ugly of SBA Financing

“Whether Buying, Selling or Refinancing, Here’s What You Should Know”

By: Tony Colson

The Small Business Administration (SBA) works with lenders to provide loans to small businesses. The agency doesn’t lend money directly to small business owners. Instead, it sets guidelines for loans made by its partnering lenders, community development organizations, and micro-lending institutions. The SBA claims that they reduce the risk for lenders and make it easier for the lender to access capital. As a result, they say that this makes it easier for small businesses to get loans. While this sounds good in principle, that’s not the result I have experienced.

If SBA 7(a) funding is being used as the financial vehicle, you need to read this. I want to qualify my remarks in this way. I am neither an accountant nor a lawyer nor, do I have an MBA from a top business school. What I do have is over 30 years of experience in this industry as a former CEO, executive, owner, and now, business advisor who has taken the journey and helped many others. I do not claim to be a lending subject matter expert. I do consider myself a very well-informed lay practitioner and if that has value, so be it.

Numerous lenders are making many promises about what they can do to help you buy a business or help with succession planning. Many advertise prominently in the industry journals and publications featuring personalities we’ve come to know well. In general, they are sincere professionals who mean well, certainly want to do business, and have the best intentions. The reality is, buying, selling, or refinancing is anything but easy and certainly doesn’t happen quickly. Anybody who tells you, “I can do this in 90 days” is simply not being straightforward. A more realistic timeline is six to nine months and during that time, you’re going to go thru the equivalent of a financial enema.

You will talk to at least four (4) people for sure, perhaps more. These people are the loan officer you begin with, a financial analyst, an underwriter(s), and a closing specialist. You might even encounter someone called a relationship officer. You’ll submit some of the same documents, multiple times. Don’t be frustrated, but rather be organized! Keep everything in either a



literal folder or an electronic one. Print every email, save every form and letter. This journey has a lot of turbulence along the way.

The destination to “cashflow” financing using SBA funding is marked with 515 mind-numbing pages of a Standard Operating Procedure manual (SOP 50 10 6) followed by an Appendix of 72 more pages that were published and became October 1, 2020. For you to navigate this path successfully, you must have the 3 P’s: Patience, Perseverance, and Persistence. The banks have their 3 P’s as well: Provisions, Payment terms, and Process. I have been through this twice in acquiring the businesses I own and have helped other buyers and sellers over the past two years navigate this journey.

First, regardless of the funding source, you need two competent support resources to take this journey. A skilled CPA who is knowledgeable in more than tax preparation and second, an attorney who is skilled in Mergers and Acquisitions (M&A) specifically where SBA funding is to be used. You may remember a movie called “The Blindside” about the life and career of NFL player Michael Oher. The roles that the attorney and accountant play are exactly that, to protect your blindside, and believe me, there can be a lot of unexpected plays coming your way. If you are considering an SBA loan and would appreciate a referral, please call and I will provide two excellent legal counsel.

Buyer side.

The SBA provides three types of loans for Buyers. They are the 7(a), 504, and Microloan, each type has its own specific purpose, terms to qualify, and loan terms. The most common for funeral home transactions is the 7(a). The SBA describes the 7(a) as quote – “The SBA’s most common loan program and includes financial help for small businesses with special requirements.”

This is the best option when real estate is part of a business purchase, but it can also be used for:

- o Short- and long-term working capital
- o Refinance current business debt
- o Purchase furniture, fixtures, and supplies

The maximum loan amount for a 7(a) loan(s) is \$5 million. A borrower may not have more than \$5.0m outstanding in total SBA loans. Key eligibility factors are based on what the business does to receive its income, its credit history, and where the business operates. The 7(a) also provides maximum leverage and requires only 10% equity in the deal and 90% financing of the rest.

What this means is; If you are buying a funeral home for Three Million (\$3.0m) dollars the equity portion is \$300,000 and the balance is the amount provided by the bank. A conventional loan would require an equity amount of at least twice this amount to do the deal.

The “cashflow” part of this comes in concerning the sources of equity available to a buyer and the credit-worthiness of the business. A Buyer can always provide the entire amount of equity, no problem. Many buyers don’t have three or four hundred thousand dollars laying around to deploy. In the past, the SBA would accept as equity, as much as 25% down in the form of a Seller Note. This is a portion of the purchase price the Seller would accept as owner carry back and paid by the Buyer over time.

The SBA now says, the equity must be 10% minimum, but the Seller note cannot exceed (5%). The Buyer must provide the remainder in cash as a down payment. So, in the \$3.0m example, up to \$150,000 can be a Seller Note and the other \$150,000 must be cash by the Buyer. If the Buyer has and wants to put more

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than half of the equity down, they certainly can. Most buyers want to optimize the leverage and put as little “out of pocket” cash down as possible.

“Provisions” The 7(a) has many provisions. Too many to speak to in this article but, there is a “Provision” regarding the Seller Note that is dictated by the SBA and you need to understand. It’s called the “Full Standby Provision”. Watch Out for the Full Standby Provision! The Buyer and Seller need to be fully informed about it and understand the implications. Why is this important? Because the Seller must be willing to accept the terms completely or the deal cannot be done. The “Standby Provision” says in lay terms, a Seller cannot accept any interest or principal payments of this note until the banknote has been paid in full. If the bank provides a term for the loan of say, 15 years (common) for the Buyer, the Seller cannot begin accepting any payments until that time has passed. Let’s say your Seller is 68 years old. (common) This means they won’t get a dime until they are 83. That’s a long time to wait for their money.

“Payment Terms”. You are going to hear things like tangible asset ratio, debt service coverage ratio (DSCR), loan to value, and many others. All these affect the rate and term of the loan. An SBA lender makes their money on the margin spread of the loan over the Prime rate. The SBA allows a lender to charge up to 2.75% over the Prime rate at the time of origination as the rate of the loan. Beware, these loans are variable rate loans and will change over time as the Prime Rate changes! Let’s say the Prime Rate is 3.25%. If the lender you have chosen applies the maximum Margin Spread of 2.75% then the beginning rate of your loan is 6.0%.

The spread will not change over the term of the loan. There are only four ways to change that. Negotiate a lower margin rate with the lender at the outset, find a lender with a lower margin spread, ask the lender after the loan is consummated for a modification (slim chance; most wouldn’t do it for their dying mother), or refinance at some point. There are also two types of SBA Lenders. One is a “General Lending Partner”, referred to as GP or a “Preferred Lending Partner” known as PLP. You want to work with a PLP. Ask your lender that question at the outset. Believe me, the implications of this are critical. Know your lender type.

Depending on the value of the real estate, the term of

a loan can be as long as twenty-five (25) years, which certainly helps with monthly debt service and cash flow. The higher the value of the real estate as a percentage of the purchase price, the better off you will be as the Buyer. Just know, most loans are constructed using 15 years as the amortization period. If real estate is not included in the asset purchase, the maximum term is 10 years.

“The Process” Your selected bank (SBA Lender) will begin by asking you to complete an application. They will also want to see the signed Letter of Intent (LOI) between you and the other party stating an agreed-upon price and a business plan of how you will manage the business. You will need to be prepared to complete numerous SBA required forms. These include authorizations for Personal Tax return transcripts, Personal Financial Statements, resumes and the biographies of the borrowers, organizing and operational documents, state certification documents including Articles of Incorporation, fictitious name (dba), business entity, EIN number, and business license. This is just the beginning.

Initially, if the lender accepts your application and plan, you will receive a Letter of Intent (LOI). Don’t get too excited. This is simply a statement that says the bank has received your application and plan, finds both credible and intends to work with you to secure financing. In no way does it mean they are committing to financing or approval. The next letter you will receive that gets your heart racing a little faster is a Letter of Commitment (LOC). This is sometimes referred to as a “term sheet”. It usually contains the financial analysis and framework of the proposed deal and terms. (Interest rate, margin quote, maturity date, fees, etc.) It will begin with a statement like this: “I am pleased to provide you with this commitment for a \$_____ SBA 7(a) loan. This letter reflects the proposed terms and conditions, subject to United States Small Business Administration (“SBA”) approval and satisfaction of the conditions listed below:” Here is where your contribution of cash typically begins. You must sign the LOC, return with the requested amount by the bank to begin the process and then the fun begins. You’ve just taken off!

At this point, your attorney will be working diligently to create the documents necessary to “paper” the deal. The largest of these documents is called the “Asset

Purchase Agreement” (APA). This is a very important document because the Buyer and Seller are making “Representations” about the conditions of the business and “Warranties” to be used as remedies in the event these representations are inaccurate. Many people ask, “How much are legal fees?” I advise that counsel for the Buyer will generally spend between 100-125 hours of work. Multiply that by the hourly rate of the attorney you retain, and you can forecast your legal expenses to do the deal.

Some lenders allow for the dynamic give and take of negotiation with the Seller and allow the development of the APA right up to almost the date of closing. Others insist, this document must be completed and signed by both parties before they will begin underwriting. Ask your lender this question at the outset.

Another part of the process is Due Diligence and Third-Party reports. Specifically, every lender requires that five (5) reports be completed by independent sources that the bank will select but you will pay for. These reports are: 1) MAI Certified Real Estate Appraisal, 2) Business Valuation, 3) ALTA land survey, 4) Phase I environmental report, and 5) Title search. In general, the costs for each of these range between \$1,500 to \$3,500. If you are buying a business with multiple locations, these will vary. The estimates above are for a single location entity. In total, be prepared to pay between \$12 – 20K for these reports. These generally take 4-6 weeks to complete.

There are also SBA Guaranty fees which are calculated as a percentage of the purchase price and covered in the financing. Make no mistake though, you the Buyer pay them.

I can go on and on about Buyer expectations and requirements, but these are most of the impediments to know about and navigate.

Seller Side

In general, the Seller is along for the ride. Arriving at a fair market price for the business is critical. Having a Business Valuation Opinion/Estimate before offering the business is a wise investment. Knowing this number before discussing. One of the things many brokers and/or buyers will want at the outset is a unanimous Shareholder resolution signed by the Board members and shareholders stating all agree to sell the business. The seller should also carefully consider what they



want as life after the deal. One thing you should understand is the Seller cannot remain as an employee of the business. The SBA prohibits it! A buyer and seller may come to a consulting agreement for specific services but, the buyer is now the owner and ultimately responsible.

The seller needs to consider whether they want an all-cash closing or willing to carry a portion of the financing in a seller note and the implications of that. If all cash closing is your desire, you’re talking about the national/regional consolidators; you know their names. Know that if SBA funding is the selected source of the Buyer, there is no quick timeline here and the requests for documents by the bank affect both parties. Your list of requested documents will be voluminous as well. Ultimately, the total timeline to complete the deal will depend a great amount on the preparation, organization, and diligence of the respective parties and their representation.

The Seller needs a competent and practiced attorney who will review all the documents submitted by Buyer counsel and negotiate the language to protect your interests. In most transactions, the counsel for the buyer will have the power of the pen in creating the original draft of documents. In general, expect half to two-thirds of the buyer’s legal hours. An estimate of 50 to 80 hours at the rate of the attorney you retain is reasonable and you can forecast your legal fees to do this deal.

There is more to know for sure, but this addresses most of the journey for the Seller. As the Buyer, the APA is the most critical document to both parties and critically important to understand what you are agreeing to.

Refinancing

When I purchased my funeral home in 2014, some of the current 7(a) rules were not in place. The biggest difference was in the Standby Provision. At that time, the SBA only required a two (2) Year Stand-By before the Seller could begin receiving payments. In my case, the seller accepted a note. The note payments were based on a fixed rate of interest amortized over 15 years but had a balloon to pay the balance at the end of 72 months. This was a common capital structure and has/had been used as a tool of the deal for years.

The assumption at the time we purchased was that after six (6) years, the balance of the banknote, and the seller note would be sufficiently reduced such that I could refinance and consolidate the two balances into one new bank loan. From a financial perspective, typically, the math works well and is advantageous for everyone. However, as a result of the January 1, 2018 revisions to the SOP, a pervasive misconception arose among lenders. This is important for you to know the truth and accurate facts of the matter!

If you ask virtually any SBA lender about refinancing an existing SBA loan with a new SBA loan, they will tell you they cannot. They claim to be prohibited by the 2018 SOP rules. This is inaccurate! I know because I just did it! It took two years, working with two different lenders and hearing all the reasons and enduring gut-wrenching delays. The crazy thing is, they will also tell you at the outset, “we’ll figure it out, there are things we can do, there are exceptions, etc.” Then, after 6 months into the process you’ll wake up to a cold and harsh email from somebody you probably haven’t met yet, that is explaining, “I regret to inform you that SBA rules prohibit us from proceeding with your loan.” After the second time around of this nonsense, I finally got to the truth of the matter by engaging the help of my local SBA District Office in Indianapolis.

The fact is, you can absolutely refinance an existing SBA loan or even do a consolidation but some qualifying criteria must be met. The first is, you must ask your existing lender to do it. Whether rates go down and you simply want to take advantage of a lower rate (driven by prime, margin spread, or both) or you need to consolidate and pay off a Seller, you first must make a request of the current lender. Most won’t and will issue you a Letter of Decline. This letter is the first requirement for the exception.

Second, you then must select an alternative SBA Lender. Remember, you want to work with a Preferred Lending Partner (PLP) bank. This is especially critical now. Once you select the lender, submit the Decline Letter. They will ask you for most (if not all) of the financial disclosures to begin the evaluation process. Therefore, keeping a copy of everything is critical. The second exception requirement says the savings in monthly debt service must be equal to or greater than a 10% improvement over the current loan(s). If these two criteria are satisfied, the Lender absolutely can do it.

This is not to be mistaken for underwriting. The underwriting process will be very similar to that of a Buyer. It is long, arduous, and will test your patience. The benefit is worth it though, especially if you must satisfy a seller’s obligation.

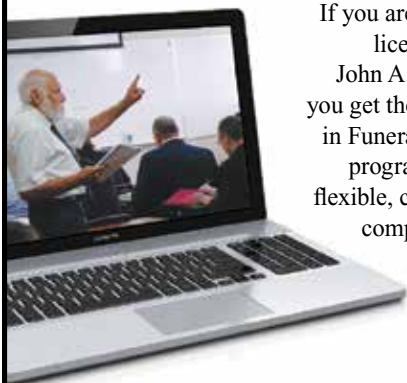
The journey is a long one and has many bumps and turbulent air. If you have the right navigator and co-pilot though, you can get thru it. I am always available to discuss further the process and my services as a business advisor with anyone considering buying, selling, or refinancing. Good luck and get a healthy amount of commercial courage before embarking!



Tony Colson is a seasoned executive with proven results in both private and public companies. He has a consistent track record of driving organizational performance that creates improved profitability and shareholder value. He is presently President of Tecstone Granite in Columbus, Ohio. He also currently owns both E Harper and Sons Funeral Home in Fort Wayne, Indiana, and Halo International in Twinsburg, Ohio. He has also brokered several sales transactions involving both funeral homes and funeral companies. He can be reached at 317.319.6360 or tonycolson@aol.com.



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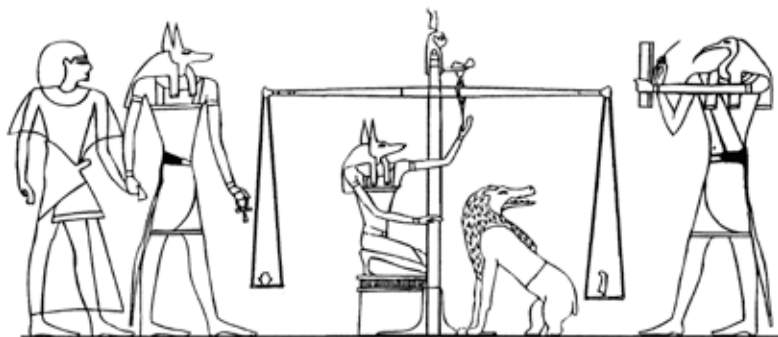
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INDUSTRY NEWS

Tecstone Granite Names Colson as President and CEO

Industry Veteran Brings Company a Wealth of Management Experience



Tecstone Granite has announced the appointment and hiring of William A. "Tony" Colson as President. Tecstone Granite is a division of BlastOne, a leading supplier to the protective coating and corrosion control industry. Colson joined Tecstone on November 1.

Over the past 35 years, Tecstone Granite has become one of the largest granite providers and monument wholesalers in the country. With over 15,000 ready-to-ship monuments in inventory, the company is one of America's best-stocked memorial granite suppliers. "We were determined to find the perfect executive to lead this incredible company into a new phase of growth," stated Tim Gooden, Executive Chairman of BlastOne. "Tony is exactly that steward: a seasoned pro with a fluency in all aspects of funeral service and general management as well as a proven track record of success maximizing the value of funeral companies."

Colson has spent more than three decades in funeral service, first as a sales director at Batesville Casket and later as President and CEO at both Wilbert Funeral Services and Genesis Casket. Currently, he is President and CEO of Segue Memorial Group Holdings, a limited liability corporation with various holdings in funeral service. "I am honored and excited to be joining the Tecstone team," commented Colson. "The company's core values of Humility, Agility, Passion, Integrity, Execution, and Excellence align well with my personal beliefs. I look forward to leveraging my many relationships in funeral service to help grow the company in the coming years."

About Tecstone: In business since 1987, Tecstone Granite is a national wholesale supplier of fine granite. The company is a one-stop solution, able to provide everything from small inlay ceramics and grass markers to towering veteran memorials and mausoleums. With an in-stock selection of more than 30 granite colors, Tecstone offers fast delivery of stone anywhere in the country. Learn more at www.tecstonegranite.com.

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Green Burial Council Certifies Artisan Vista Product Line

Starmark's Basic Cremation Container Line Receives Environmental Recognition

Starmark, a leading provider of innovative funeral products, is proud to announce that its Artisan Vista cremation container product line has been certified by the Green Burial Council. Starmark joins a number of other funeral and cemetery professionals who share a commitment to creating more sustainable after-death options for families, their communities, and the planet.

"It is encouraging when those in the funeral profession step up and take initiative regarding environmental issues," commented Gretchen Spletzer, Administrative Coordinator at the Green Burial Council. "I commend Starmark Funeral Products for creating sustainable funeral products for families like the Vista corrugated container."

The Green Burial Council (www.greenburialcouncil.org) is a nationally recognized, non-profit organization

working to encourage sustainability in the funeral service profession. The council offers certification programs for burial grounds, funeral homes, and funeral products. Certification is awarded to funeral providers that demonstrate compliance with the established Green Burial Council standards, designed to create sustainable practices in the funeral industry and to preserve and steward land through burial.

"We are proud and humbled to have received the Green Burial Council certification for our Artisan Vista Series," commented Justin Davis, Starmark's Director of Marketing and R&D. "We recognize that some of our products originally designed for cremation are also chosen for burial and are suitable in green burial situations. We plan to introduce other Starmark products in the near future that will further reduce our impact on the environment."



Starmark's Artisan Vista series provides funeral homes and their families with container choices that are affordable, offer high eye appeal, available in nine designs and now have been certified by the Green Burial Council.

The Artisan Vista series, introduced in late 2020, provides funeral homes and their families with container choices that are very affordable and generate an increase in body present events. These containers offer high eye appeal, are environmentally responsible, and are strong, yet lightweight. For funeral professionals, these products bring about new services above “no viewing” funerals such as private family services, simple farewells, as well as identification verifications.

The Artisan Vista series offers:

- Themed prints - Patriot, Seashore, Mountain, Meadow, Fairway, Driftwood, Beechwood, Golden Oak & Rustic
- ELDERLITE® Corrugated Fiberboard Construction
- Inside dimensions of 25” wide by 78” long
- Leak-resistant liner
- No metal so it both decomposes and cremates efficiently
- Ships pre-assembled – no assembly required

Starmark’s Artisan Series Cremation Containers are currently available through nationwide Starmark Distributors or may be ordered directly from the Starmark factory. To learn more about Starmark and the new Artisan Series Cremation Container Line, please visit www.starmarkcp.com or contact Starmark at 888-366-7335.

About Starmark Cremation Products: Starmark Cremation and Funeral Products began in 2004 and today leads in all of its market segments occupying more than 220,000 square feet of space in its Richmond, Indiana and Lakeland, Florida locations combined. Starmark manufactures products such as premium wood and metal ceremonial rental caskets, corrugated fiberboard inserts, Artisan alternative cremation containers, and urns (Starmark is the largest maker of cremation urns in North America). Starmark Cremation Products are sold directly to Funeral Homes and Crematories nationwide and through authorized casket distribution companies continent-wide.

About The Green Burial Council: The Green Burial Council was established to encourage green burial initiatives by creating standards and education around the subject. Today the non-profit is composed of two groups.



The team at Starmark thinks only about cremation and products for the changing industry landscape. Starmark is 100% focused on providing Sensible Solutions® for cremation that improve funeral home revenue from direct to full services.

Product success:

- Starmark is the nation’s highest volume manufacturer of rental casket inserts.
- The TransPorter® is the most used alternative cremation container that includes an interior (in the USA).
- The Sure~Lock™ urn is the highest volume urn sold in the USA (Three sizes available).

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What's the Best Length for Funeral Blog Posts?

By Welton Hong

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Blog posts are great for funeral home marketing, particularly for branding your firm as the "go-to" funeral home and generating interest in preneeds. This month, let's dissect some data points to illustrate how long a funeral services marketing blog post should be.

Yoast is a plug-in app for websites that helps take some of the guesswork out of technical SEO. It's popular with WordPress users. The reason we should consider with what Yoast says about blog post length is that this app has access to a huge amount of website and SEO performance data.

According to Yoast data, the minimum effective length for a post depends on the type of post. For a standard post or page, Yoast recommends a minimum of 300 words. For *cornerstone* content, the minimum recommendation is 900 words.

What Are Experts Saying About Ideal Word Count?

Yoast isn't the only app or site that can turn to data to answer this question. Here's what other players in the digital marketing industry suggest:

- HubSpot says the ideal length for optimal SEO performance is 2,100 to 2,400 words.

- SEMrush notes that articles with 7,000 or more words drive *400 percent more traffic* than articles with 900 to 1,200 words.
- Databox puts the ideal blog post length in 2021 is between 1,500 and 2,000 words.

So What's the Actual Ideal Length?

There's no singular answer. A perfect one-size-fits-all blog post length doesn't exist, because it depends on:

- **What you have to say.** If you're showing up on your blog to explain the difference between a casket and a coffin for curious consumers, thousands of words would be overkill.
- **Your audience.** Not all people want to sift through long-form content. Your audience might prefer short content or videos, and it's up to you to test various content types and check out your analytics so you know these things.
- **Your brand style.** If your firm is known for posting short, easy-to-read pieces and you suddenly switch to 2,000 words on every topic, you could alienate the audience you've built.

So why do so many experts seem to call for larger word counts? In some cases, those pushing long-term content have something to sell, and it might be good for them if you're writing more words.

But in most cases, the answers are based on data, such as the average word count of pages showing up in the number one spot on search engine results pages (SERPs).

On the surface, it's tempting to buy into this analysis and start churning out long blog posts. After all, you *also* want to show up at the top of search results, so mimicking what's already there is the way to go, right?

Not exactly. Word count is only one factor among hundreds of things that go into a blog post. And one factor alone won't drive positive SEO performance.

Even the experts calling for long posts know this is true. HubSpot points out that even though it puts the sweet spot at 2,100 to 2,400 words, 16 of its own top-performing posts have fewer than 1,500 words.

Analysis of random data also doesn't tell you about what's performing in *your* industry. Neil Patel looked at word count breakdowns by industry and found that the top performing pages in various industries had different word count averages.

In financial tech, for example, top performing pages clocked in with average word counts of 2,000-2,150, while top home and garden pages only had 1,100-1,200 words on average.

Some of those analytics are also based on total words on page and not the actual content, and that can make a big difference. Consider this quick demonstration:

I googled "burial types" and looked at the top three pages (that weren't ads). Here are the results:

- The top page—the one winning the featured snippet—only had a total of 466 words. It was a landing page with links to other pages covering each type of burial, and when you strip out menus, CTA buttons, and those lists, there were fewer than 200 words of content.
- The next page had 1,968 total words. Stripping out menu elements and other non-content words brought the total to around 1,730.
- The third page had 1,508 total words, but taking out menu and other elements brought that to 1,300 words of actual content.

As you can see, the word count here varies, and it's typically a couple of hundred less if you're only counting the content.

It's Not the Word Count that Counts

Google doesn't care how many words are on your page. It cares that the words are expert, authoritative, and trustworthy—that they're relevant to the keyword and do a good job of answering the intent of the searcher. Your content should be just long enough to tick all those boxes well.



Welton Hong

Founder of Ring Ring Marketing®

Welton is a leading expert in helping funeral homes convert leads from online directly to the phone line. He's the author of the book ***Making Your Phone Ring with Internet Marketing for Funeral Homes***. Learn more at FuneralHomeProfits.com.

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The Blessings and the Curses of Being a Funeral Director

Part IV of a V Part Series

By Todd W. Van Beck

I once served a family who were composed of a group of wisenheimers. This group had a wisecrack to say about everything, and I as usual took the wisecracks to heart – a big mistake. When the family came in to see the remains and upon looking at the deceased one of the brothers looked at me and said, “Are we in the right room, I mean who is this in this box?”

I damned near fainted. I went upstairs and almost cried. I took the comment to heart, it destroyed my week, and even to this day 40 years later I still get emotional about the incident, but today the emotion is not sympathy it is pure disgust at the jerk that made that comment. Truth is the dead person looked marvelous – I had done a good job.

Later, after the funeral was over, the wise guy came up and told me he was just “picking” at me. I was not amused and I could have popped him right upside the head.

Here is the curse: I was thinking more with my heart than with my brains and the consequence was that I got all upset, and I mean really upset. I even considered discounting the entire funeral to correct my deficiencies as I saw them. I mean folks I believed the wise guy, I took him very seriously.

I bet I made 100 phone calls in a two days period asking my friends and trusted associates what I should do. Every one of them, even the President of the funeral directors association assured me the guy was probably a crank; however I suspected that even the people I was talking to for comfort and understanding would have reacted the same way as I was.

The wise guy ended up thinking my misery was humorous; he had really gotten one over on the undertaker. Ha, ha! Looking back I can see that I was a raw nerve simply because I had never had to cope with a family making such a hurtful and glaring criticism. Yes, to be sure there were families that nit-picked on this and that, but I was always able to correct the situation. Because of my sensitivities and hence vulnerabilities I was

unable to think rationally about the unwarranted criticism I had received. I needed, as strange as this sounds, to develop a small callus to such events, which I have certainly done over the years, but I had to grow up concerning the inevitable issue of criticisms, because the truth was more unkind remarks were in my future – it was a matter of professionally growing up.

THE CURSE OF CURSES – THE DREADED “LOST CALL”

The lost call has to be the most treacherous form of psychological trauma that a sensitive funeral director can endure. This is all the more magnified in small town American where everybody knows everything, and people actual seem to keep count as to what families go to which funeral home.

Nothing derailed my psychological mental health more than the glaring knowledge that a family had rejected me and called the other funeral home in town, and the slap in the face was even more disastrous when I knew bloody well that we had served that family in the past. Not fun, and who do you and I talk to about the lost call? Not many people are going to warm up to a conversation where the undertaker is pitching a fit about losing a call – not many, and if you do share the frustration and rejection who do you trust?

I remember very well taking this one particular elderly lady, who seemed to be at deaths door weekly, in our ambulance from the nursing home to the hospital. According to her family every ambulance trip we made would certainly assuredly be the last. This cycle of being at death’s door went on for two years.

Then the old lady would suddenly recover from her near death experience and the family would call me to haul her back to the nursing home. This cycle went on and on for several years, and true to my sensitive nature of being helpful to others I never once billed the family for all the ambulance trips.

Not one dime exchanged hands between the old ladies family and the funeral home, but I rationalized that if I was really nice to them like furnishing free transpor-

tation when the elderly lady died I was certain to get the call. And besides I was only charging \$25.00 for an ambulance call. I figured I could make a lot of lost \$25.00 ambulance fees with the expectation of receiving several thousand dollars to do the funeral or so I thought.

One fateful afternoon, the day after I had taken this old lady to the hospital for the 183rd time the newspaper arrived, and the elderly lady had died and the family had called the other funeral home in town to do her funeral. I was stunned, my eyes welled up, I was so horribly hurt, I felt betrayed, and I felt anger. That family might as well have put a slug in my brain and heart. Compounding this was the fact I was totally confused and mystified as to what I had done to create this lost call catastrophe.


The truth is I wasn't bothered in the least about losing the funeral sale (money? Who cares about money?) What I was at my wits end about was because I personally had lost the family. The consequences of my private hell were not pleasant, and particularly for people who were easy targets behind closed doors, like my family. Behind closed doors they and my dog caught all my repressed anger and frustration and I am ashamed to admit such behavior, but I had basically lost my mind, and to make matters worse when I went down town people would stop me and say, like Job's comforters in the Bible "We sure thought you would have buried so and so." Or "Didn't you take her to the hospital a dozen times, why did they call the XYZ funeral home?"

I wanted to shout at the top of my lungs to those people but did not of course was: "Take her!!!! Take her!!!! Yes a hundred dozen times I took her hell I hauled that old lady one hundred times, back and forth, in the middle of the night, in rain and sleet and for what? Heartaches that's what heartaches nothing but heartaches!" Of course I smiled the professional funeral directors smile, made some small meaningless talk while all the time repressing furor, and suppressing my anger and went home and shut the door and poured a drink and went nuts all over again.

Six weeks after my lost ambulance trip client's funeral was conducted by the other funeral home I ran into the deceased woman's son on Main Street. He smiled broadly at me and walked right over to me and said,


"Gosh almighty Todd we want to thank you for how nice and kind you were to Mother during the last couple of years, we all appreciate you so very much, you were so excellent on the ambulance." I couldn't take it any longer, I felt a little flame of confrontation growing in my brain and it got bigger and bigger until I was ready to burst, so I swallowed hard and gently asked, "Did we do anything to offend you or your family or mom on the ambulance calls, I just need to know because you used the other funeral home for her services?" I could not believe I even asked the question because I was taught to suck it in, forget about the lost call, and move one – great advice coming from funeral directors who actually behaved worse than I was when THEY lost a call. I learned the behavior from them!

The son looked at me and put his hand on my shoulder and said "Heaven's no, Todd you were great, really mother really liked you." I could feel my heart hit the pavement. Then the son said, "You know my wife and I talked about this at some length and being in a small town we decided that we really needed to be fair and since we had given you all of the ambulance business, we decided we would give the funeral to XYZ."



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I just stood there looking like I had the IQ of a rabbit. I later learned that some “brain” in our little town had convinced this family that Social Security was paying me directly for all the ambulance trips and that they didn’t have a thing to worry about.

I did not, for once, do anything wrong, but I suffered the tortures of the condemned and damned over this lost call – it was a curse. In this families mind they innocently had a perfectly legitimate reason for using the other funeral home, made sense to them even if the fact was based on hearsay. Looking back I think I ought to have sent some bills to them.

Interesting turn of events huh? I suffered, and made everybody else miserable over basically nothing. Talk about a disconnect! I thought I had been betrayed, while the family thought they were being fair and equitable.

My conscious was driving me crazy while the family’s conscious was clear as a bell.

It seems clear that funeral directors live in a world where sensitivity is a blessing and a curse; it hurts in a big way when families do not appreciate, or appear not to appreciate our innate gift of being sensitive.

I had to toughen up. I had to get thicker skin a little callus if you will. I had to learn a hard lesson that no matter what I can’t be perfect all the time and I can’t be all things to all people. Mistakes, miscommunications are just an inevitable part of life, no matter what Zig Ziegler says.

One way I toughen up was to get OUT of the ambulance service in 1982.

With all this said here is another lesson I learned in my life. If mistakes are going to be made, if errors are going to happen, funeral directors need to error and make mistakes on the side of kindness, sensitivity and compassion rather than mistakes and errors on the side of the selfishness, aloofness, and callousness.

We need to toughen up, form a callus here and there, but not to the glaring extent that other professions have done. If funeral directors compromise sensitivity we are truly headed down a slippery slope.

*About Todd Van Beck
Todd lives in Nashville,
TN with his wife, Georgia.
He received an honorary
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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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