

Southern[®]

◆ FUNERAL DIRECTOR ◆

MAGAZINE

Family owned and published since 1919

April 2022

www.sfdmagazine.com

INSURE

Preneed

Notes from the Editor - The Marketing Difference
Between At Need and Pre-Need by John Yopp
The Cost of Waiting - How to Avoid Losing Funerals to
Direct Cremation by Tyler Anderson
Increasing your Cremation Preneed Averages by
Thomas Holland Ph.D.,CPC
The Key to Your Future by Lindsay Bourgeois
Increasing Your Preneed Averages by Tom Holland
How to Select the Right CRM for Your Preneed Program
by Laurie Covington and Beau Jarrell
Single-Pay Preneed: Are You Leaving Money on the
Table by Paul White
Tough Decisions to Make When Managing Your Business
by Beth Kmiec
The Wisdom of The Rev. Dr. Edgar N. Jackson - Part I
by Todd Van Beck
The Bancorp Commercial Lending and Homesteaders
Life Announces National Loan Program for the Funeral
Home Industry
Wilbert Funeral Services, Inc. Acquires Carrera
Manufacturing, Inc.
American Enterprise and Live Oak Bank Announce
Strategic Partnership

R

ROSEWOOD
Classic Coach



CUSTOM BUILT VEHICLES WITH A TIMELESS DESIGN

CONTACT OUR SALES STAFF FOR AVAILABLE OPTIONS



Place your order for a Rosewood Classic Coach and Sedan Today!

1215 E. Broadway • Morrilton, AR 72110 • 501.477.2229 • www.rosewoodclassiccoach.com

Follow us on



Why Cincinnati Equitable Life Insurance Company?

FINANCIALLY STRONG

*Secure rating of A by A.M. Best Company with a stable outlook.
Conservative investment policy.*

COMPLETE ONLINE PROCESSING

*Applications, Policy Issue, Claims and Commission Payments,
Complete online access to the status of your funeral home's business.*

SIMPLE FORMS

Easy Enrollment Forms.

CUSTOMER SERVICE

Friendly, experienced and knowledgeable representatives.

RAPID CLAIM PROCESSING

*When death occurs and claim is filed, we will process the claim and
mail a check or direct deposit the claim within 24 hours.*

COMPETITIVE GROWTH AND COMMISSIONS

Our competitive growth continues to provide substantial protection against inflation.

EARLY PAYOFF OPTION

Our early payoff option is one of the best in the industry.

INCENTIVE TRIPS

Incentive Trips with an attainable production level.

ONLINE FUNERAL COST PLANNER

FACEBOOK MANAGEMENT PROGRAM



David Armes
770 | 420 | 7241
North Georgia Representative
www.cineqlife.com



Peggi Shipman
229 | 460 | 6350
South Georgia Representative
www.cineqlife.com



**CINCINNATI EQUITABLE LIFE
INSURANCE COMPANY**
Our Family Serving Your Family

CELEBRATING 10 YEARS

We've made it our business... to assist you with yours.

In a decade of service, Customer Care Specialists assisted funeral homes by providing our premier Aftercare Program to over 10,000 families. Our program is simple-to-implement and provides a cost-effective, low maintenance opportunity to extend care and increase client trust and referrals.

Build loyalty. Strengthen relationships.



CUSTOMER CARE SPECIALISTS

Caring support for lasting relationships



For more information and to get started visit FuneralCareSpecialists.com or call 404-431-7965



Ward's Funeral Supplies

912-309-9295

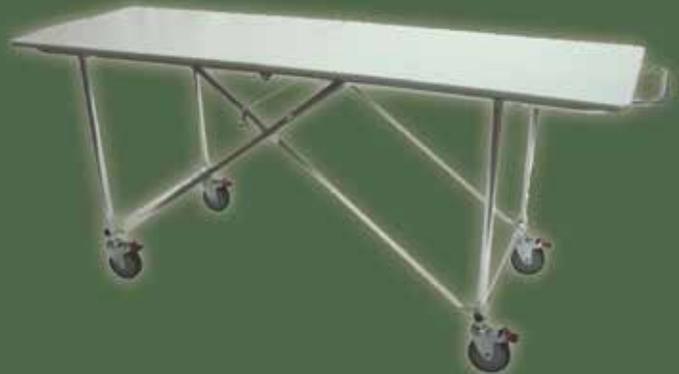


YOU CAN COUNT ON
WARD'S
FOR YOUR FUNERAL
SUPPLY NEEDS.

Junkin Cots



Folding Dressing Tables



www.wardstransportservice.com

Southern[®] ◆ FUNERAL DIRECTOR ◆ MAGAZINE

Family owned and published since 1919

Southern Funeral Director Magazine[®]
Vol. 172 No. 4

The National Funeral Service Journal
with a Southern Accent Since 1919

Celebrating 102 Years of Service to the Industry

Southern Funeral Director Magazine, LLC is a [®] and registered with the United States Patent and Trade Office and assigned serial number 'USPTO 85831455'

Any other claims from third parties to the name "Southern Funeral Director" are without validity and justification. Southern Funeral Director Magazine, LLC., is in good standing and in compliance with the Office of the Secretary State of Georgia, and John W. Yopp is the Publisher and Editor

POSTMASTER:

Notify us of address changes by form 3579 to:

Southern Funeral Director Magazine[®]

P.O. Box 768152
Roswell, GA 30076

FEATURES

- 6 Notes from the Editor - The Marketing Difference Between At Need and Pre-Need by John Yopp
- 8 The Cost of Waiting - How to Avoid Losing Funerals to Direct Cremation by Tyler Anderson
- 11 Increasing your Cremation Preneed Averages by Thomas Holland Ph.D.,CPC
- 14 The Key to Your Future by Lindsay Bourgeois
- 18 How to Select the Right CRM for Your Preneed Program by Laurie Covington and Beau Jarrell
- 20 Single-Pay Preneed: Are You Leaving Money on the Table by Paul White
- 24 Tough Decisions to Make When Managing Your Business by Beth Kmiec
- 28 The Wisdom of The Rev. Dr. Edgar N. Jackson - Part I by Todd Van Beck

INDUSTRY NEWS

- 22 American Enterprise and Live Oak Bank announce strategic partnership
- 32 The Bancorp Commercial Lending and Homesteaders Life Announces National Loan Program for the Funeral Home Industry
- 34 Wilbert Funeral Services, Inc. Acquires Carrera Manufacturing, Inc.



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



Joe Weigel
Associate Editor
joseph.weigel@gmail.com



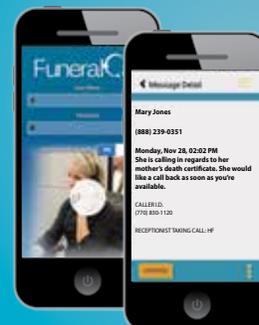
Kathy A. Guillory
Graphics/Art Director
kathyakopov@gmail.com

You are the artist of your own life, don't hand the paintbrush to someone else.



FuneralCall On The Go

Simplicity at your fingertips.



"We absolutely love the FuneralCall App. We can access our messages at anytime, and it's so easy to use!"

- Ellen McBrayer
Jones Wynn
Funeral Homes
& Crematory

888-239-0351 | www.funeralcall.com



notes from the editor

The Marketing Difference Between At Need and Pre-Need

by John Yopp

The major difference between At Need and Pre-Need marketing is that your prospect has to be able to “find you” versus “you finding them.” On rare occasions, someone does or will call your funeral home out of the blue and tell you that they want to buy a Pre-Need contract for 2 burial plots, vaults, caskets and funeral services complete with all the bells and whistles, and will be bringing cash to pay for all the products and services.

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

Where Pre-Need is a process.....At Need becomes more of an issue of visibility, branding, name recognition, history and heritage of the firm and its longstanding presence in the community. More recently “Google” and its positioning on the first page has become huge, as most families will call the first name on the page and follow down the list until they are satisfied with one of the businesses they have talked to. Even though technology has taken on quite a boom, for both At Need and Pre-Need, branding is still key and a strong direct mail program

that targets the best prospects in your market gives your funeral home or cemetery the visibility you need to get your name front and center. Many funeral home owners are deeply concerned with the perception that “Pre-Need is upsetting and intrusive to your families,” however, because of the soft and caring approach that goes in to the marketing portion of preneed, that does not always ring true. Fact of the matter, “death” is upsetting and certainly intrusive on a families time and mentality. Most of the these mail programs that are utilized by the top marketing preneed companies have been met with little to no resistance.

Death is a fact of life, and you may find that families appreciate taking the time to plan for this inevitable outcome because you are their facilitator in making sure their loved ones are not left with the additional emotional and financial aspects of planning a funeral. Spring has sprung! Now that we are out of the ever lingering effects of winter, most mail campaigns gear up now as warmer weather brings on more opportunities to get out and make appointments and longer days allow for more planning with families to discuss their preneed options. It is never too late to become proactive in your preneed marketing, just a matter of initiating and following through!

OPTIONS FOR MEMORIALIZATION

Celebrate Spirituality, Family, Passion, Life with a Treasured Tribute



Create a Treasured Tribute

1. Choose a photo
2. Choose a Wilbert Legacy Print

Contact your rep to learn about
simpliFi Scan QR Code.





INTRODUCING THE
InTrust Preneed
PRODUCT SUITE

For the first time in preneed funding solutions, you can get the **higher return potential of a trust** with the **growth potential and security of insurance**.

We've tied it all together in a single program to make your preneed program stronger.

InTrust Preneed features ...

- a new single-pay trust product that pays commissions and funds proactive marketing – and offers the potential for higher returns
- an insurance solution with new family-friendly features and an enhancement to our Inflation Guard options, plus a variety of premium and growth options to suit your funeral home's needs

Enjoy the best of both worlds in preneed from the Physicians Mutual family.

Call today to set up your demo.



PhysiciansMutual.com/preneed
800.974.1802

The Cost of Waiting

How to Avoid Losing Funerals to Direct Disposition

By Tyler Anderson

You've probably had them in your funeral home. Families who are grieving the loss of a loved one and don't already have a plan in place. You notice how they react when you use the word funeral, and they're looking for whatever is quickest and cheapest.

For funeral homes across the nation, this shift in consumer norms is concerning. A growing number of families just don't seem to value funeral service like they used to. Trying to reverse these trends feels like an enormous task, one which would require a concerted effort across the entire profession. However, there's a surprisingly simple solution, and it's right in front of our eyes.

Getting to the bottom of the problem

It's no secret that cremation rates are on the rise. By 2035, NFDA expects cremation to make up 80% of dispositions. Many would point to this statistic, along with the rise in direct disposition, as evidence for declining average funeral values. But like so many outward symptoms, the underlying cause is more complex.

Research shows a strong correlation between the increase in direct dispositions and the rise of the religiously unaffiliated, who now make up 29% of the U.S. population. This is compounded by the growing geographic distances between family members. With fewer community and institutional ties, families are in-

creasingly left to define funerals for themselves.

And without clarity about meaning and value, the default becomes commoditization and convenience.

How this affects your funeral home

The direct effects of these consumer shifts are already quite familiar to funeral home owners.

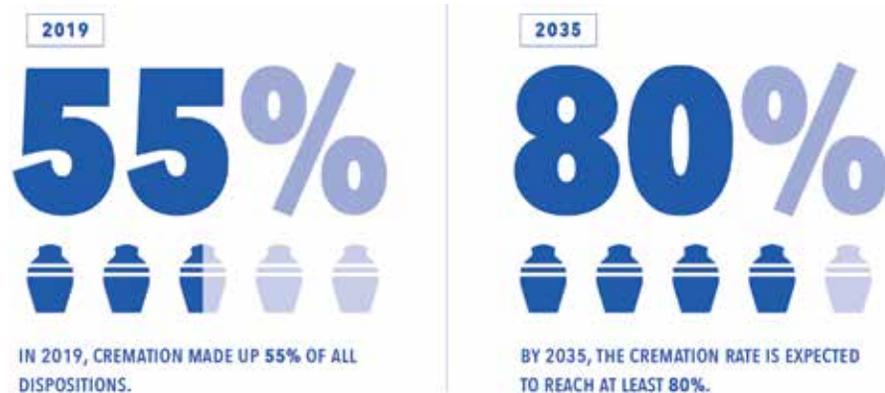
First, there is the challenge of slimmer margins. Direct disposition costs less than a traditional funeral, and as more families choose this option, it leads to declining average funeral values. Then there is increased competition from direct disposition providers, which impacts market share and makes it even more difficult to stand out as a brand. Even with improved marketing, funeral homes struggle to reach beyond those families who already value funeral service.

On top of this, there is the increased cost of running a business. 66% of small businesses across the country report that finances are a challenge, with 43% saying the biggest challenge comes from operating expenses. Taken together, it's not hard to see what this all adds up to. Unfortunately, the two most common solutions used by funeral homes sidestep the core problems.

Why improving the at-need experience is not the only answer

Providing exceptional service to families is at the center of funeral home strategy.

You know just how much work goes into doing whatever it takes to help families. Few professions are as focused on their customers. So, it's only logical that improving at-need experiences is the first step funeral homes take to grow their businesses.



Whether this includes a major renovation or adding the latest technologies, the goal is to create a perfectly tailored experience that helps differentiate you from other full-service brands. When done well, this adds tremendous value. Your funeral home builds loyalty and brand equity through positive word-of-mouth marketing.

The problem is you're primarily reaching families who already value funeral service.

So many funeral directors continue to hear, "We just want a simple cremation" as they're sitting across from families in beautifully renovated new meeting spaces. Maybe you already know how this feels. There is very little you can do to change someone's mind after it's already been made up. This holds true whether you're trying to convince a friend to go out for sushi after they've already decided on pizza or you're helping someone grapple with life's most difficult decisions.

But what if you could educate families and share your story before they ever set foot in your funeral home?

Speak to families when they're ready to listen

Some of the most meaningful innovations started with one simple question: What if...?

For example, what if your funeral home could reach more families in your market who did not fully un-

"Speak to families when they're ready to listen."

derstand or appreciate the value of funeral service? Your first concern might be to make sure you do this consistently. But the even deeper priority might be to figure out how to effectively connect with and educate these families.

What if you could inspire each of them to shift their perspective about funerals?

It's common for funeral professionals to say that a funeral is for the

living. Yet so many families forget this. They think a funeral is mainly about disposition. What this means is that you have an opportunity to provide an experience with the potential to be transformative. An opportunity for individuals to consider their own mortality and to step into the shoes of their grieving loved ones who will need meaningful connection and healing.

When you create an experience both educational and remarkable, consumer norms can change.

You already have the solution

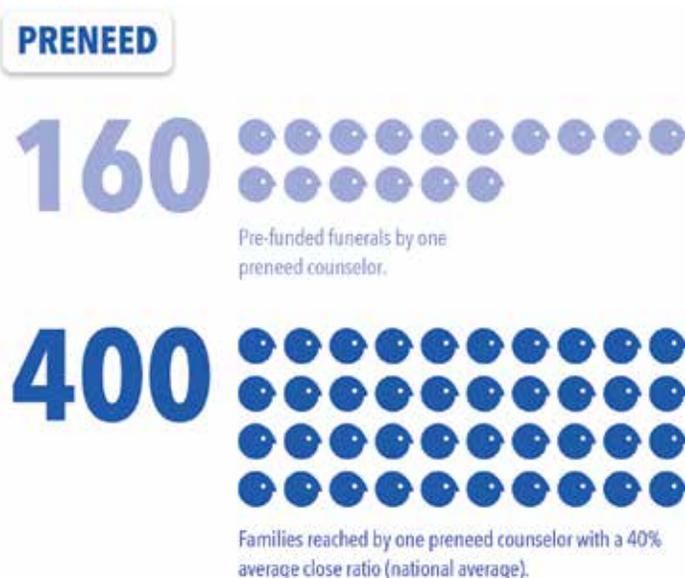
The fact is, your what-if already exists.

It is something you're probably already doing at your funeral home. In the past, this what-if was dismissed as an accessory, an underutilized tool to offer families who proactively sought it out. But its potential is extremely powerful.

I'm talking of course about preneed. The real purpose of preneed is frequently misunderstood. It is not simply a sales tool to secure future business, but an opportunity to create meaningful connections with families and make a lasting impact on their lives. It's your funeral home's most effective forum for sharing the value of funeral service.

More than anything, the preneed conference is where you can begin to change people's minds.

When families willingly raise their hands in response to preneed marketing, they're curious and ready to listen. They may have assumptions about what a funeral is like at a funeral home. But they'll soon learn the truth—that your funeral home provides a space for cer-



emony, gathering, and connection that will be crucial to healing after a loss. They'll listen because they'll come to believe in what you do.

The case for being proactive

Being passive is no way to advance a purpose you believe in. This is why preneed needs to be proactive. If you want to speak with more families when they're ready to listen, it starts with more effective marketing. This expands brand awareness and increases your reach. Yet to provide more remarkable brand experiences, advance funeral planners need more effective support so they can spend more time connecting with families.

How this plays out at a funeral home might go something like this:

An average advance funeral planner at a 400-call funeral home might annually reach 160 families. But with proactive marketing and follow-up support, they might reach upwards of 400 families. This more than doubles the number of families who will learn about the value of funeral service and develop a personal connection to your funeral home.

The point here is not to write more preneed just to write more preneed. It's to write more preneed for a purpose. Funeral home owners who discover preneed's potential typically want to reach more families immediately. They want their programs to grow because they understand the opportunity to share a message they value and believe in.

But it takes care, effort, and time to get it right. Delivering a meaningful preneed experience from beginning to end is something we've spent the past 18 years crafting, and we've learned that every step of a family's preneed journey matters. That's the only way to ensure the preneed experience is consistently meaningful and remarkable.

Conclusion

Innovations in funeral service have always been driven by the needs of families. This has resulted in everything from funeral coaches to live-streamed funerals. But when the collective assumptions about funeral service change, it's crucial that we change too. As a profession, we know we can no longer assume that families automatically value funeral service. Instead, it's up

to us to educate families and build value for ourselves.

The fact is, families still want meaningful experiences that help them remember and honor their loved ones. What we can do is tell the story of why this is exactly what your funeral home provides at a time when families are ready to listen.

Tyler Anderson is VP of business development at Precoa, a preneed company that has helped hundreds of funeral homes grow their businesses with an end-to-end sales and marketing program. Born and raised in the funeral profession, Tyler appreciated the importance of ceremony and ritual from an early age. He is passionate about sharing a new vision for preneed that emphasizes the importance of experiencing a meaningful service.



Marketing Muscle?

Do you find yourself needing an extra resource to complete that project on time or are you suddenly short staffed on the marketing team? Weigel Strategic Marketing can help, whether it's as comprehensive as a strategic marketing plan or as simple as copy for a social media or website blog.



Weigel Strategic Marketing is a firm that provides communications and branding assistance to a diverse portfolio of funeral service companies.

We are experienced in all forms of marketing - from traditional marketing to the latest digital offerings.

If your marketing efforts need a little extra punch, why not give us a call today?

WEIGEL
STRATEGIC MARKETING

317-608-8914

weigelstrategicmarketing@gmail.com

Increasing your Cremation Preneed Averages

By Thomas Holland Ph.D.,CPC

Thomas Holland has been helping funeral homes and preneed Counselors across North America and Canada for over 26 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. Recently I had the privilege to give a presentation at the ICCFA Annual Convention in Las Vegas. My topic was Increasing your Cremation Averages. I received great feedback from those in attendance so here is the outline of my presentation

We talked about several areas to improve your cremation averages and sales results. Options, Tours, Visuals, After Care, Referrals, presenting yourself, your Presentation and Follow up.

1. Options and tours. Take your prospect on tour on the Cemetery and Cremation Garden personally, show options and give ideas. People want to know what is available and you will be surprised what they might choose after you have shown them and informed them of the many options available for them.
2. After Care. Get committed to conducting After Care for all your families served, follow up quickly, (within 7 days) don't let time pass before you are making that phone call or personal visit to provide service and plant the seed for Preneed. Mail your personalized letter, have a call to action, ask for time to meet, text and email is OK. Don't leave voice mail messages. Providing great service and follow up says you care.
3. Referrals. This is the most important factor in your efforts to increase your sales and your averages. Your goal is to find people to talk with before they walk in and tell you they only want a direct cremation. Every High Producing Counselor has this

skill in common. They obtain high numbers of Referrals, they follow up on each and every one of them, they generate sales from Referrals, and they could not live without referrals. Referrals are everywhere, all you must do is ask for them. When someone buys, ask, when someone does not buy, ask. When you meet with families at need, ask. Always be asking from everyone you know and meet. You will be surprised how many good quality leads you can obtain by developing a habit of asking for referrals. Once you have these quality referrals, follow up and keep following up until they buy. It might take two or even three interviews over a period of a year or more and that's OK. Remember that most counselors do not follow up after one time and they miss most of the sales that can come their way.

4. Presenting yourself and your presentation. First, my advice on presenting yourself. Dress well. Don't get caught up in dressing down. We are talking to people concerning one of the most important events in their lives and how it will impact their families. Whether you like it or not people judge us by first impressions.

Take time to make a good impression. Next, get a presentation a track to run on and master it. Make it flow as if you wrote it! There are many good presentations in the market you can obtain. You will sell more if you do this.

Finally, I talked about, Knowledge, Attitude, Skills, and Habits and activity management. Results are found in the numbers. Keeping track of your activity will quickly tell you where you are great and where you need to focus and improve on to increase your sales results. These are all vital for a counselor to have great selling success.

If you need help or more information on any of these topics above, I am happy to send you materials we reviewed at this session at the ICCFA convention.

COMPANY SPOTLIGHT

ATLANTIC COAST LIFE INSURANCE COMPANY

WWW.ACLICO.COM

404-229-8648

Who is Atlantic Coast Life and what product and services do you provide?

Atlantic Coast Life headquartered in Charleston South Carolina is a premier provider of preneed products, including annuities and life products for families. Since 1925, Atlantic Coast Life has been helping families to prepare for a confident and secure future. Our mission is to bring sound products and solutions for our funeral homes and distribution partners. Growing from our home state of South Carolina, we now have product in 37 states across the US with states targeted for expansion. We are committed to having state of the art service and competitive consumer product offerings and are well-positioned to maintain our financially strong and stable platform.

What makes Atlantic Coast Life Unique?

Our partners are paramount and we are here to support them with a variety of growth rates, product options and seamless transactions including our E-App for paperless submission of business, remote sales platform, claim processing, EPO quotes and ordering of supplies. All of which can be transacted on a smart device, laptop, desktop, and I-Pad. Descendant coverage is included in our Life plans for Children, Grandchildren and Great Grandchildren. All transactions can also be accepted by email, fax, and mail.

What are the benefits to funeral homes working with Atlantic Coast Life?

Our funeral home partners tell us they love the options in growth rates from simple to a compounded rate, and a simple easy to use product offerings for their families. We also offer an aftercare platform and marketing support options. Our customer service team continues to receive great feedback from our funeral home customers and partners. New business, commissions and claims are processed without delay. A dedicated concierge phone line is provided to our funeral homes and partners for when they need us and we are here to answer their call.



How does Atlantic Coast Life provide a solution for funeral homes?

Atlantic Coast Life provides simple, easy to understand product solutions, great customer service, and business reports needed to track your business with confidence preneed claims will be paid on a timely basis. Local support with our many Regional Sales Directors and Marketing partners is another plus with Atlantic Coast Life.

How does funeral homes reach Atlantic Coast Life?

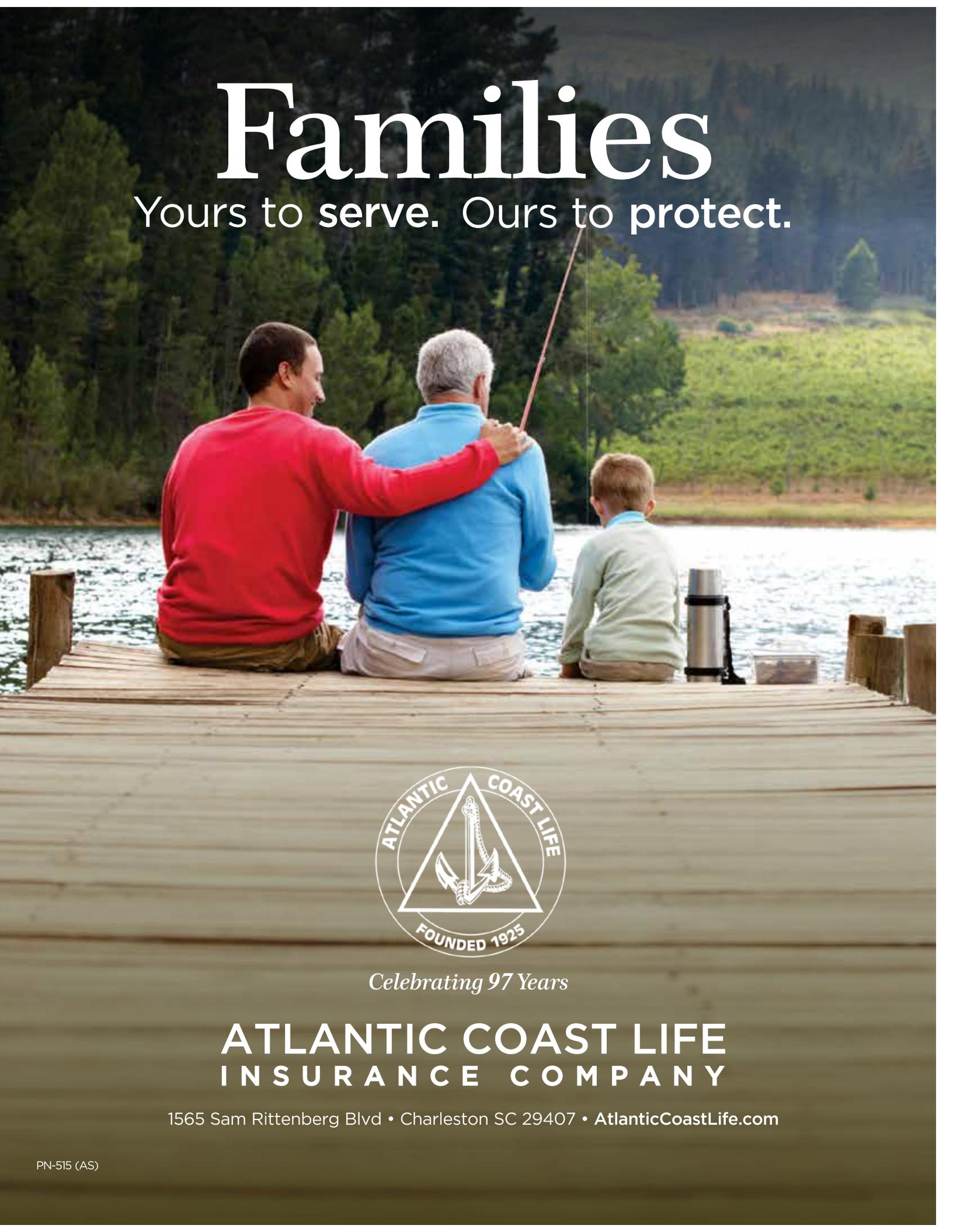
You can contact us by visiting www.aclico.com or call 404-229-8648, or reach us by email Tom Holland at Tholland@aclico.com.

www.aclico.com

www.aclico.com

Families

Yours to serve. Ours to protect.



Celebrating 97 Years

**ATLANTIC COAST LIFE
INSURANCE COMPANY**

1565 Sam Rittenberg Blvd • Charleston SC 29407 • AtlanticCoastLife.com

The Key to Your Future

By: Lindsay E. Bourgeois

Providing services that comfort families during their time of grief is the lifeblood of a funeral home. The role of a funeral director is to celebrate the life of the deceased and to comfort families in their time of need. Thus, it is easy to see why providing at-need services is at the forefront of funeral home owners' priorities and day-to-day operations. It is the essence of a funeral home and what funeral directors do best. And that has never been more evident than in the past two years while navigating such challenging and uncharted waters.

However, to achieve long-term success in the funeral industry, it is also important to think strategically about how your funeral home can earn and maintain family loyalty while also bringing in new families to your funeral home. It is possible to provide excellent at-need services while also looking toward the future. And what can provide insight into how well your business will perform in the future? Preneed.

There are often several hesitations when it comes to preneed. Many associate preneed with aggressive sales tactics, they don't know where to begin to implement an effective program, or they prefer the immediate gratification that accompanies at-need services. When providing at-need services, the fruits of your labor are seen firsthand in the faces of families you are helping at such a difficult time. And from a business perspective, it is a dollar in your pocket today as opposed to waiting for it down the road as you would with a preneed contract on the books.

However, without overlooking the value of providing meaningful services, it is important not to get caught up in the shortsighted goals of immediate reward if you want to be successful in the future. After all, preneed ensures that you will be able to continue to provide meaningful celebrations of life for years to come.

Preneed presents a tremendous opportunity to grow your call volume (in addition to organic growth by providing great at-need services) and sustain family loyalty that you have earned. You may think a family

who chooses your funeral home today will choose you again in the future, but that is not always guaranteed. The good news is that if your competitor has the same mentality, then with an effective preneed program, you can win over new families, thus growing your call volume and guaranteeing future business. That's more families served and more lives celebrated, and isn't that what we're all about?

When done right, preneed isn't aggressive and doesn't have to take any time away from the services you are currently working hard to provide. You just need to find the right preneed program that families really embrace, a program that will gently speak to families about the benefits and importance of preplanning.

Families need your guidance.

How often has a family expressed to you at a visitation or over the phone that they are interested in discussing preplanning their own funeral? What do you say to them? Telling families to come see you whenever they are ready may not yield such positive results as families often hesitate when taking the first step in doing so. However, one of the impacts of the pandemic has been the recognition of the fragility of life and a sense of urgency in making sure all affairs are in order, including planning for final expenses and wishes. Consequently, there is a heightened interest in preplanning these days. Nevertheless, families still need someone to hold their hand and guide them through the process. That's where an effective and active preneed program comes in.

It's about more than just 'walk-ins.'

Families who walk in to your funeral home, checkbook in hand ready to preplan, are great to have in the preneed books, but they represent families you would have served in the future regardless. A good preneed program is about securing future business ahead of time, business that may or may not have been yours.

That's why it is important to do more than just wait for families to come and see you. A good preneed system allows you to go out into the marketplace and speak to families about preplanning.

OVER 500 PARTNER FUNERAL HOMES AND \$4 BILLION IN PRENEED.

DO YOU WANT TO BE IN THAT NUMBER?

We are driven by creating and delivering programs that provide solutions for your families and value for your funeral home.



RESEARCH & DEVELOPMENT

A custom demographic analysis and segmentation of your market helps us better understand your community and the motivations that lie behind the decision to pre-plan.



CUSTOMIZATION

All materials reflect your brand image, your values, and your message, so families know what they can expect when trusting your funeral home for their family's needs.



TRAINING & IMPLEMENTATION

We employ our steadfast training program to ensure counselors are adhering to the strategies proven to be most effective when speaking with families.



MEASURING & REPORTING

We track and measure every aspect of your marketing campaign and give you reports along the way, so together we can see what is working for you and what is resonating with families.



PRENEED FUNERAL PROGRAMS

3636 N. CAUSEWAY BLVD. SUITE 301 · METAIRIE, LA 70002 · (800) 529-7729 · SUCCEED@PRENEED.NET

Get families to Raise their Hand.

You might think that going out into the marketplace crosses a threshold into aggressive sales tactics that are seen by families as being too pushy or overbearing, but that does not have to be the case. The right preneed system will gently encourage families to let your funeral home know they are interested in prearranging. It gives families an avenue for voicing their interest and your funeral home an outlet for reaching out and following up. Moreover, it gives you the opportunity to reach these families who are currently thinking about the need to preplan but don't know the appropriate steps to take.

At PFP we implement systems that subtly speak to families about the benefits of preplanning and allow them to essentially "raise their hand" and let the funeral home know that they are interested in learning more. It's not about pushing the sale, and it's not about bothering families at inconvenient times. It's about educating families about topics they often are already thinking about.

Craft the right message for the right people.

When it comes to preplanning one's funeral, families often have distinct reasons for doing so. Thus, why use one blanket approach when you can speak to the different, specific concerns of these various segments of the market? You just need to speak their language.

Whether it's speaking to veterans about securing their entitled benefits or to women about how they can ensure their family is taken care of, each group can be addressed with the right message as part of a tailored and measured preneed program. This is how PFP's preneed systems operate, and they have struck a chord with families across the country. Why? Because the messaging is subtle, specific, and informative.

Measure your Efforts

It is critical to track the results of your preneed efforts and assess the effectiveness against predefined benchmarks. Otherwise, you could be wasting time and money on systems that may not be providing favorable results for your firm.

You want to know how you are performing today and how you can expect to be performing in the future. That means tracking your preneed program every step

of the way from the initial inquiry to the signed pre-need contract. But you don't have to waste valuable time and resources in tracking these goals. Invest in a system with built-in metrics that will provide these results for you. That way you can focus on what you do best, serving families at their time of need.

Surveys are also an effective way to measure family satisfaction, which can help you see if your preneed program is accomplishing its goal of being informative yet not overly aggressive and if it is attracting new families to your funeral home.

Look at the big picture.

At the end of the day, you need to see the big picture to be successful. Preneed focuses on long term growth because it helps bring in new families to your funeral home and secures future business. As a result, you can leverage your position in the marketplace to continue to grow and increase the future value of your business.

Preneed may be a delayed reward but in the long run, the reward is bigger, and it comes in the form of additional calls down the road, increased family loyalty, and a business that has multiplied and grown in valuation. Most importantly, it provides an invaluable service to families, one they may not initially know they need but are ultimately grateful for.

As a funeral director, you want to make sure families are taken care of. Preneed can help you do just that. With an active, yet gentle, preneed program at your funeral home, you will sustain your earned family loyalty, bring in more families to your funeral home and continue to serve the families in your community the best way you know how now and for years to come.

Lindsay Bourgeois is the Director of Communications and Program Development for Preneed Funeral Programs (PFP). With over 10 years of experience in the industry, she manages PFP's brand image and marketing strategy and collateral. She can be reached at lindsay@preneed.net





United Midwest
Savings Bank

Funeral Home Acquisitions | Funeral Home Debt Consolidations | Funeral Home Renovations

SIMPLIFYING FUNERAL HOME LENDING



Chad Fondriest

614-205-7600

Senior VP - Commercial Lender
cfondriest@umwsb.com

INVESTING IN THE FUTURE OF YOUR FIRM

United Midwest is a national direct lender that specializes in lending to the funeral home industry. We understand the value of the business and the goodwill associated with a funeral home. We will lend against both fixed assets as well as the business and goodwill.

Call today and learn more.

LOAN PROGRAMS

Goodwill/Business
Real Estate Loans
Funeral Home Acquisitions
Funeral Home Refinancing

LOAN TERMS

Up to 90% Financing
Up to 25 Year Terms
Seller Carry Permitted



877-751-4622
www.umwsb.com
6460 Busch Blvd, Suite 201, Columbus, OH 43229



How to Select the Right CRM for Your Preneed Program

By: Laurie Covington, Homesteaders VP-Application Delivery and Beau Jarrell, Co-Founder of the Kilpatrick Group

Selecting a technology solution is a major step for any business. Introducing a new system requires careful planning and often a steep learning curve, so you want to be sure the option you choose is an ideal long-term fit for your funeral home and your preneed program. This is especially true for your funeral home's customer relationship management (CRM) system.

At its core, a CRM is all about managing interactions. It provides a centralized system to store and access information about leads and customers, helping an organization better understand how those individuals interact with them and offering tools to continue to build the relationships.

For funeral professionals, this provides an incredibly valuable opportunity. Without a sophisticated funeral home CRM, you could be wasting time on administrative tasks, missing opportunities to serve families in your community and providing a fragmented customer experience.

As we continue to develop new features for EnGauge, Homesteaders Solutions' robust CRM for funeral professionals, we remain mindful of the challenges and opportunities you face. Our dedicated team strives to offer a platform that not only addresses these, but also provides a great overall experience for your staff and client families. Throughout our development process, we've learned a great deal about what truly works for funeral professionals when it comes to successful CRM implementation and management.

When considering whether a new CRM is right for you, there are several key attributes to keep in mind. In this article, we'll share a few things you should investigate to make sure your CRM will work for your staff, business operations and client families.

1. Funeral Home Data Security
2. Longevity of the Platform
3. Data and Reporting
4. Staff Development & Success
5. Lead Nurturing

Funeral Home Data Security

When the topic of data security comes up, it's tempting to think that a data breach can't happen to you or your business. Unfortunately, that is not true. In their State of SMB Security Report, Sectigo estimates that half of small businesses have had their websites breached at some point. If you consider the number of websites you visit as a consumer every day, the chances are high that your data has been exposed to bad actors at some point.

The funeral profession is not immune to this problem. It is a growing concern, and it can affect your funeral home. That's why you need to consider how confident you are that the CRM you choose will keep your data – and your client families' personal information – safe. You'd much rather be ahead of the curve than have your business and customer data compromised.

Longevity of the Platform

Adopting a new platform typically involves data migration, process changes, employee training and adjustment time for staff to become comfortable with that system. You certainly don't want to start this project over again every few years.

As you're thinking about a new platform, consider whether it is going to be around for the long term. Unfortunately, many technology companies are not able to sustain their platforms beyond a handful of years. Recognizing this challenge, Homesteaders invested in EnGauge to offer a customized solution with the features preneed professionals really need. The team built the system in the leading CRM, Salesforce, helping to ensure that the technology is continuously updated.

We know that better tools help you connect with more families and allow us to continue to invest in the profession, which is why it is so important to select a CRM that will be available and relevant in the long term.

Data and Reporting

Another common problem facing the funeral profes-

sion is the lack of integration between systems. It's difficult to collect and analyze data when you must refer to so many different sources. Because of the time involved in compiling reports, funeral professionals may find themselves making important decisions based on outdated information.

To help solve some of those challenges, your CRM must be able to integrate with your key programs and provide easy access to tools that can shape the success of your business. Imagine how much your business could grow if you could continuously track your most effective lead sources and use those findings to maximize ROI for your marketing efforts.

You should also ensure that the reporting function of your CRM is providing relevant, timely information that can help you improve your business and reach more families. You cannot manage what you do not measure, and an effective CRM should make it easy for you to quickly access data on all aspects of your business.

Staff Development & Success

The most effective preneed professionals are successful because they have refined their process and understand how to connect and stay in contact with families in their communities. For professionals who are new to the field or who are struggling to meet goals, it's not always easy to pinpoint the next steps to improve performance.

Make sure the CRM you choose will be able to help you identify areas for improvement, save time and avoid wasted effort on initiatives that aren't effective in your community. In addition to these features, EnGauge helps preneed professionals keep their tasks and schedules organized so no opportunities are missed.

Lead Nurturing

The number of potential lead sources for funeral homes continues to grow, and each of these requires careful monitoring and prompt follow-up. While it's great to have many opportunities to serve families, you don't want to risk providing inadequate service by failing to respond quickly or stay in contact with them on a regular, recurring basis.

A CRM can help prevent lost leads and keep your funeral home on track for providing a great experience.

Look for a solution that is easily accessible and user friendly to help ensure your team can work efficiently no matter where they are. When we built EnGauge, we made it available on desktop and mobile devices for this very reason. You and your staff should have access to your CRM wherever you go.

You have many tasks you need to accomplish to do your job well, both for the success of your business and to ensure every client is satisfied with their experience. An effective CRM can do a lot of this work for you, which allows you to focus more of your time on serving families.



Lamination Products & Supplies for the funeral home industry

*including custom
Tribute bookmarks*

CALL US
800-821-1333
M-F, 8 am to 5 pm, CT

GO ONLINE
lamcraft.com
customer-service@lamcraft.com



FAX US
1-816-795-8310

MAIL
4131 NE Port Drive
Lee's Summit, MO 64064

*Ask for our
latest catalog!*

LAMCRAFT
INC.

Serving funeral directors since 1974



Single-Pay Preneed: Are You Leaving Money on the Table?

By Paul White

It is no longer a question of if inflation will continue to increase this year, but how much, which means funeral businesses will need to aggressively manage expenses while simultaneously looking for ways to boost revenue. Improving financial returns on preneed single-pay sales may be just the tonic to blunt the impact of inflation and generate additional revenue, perhaps not immediately, but in the long run.

By now, it's safe to guess that most funeral businesses have seen the headlines and read the stories about how inflation is at its highest level in 40 years. So far this year, inflation has been running more than 7% on an annual basis. Based on recent forecasts from economic experts, it does not seem likely that it will lessen. What's more, the war in Ukraine has caused oil prices to skyrocket, which is putting additional upward pressure on our collective wallets.

Our country benefited from low inflation for the past few decades (less than 2.5% annually on average from 1990 to 2020). And our industry has generally been immune from inflation and able to increase merchandise and service prices at least marginally above inflation to protect and/or grow income.

Looking into the future, funeral businesses will need to be proactive in managing costs and pricing, and single-pay sales are a great place to start. Here's how.

Trust investment returns: the beauty of compounding

Funeral businesses likely are leaving money on the table in the form of investment income from preneed trust assets – income that can offset operating expenses – if they are relying mostly on insurance-funded plans. That's because trusts generally invest in a portfolio of securities that

historically have yielded a better return compared to insurance. In contrast, insurance companies are often required by law to restrict the majority of investments to relatively risk-free investments such as U.S. treasur-

ies and bonds that have a much lower return.

Trust assets typically are invested in a conservative mix of equity and fixed income securities, both of which are subject to short-term market fluctuations. True, growth rates for preneed trust assets are not guaranteed. However, preneed insurance companies generally don't guarantee their rate of return either. They usually employ what is commonly referred to as discretionary growth, a growth rate declared by the company based on market performance. When looking at market returns over a longer timeframe, preneed trust investments have a significantly better chance of outperforming insurance investments.

A study by mutual fund giant Vanguard (covering the period 1926-2019) found that a balanced portfolio (60% equities/40% fixed income) increased on average 8.8% annually. In comparison, a portfolio of 100% fixed income securities rose 5.5% annually. At first glance, that may not seem like much, but believe me, over the life of a preneed contract the disparity between returns could be the difference of turning a profit on a contract or taking a loss.

Want more proof? In its most recent annual report filed with the Securities and Exchange Commission, the country's largest operator of funeral homes reported that investment returns for its preneed funeral merchandise and service trust funds were 14.2% in 2021, 16.5% in 2020 and 20.0% in 2019.

Cash flow considerations

A family or individual using trust or insurance will pay only the preneed contract amount for a single installment contract, nothing else. When funding the service with a trust, the payment is made to the funeral home or to the trust and the required percentage is deposited into trust and any allowed retainage is retained by the funeral home. The deposit into the trust is invested and the retainage portion can be used to fund operations. If funded by insurance, the payment goes directly to the insurance company with no retainage.

Insurance-funded contracts allow funeral home operators to earn commission income. Cash flow from sales commissions is more predictable and stable, but, as mentioned earlier, it comes with a price: the funeral home loses out on the opportunity to potentially generate higher investment income from the trust assets.

The bottom line: how trust returns add value

By now you are probably asking yourself, “What’s the bottom line? How will this help our funeral home?” The example below compares financial returns for a trust and insurance preneed contract. In both cases, we use \$5,000 as the contract amount and 10 years for the length of time before the contract becomes at need. We also examine the returns on a contract purchased by a 65-year-old and 75-year-old consumer.

For our trust-funded example, we assume that state preneed statutes permit a 10% retainage from the consumer payment. We also assume a compound annual growth rate (CAGR) of 5% – which is far below Vanguard’s historical return on a 60/40 portfolio – on the trust deposit after administrative fees and expenses.

For our insurance funded example, we assume an 18% commission on the 65-year-old and a 12% commission on the 75-year-old. We also forecast a 1.5% CAGR on the face value of the contract for both ages.

Trust Versus Insurance Single-Pay Returns

Preneed Contract Amount: 5,000.00			
	Trust	Insurance	
Age	65 or 75	65	75
Trust Retainage	10.0%		
	500.00		
Amount Trused	4,500.00		
Commission		18.0%	12.0%
		900.00	600.00
Annual Rate of Return	5.0%	1.5%	1.5%
Total Growth	2,830.03	802.70	802.70
Total Cash Generated	7,830.03	6,702.70	6,402.70

Utilizing a trust would generate returns that are 22% higher (\$1,428) for a 75-year-old and 17% higher (\$1,128) for a 65-year-old compared to an insurance contract. While this example is, of course, hypothetical, based on historical rates of return, the approximate returns are fairly accurate. With most preneed funeral

contracts being single pay for the average funeral business, the total returns on these contracts can have a material, positive impact on cash flow over the long term.

Paul White is senior vice president of client development and marketing for FSI. In this role, he is responsible for educating prospective and existing clients about FSI’s products and services and maintaining the highest quality of customer service. He has a 40-year career in at-need and preneed operations and an extensive background in funeral home client development and sales and marketing services.





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

1616 Church Street | Nashville, TN 37203
615-327-3927 | www.guptoncollege.edu

INDUSTRY NEWS

American Enterprise and Live Oak Bank announce strategic partnership

DES MOINES, Iowa – Live Oak Bank and American Enterprise Group, Inc., parent company of Great Western Insurance Company (GWIC®), announced today that the companies have entered into a strategic partnership that will provide funeral home and cemetery business owners access to \$500,000 to \$20 million and beyond in capital. Both Live Oak and American Enterprise are recognized as industry leaders who have long supported the funeral profession. This partnership brings a unique product to the market, well suited for business owners seeking financing for their acquisition and expansion plans.

“Live Oak Bank’s funeral home and cemetery team is excited about the lending partnership with American Enterprise,” said Tim Bridgers, Head of Funeral Home & Cemetery Lending at Live Oak. “The core of Live Oak Bank’s mission is treating every customer like the only customer by providing the best loan service and product offerings.

All growth capital is not created equal, and we are pleased to offer this larger loan product backed by funeral-specific knowledge and experience to the funeral profession,” Bridgers said.

Live Oak has been focused on small business loans for the funeral profession since 2010 and provides an extensive wealth of industry and financial knowledge. Combined with American Enterprise’s almost 100 years of experience supporting the profession with preneed and insurance services, this partnership allows business owners to unlock larger loans than previously available.

“This partnership is an excellent complement to our current business lines and operational strategy when it comes to servicing customers in the funeral profession. It creates tremendous opportunities for both American Enterprise and Live Oak Bank to offer financing to funeral home businesses looking to build, buy, or expand their business,” said Dennis Case, Chief Sales Officer at American Enterprise.



About American Enterprise Group, Inc.

American Enterprise Group, Inc., has multiple insurance company subsidiaries under the American Republic®, Great Western Insurance Company (GWIC®), and Medico® brands, which are rated A (Excellent) by AM Best for financial strength. These companies offer life and health insurance product solutions to help people secure their financial futures through various distribution channels and are licensed in 49 states plus the District of Columbia. American Enterprise is based in Des Moines, Iowa, and employs over 400 people. For more information, visit www.americanenterprise.com.

About Live Oak Bank

Live Oak Bank, a subsidiary of Live Oak Bancshares, Inc. (Nasdaq: LOB), is a digitally focused, FDIC-insured bank serving customers across the country. Live Oak puts a groundbreaking spin on service and technology to redefine banking. Our products help customers buy, build, and expand their business, and high-yield savings and CD products to grow their hard-earned money. To learn more, visit www.liveoakbank.com.



Family owned and published since 1919

Amb&Coach Sales

Service Since 1964



Ellis Galyon
615-481-8021



Randy Garner
479-459-3641



Hal Singletary
770-500-0923



McKinley Joyce
615-419-6585



Wayne Day
256-504-4105



Chad Garner
479-461-6259



Tony Tanner
352-286-0966



Darryl Streed
716-485-1133



A Legacy of Excellence



**Cadillac XT6
Victoria**



**Cadillac XT5
Medalist**



**Cadillac XT6
Presidential Limo**



**Cadillac XT6
Parkhill**



**Cadillac XT6
Masterpiece**

1212 Jo Johnston Avenue, Nashville, Tennessee 37203 • 888-336-8421 • ambulanceandcoach.com



New • Pre-Owned • Leasing • In House Financing • Parts

Tough Decisions to Make When Managing Your Business

By Beth Kmiec

Merriam-Webster's Dictionary defines Management as "the act or skill of controlling and making decisions about a business." It even goes further to include a reference to management as an art. As someone involved in the management of a funeral business, you are probably very familiar with the art that is making a business run.

Regardless of how you came to own, manage and operate your own funeral home or homes, there was a moment you realized, "I'm in charge. This business sinks or swims under my command." The eternal question then became, how do you get that funeral business to not only swim, but succeed. You have a passion and a skill set to service your families with their end-of-life needs. You excel at this, and want to improve, but in doing that, you may have found that there are many other areas of your business that need to be managed and aren't in your wheelhouse. You are faced with problems on a daily basis such as choosing the right personnel, getting the right advertising and marketing, and motivating the people you have to do the work that needs to be done.

At some point, you may realize that, as your business grows, or even just to get your business to grow, you have to delegate tasks to someone else. Of course, you can attempt to do it all, but you should ask yourself whether that's really the most effective way to run things. Many people shy away from the broad term "outsourcing", but maybe it's something you want to consider. What are the benefits? The drawbacks? How do you decide what you should and should not outsource. In this article, we will give you the baseline answers to some of these questions to help you get started on an approach to potentially hiring an outsourced partner for different areas of your business.

Benefits

1) Creation of a solid succession plan. You may be running a family business and you may not. All too often it seems that the current owners and managers of a funeral business are so intimately familiar with and

intertwined in the day-to-day running of the business, that when it comes time to create a plan for someone else to take over, concerns arise. Will the next generation or next managers be able to execute in the same way? How long will it take to pass this knowledge along? Utilizing another company for certain parts of your business will eliminate that need to transfer. When you hire someone who does that business day in and day out, they take on the burden of training when someone leaves, maintaining the right systems, and keeping up with compliance and changes. Some areas where people frequently (and often must) use another provider could be taxes, legal, record keeping, trust, and human resources, to name a few.

2) Time. It takes time to do many things correctly, and time is not a commodity that a funeral director and small business owner/manager has to waste. As we all know too well, when you are pressed for time to get things done, you tend to focus on two things: the things you care about the most, and the things that are "on fire". If keeping your preneed records is not something you find exciting, and the auditors aren't knocking down your door, you might be inclined to set that aside for another day. There are always many items like this, and eventually they add up. The problem is then they become so overwhelming it's hard to know where to start. Hiring someone else to manage those things for you gives you the peace of mind to know that they are getting done, and gives you the time to focus on your families and serving them, which is what you do best.

3) Accuracy. Hiring an expert to complete a task can mean that the end product becomes more accurate than if it were done by someone who is not an expert in that area. If you hire a good investment advisor to develop and oversee your investment portfolio, they will be able to manage your risk and provide broad diversification while still watching the market. The end result is you are alleviated of the necessity of trying to watch the performance, and ultimately gain a better product.

Drawbacks

1) Loss of control. Any time you hire someone outside of your business or outsource a piece to another company, you have lost some amount of control. The new company takes that on as their responsibility, and you must trust that they will effectively deliver the product they promised with your best interests in mind. This can be a scary prospect, particularly as you may be dealing with companies with whom you aren't familiar. You can deal with this by maintaining a structure of oversight, meeting with your outside providers regularly, and having a good process for vetting companies before you work with them.

2) Vetting process. Sometimes, simply having the time to vet potential companies to whom to outsource pieces of your business can seem cumbersome and difficult. You may have an idea of a few players in a particular area of expertise, but knowing exactly what questions to ask and knowing whether you are getting the best is hard to determine ahead of time. You can start by asking others for referrals as to companies they have worked with and liked or ones that have not liked, and why. This is a good place to start, and you hope you've gotten good referrals, but even a good referral doesn't guarantee that you will be getting the service your firm needs to receive. When you are already so pressed for time, undergoing a due diligence process to choose an outsourced can be more than you can commit.

Ultimately, how to effectively run a small business is a matter of choice and chance. You may find some great people with a broad range of skills and be able to leverage them while you grow. At some point, however, if you are successful at what you do, you will need to consider other options. There may come a time when you need to consider whether outsourcing or hiring an outside company to take pieces of your business over is the right solution for you. It's important to consider all the factors, but the most important consideration to keep in mind is: how will you demonstrate to the families that you serve that you can and will provide them with the best possible solution?

Beth Kmiec joined ClearPoint Federal Bank & Trust ("ClearPoint") in 2013, coming from personal trust at JPMorgan in Chicago, IL. Beth is currently the Executive Vice President, Trust Administration for ClearPoint. She is responsible for trust administration, client relations, as well as certain aspects of trust and legal compliance



OPTIONS FOR MEMORIALIZATION

Celebrate Spirituality, Family, Passion, Life with a Treasured Tribute



Create a Treasured Tribute

1. Choose a photo
2. Choose a Wilbert Legacy Print

Contact your rep to learn about
simpliFi Scan QR Code.





"Over the past ten years we have found C&J Financial always goes the extra mile to insure prompt filing and payment of insurance claims. You can trust they will always have your best interest on each policy they process."

Kenny Howe

Holman-Howe Funeral Homes

A&M UP

Promises kept,
revenues increased,
success achieved.

Everyday we are committed to amping up the profits and overall success of each one of our clients. While you know us for insurance assignment, we're here to provide you with insights and programs that many of our client partners have used to help their firms reduce accounts receivables, increase cash flow and maybe best of all, help increase their revenue per call up to 30%! Everything we do is driven by our passion to be a trusted partner to the many thriving funeral homes we serve. But don't just take our word for it. Listen to what our partners have to say and then call or visit us online to learn more.

 **C&J Financial, LLC**
The Leader in Insurance Assignment Funding™

& You

CJF.com | 800.785.0003

Unlock Your Potential

with a history of innovation

Your preneed company should provide more than just a product. Security National offers protection against the rising costs of cremations and the uncertainty of today's market.



Let SNL show you a better way.



Security National
Life Insurance Company

To learn more visit
PreneedSuccess.com

The Wisdom of The Rev. Dr. Edgar N. Jackson

Part I of a II Part Series

By Todd W. Van Beck

Introduction:

One of the most fortunate learning experiences I have had in my entire life was the time I was a student of the Rev. Dr. Edgar N. Jackson. He was on the faculty of the New England Institute and I took my education and training to become a funeral director at that old venerable institution.

Since I graduated I have depended on Dr. Jackson's thinking, concepts, materials and approach to dealing with and understanding human loss on countless occasions. I have found that his thinking seems to never get stale or obsolete. On the contrary his wisdom is a powerful today in my career as it was thirty-five years ago when I sat in his classes trying to write down every word that came out of his mouth.

He was without question one of the best friends the funeral profession ever has had.

Today, however, all of Dr. Jackson's books are out of print. I have concluded that that is a shame for the young funeral professionals in this country who might not have had the opportunity to ponder Dr. Jackson's concepts. To that end I have composed this series of article on the Wisdom of Edgar N. Jackson

ARTICLE ONE – Dr. Jackson's Approach

Primary to Dr. Jackson's approach to the psychology of grieving was his ever present attention to healthy mourning practices.

Dr. Jackson promoted the idea that even though death is universal, it is an event for which no one can be fully prepared to deal with when it occurs. And the experience of death varies, depending first upon the type of death involved – violent, unexpected, expected, etc., and secondly upon the person who is experiencing the loss. Jackson feels that the death experience expurgates the bereaved person's true psychological makeup, this evidenced by the variety of responses to death, i.e. Normal grief, masked grief, delayed grief, exaggerated grief, abbreviated grief, complicated grief, no grief.

Yet there are certain common reactions to death also. Dr. Jackson related that sudden and violent deaths often cause those affected to focus upon the physical signs and symptoms of the distressing happening. Fainting, loss of strength and nausea are typical reactions to such a loss. These responses are normal Dr. Jackson is quick to point out – typical reactions to the drastic changes in the life situations of those most deeply affected by the death.

In addition to the common physical reactions are several typical emotional reactions to the death of a significant other. Included are the loss of orderly thought processes, feelings of fear and anxiety about the future, self-pity, anger, resentment and vengefulness. Keeping in mind that these physical and emotional reactions must be honestly faced and experienced is integral in the healthy mourning process. A key belief of Dr. Jack-



**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**

**1616 Church Street | Nashville, TN 37203
615-327-3927 | www.guptoncollege.edu**

son's was that the reality of death must not be denied or taken away, since emotional energy spent on denial could be used productively on acceptance stances.

It must be stated that the death that is anticipated often results in similar feelings as the unanticipated death. The anticipation falls away upon the death, giving way to the understanding that it is a time of substantial re-adjustment, with strong emotions bound to arise.

But whether the death was expected or unexpected Dr. Jackson says our reactions are grounded heavily in our attachment to the deceased. Dr. Jackson called the death of a loved one "emotional amputation," comparing it to the amputation of a limb of the body (phantom limb syndrome). Dr. Jackson refers to these bereaved individuals as "vulnerable victims."

Mourning as a healthy process Dr. Jackson says is an experience of personal value, the knowledge gained in reinvesting in one's life.

Two factors emerge in Dr. Jackson's thinking as the great effectors of one's responses to death. First is the degree of relationship to the deceased, second is the

type of loss. To a lesser degree are the factors of prior experience, emotional stability, strength and general personality makeup.

The topic of anticipated vs. unanticipated loss surfaces again. Dr. Jackson writes: "If you have time to prepare for the loss – to brace yourself against it, you can cope more readily than if you are surprised and caught off balance by the event." Sudden loss gives no time to muster defenses, and the full brunt of the loss is felt.

The work of Marianne Simmel is helpful to understand this concept of Dr. Jackson's. Simmel's study is of the relationship between the loss of a body part and the loss of a loved one to death. "Where she found phantom limb experiences in a significant numbers was among persons who had lived long enough to integrate the body part into their total life function, and where the loss of it was sudden and unexpected."

This analogy reveals that true to Dr. Jackson's beliefs, the extent of attachment and the type of loss greatly affects one's response to the death of a significant other. Going one step further, Simmel found that those who readily accepted the loss of a limb were better able to



**FLAWLESS
QUALITY.
RIDICULOUS
AFFORDABILITY.**

Quality, detail and manufacturer support equal to the top US brands at half their price or better.

Every Sich casket comes with \$5 million liability protection.

Benefits your company as well as the families you are serving.

**ONLY YOUR ACCOUNTANT
CAN TELL THE DIFFERENCE.**



- We carry a full line of metal, hardwood, and cloth-covered-wood caskets.
- Cremation, oversize and youth lines as well.
- High quality, competitively priced products, with the finest customer service.



CALL TODAY FOR A PRICE & SERVICE COMPARISON / TOLL FREE 1.800.226.1245
PO BOX 5664, COLUMBUS, GA 31906 / servicecasketcompany.com

adjust than those who denied the reality of the situation.

ARTICLE TWO: DR. JACKSON'S "JUST" AND "UNJUST" DEATH CONCEPT

Some death is logical, as in old age, while other death is illogical, as in one whose life is taken by circumstances which are untimely, unexpected, and unnatural.

Dr. Jackson maintains that some death is real. It is seen firsthand and experienced closely in each of its phases, while other death is unreal. An example of real death may be the death of a parent in a nursing center, where the family experiences the slow withering of life. An example of unreal death may be that of a soldier who dies in a far off land, this death is far removed from the context of the family's everyday experience. Not only is it difficult to relate to, but it is difficult to accept as really having happened. Dr. Jackson wrote: "Loss that is unreal may be infected by doubt and uncertainty. This infected wound tends to heal more slowly and may never heal completely."

According to Dr. Jackson regardless of whether the death is expected or unexpected, real or unreal, logical or illogical, or just or unjust, one truth is clear – physical and emotional response is inevitable. The extent to which these reactions manifest themselves is affected by the type of death, though. Whether one is productive in accepting the death or unproductive by denying the reality of the death this choice alone will determine the course of the mourning. As Dr. Jackson put it, "Your capacity to have deep feelings for another person is also the source of your capacity for acute pain at the time of loss."

Dr. Jackson proposes the three items are of primary importance in a person's response to death:

1. Face the reality of the situation. Dr. Jackson was firm in his thinking that "specialists in the management of grief say that it is essential to break through the denials and to face the painful reality before we can begin the healthful work of mourning."
2. Accept the emotional and physical feelings aroused. There is nothing brave about denying your feelings. According to Dr. Jackson, "To take heavy sedation to blot out feelings is usually unsound, for it tends to postpone rather than remove our feelings." Dr. Jackson believed that the initial confrontation with the dead body is the time to really being the healthy

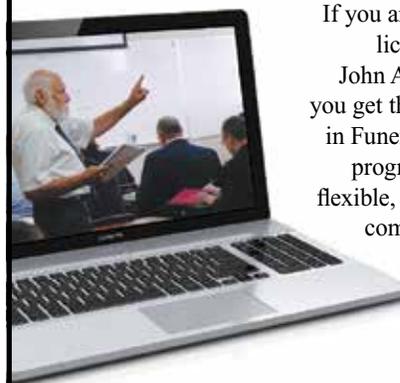
mourning process.

3. Realize that others have experienced similar loss and can help you get through yours. Ventilation of feelings, Dr. Jackson believed, is best facilitated when there is a community of persons with whom you can talk.

ARTICLE THREE: CULTURE AND DEATH

"How skillful we are in coping with death is determined at least in part by the attitudes toward death in our culture." According to Dr. Jackson this fact is not good news for the mourner. Dr. Jackson continues, "Being a part of our culture, and being so close to it, we are adapted to the values of the culture." Part of such adaptation Dr. Jackson felt has been in our treatment of death in our society, and such adaptation involves death denial attitudes. Contributing to this stance is the removal of death and the dead from our everyday experience. In an age of advanced medical technology, death is seen as almost an anomaly – something rare. Death has been taken from the home and placed in hospital and nursing homes. Even Hospice today resembles more of an institution than a home. "We have moved from the emotionally involved to the technically skilled," Dr. Jackson said.

ON-LINE ASSOCIATE DEGREE IN FUNERAL SERVICE



If you are interested in becoming a licensed funeral professional, John A. Gupton College can help you get there. The Associate Degree in Funeral Service is an accredited program. Our online program is flexible, career-focused and may be completed in 12 or 16 months. Financial Aid is available.

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

1616 Church Street | Nashville, TN 37203
615-327-3927 | www.guptoncollege.edu

This cultural mood, Dr. Jackson felt, is working directly against a healthy concept of death in our society. The disintegration of the stable family and community unites is also undermining the well-being of the individual relative to the situation of death. Once a source of support and understanding the family, Dr. Jackson felt, has changed in a way that is of no benefit to the bereaved. Disruption of the family unit upon the death of a member makes such a death very threatening. Grief expressions tend to be suppressed in such an environment. Dr. Jackson strongly felt that new methods of expression and support must replace the analogs lost through societal change.

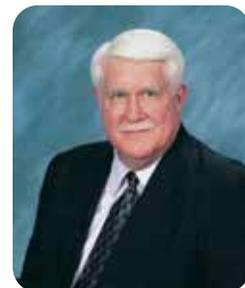
Dr. Jackson said, “How other say you should feel and act is secondary to how you really feel and want to act.” Dr. Jackson stressed that ones feelings cannot be intellectualized away. They are unique and must be realistically faced, in a person way, for healthy mourning to progress. Societal restrictions have no part in such circumstances.

By “acting out,” Dr. Jackson is referring to rites, rituals and ceremonies, and their inherent ability to facilitate normal grief and mourning. These traditional activities, Dr. Jackson believed, are the culmination of history’s solution to solace in a stressful time. These acting out activities enable participants to act out feelings and emotions that are too deep and complicated the put into words and hence express. Funerals, Dr. Jackson believed provide the perfect medium for such acting out. The structure of the funeral, a stabilizing factor in bringing order to chaos is indispensable.

“Acting in,” a term coined by Dr. Lawrence Abt, is the holding inside of ones feelings. This is the opposite, true to its verbiage, of acting out. These feelings, as Dr. Jackson was always quick to instruct, do not cease to exist because their expression is denied. Rather they remain inside, unresolved, and will manifest themselves in abnormal and complicated grief reactions at some later time. Thus it is wise to deal with the grief situation as it arises, for it is at this time that the necessary resources are readily available for use by the bereaved. The funeral is an excellent resource, according to Dr. Jackson.

“All the time, when life is shaken by the overpowering of man’s physical immortality, belief in his spiritual immortality can be especially helpful in sustaining life.” Dr. Jackson believed strongly that there are realities beyond our senses, and that we should accept this spirituality as a source of strength in a troubled time. Stabilization can be realized upon acceptance of the notion that there is more to each person than simply biology.

Todd lives in Nashville, TN with his wife, Georgia. 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.



INDUSTRY NEWS

Undertaking Mr. Lincoln: The Grand Funeral of Abraham Lincoln - Todd W. Van Beck

This is the story about the grand funeral of Abraham Lincoln. Lincoln’s funeral was the largest funeral ceremony ever held in the United States, and possibly the world.

This book also tells the stories of the funeral directors who worked tirelessly behind the scenes to care for the remains of President Lincoln, and who were charged with the organization and detail work that was required to accomplish this extraordinary ceremonial project. The story of Lincoln’s funeral is also a story about Victorian life in America in 1865. The funeral of President Lincoln was so consequential, so massive, so involved that it is not an exaggeration to say that this one single funeral changed the entire funeral profession in the United States for over the next 100 years.

“Undertaking Mr. Lincoln” is available on Amazon.

INDUSTRY NEWS

The Bancorp Commercial Lending Announces National Loan Program for the Funeral Home Industry

In partnership with Homesteaders Life Company, The Bancorp will offer a new lending program specified for funeral businesses

WILMINGTON, Del.--(BUSINESS WIRE)--The Bancorp Bank, the wholly-owned banking subsidiary of The Bancorp, Inc. (NASDAQ: TBBK), is pleased to announce its newly established Conventional Loan Program for the funeral industry, provided through its Commercial Lending business. In partnership with Homesteaders Life Company, a leading provider of preneed and at-need funeral funding for consumers, the Conventional Loan Program offers financing specifically for the acquisition and refinancing of multi-unit funeral home businesses across the country

“The Bancorp is excited to be working with such a great company like Homesteaders to bring new financing options to the funeral industry,” said Jeff Nager, Executive Vice President and Head of Commercial Lending at The Bancorp. “As a national SBA lender, for years we have worked directly with operators who are looking to strengthen their business through expansion, acquisition, or debt refinancing. With our new Conventional Loan Program, we are able to offer significantly larger financing options tailored to the funeral industry through a streamlined process.”

With its seasoned lending specialists, The Bancorp has worked with funeral home operators to develop financial options for succession planning, refinance of existing debt and real estate, business acquisition and expansion, goodwill, and other growth-oriented needs. The new Conventional Loan Program combines the Bank’s expertise with that of Homesteaders to truly meet the current needs of multi-unit business owners in the funeral home industry.

“Homesteaders has worked closely with The Bancorp and funeral home owners to understand what is truly missing in the marketplace in terms of conventional lending. It was important for us to enter the space with a program that was competitive, different, and better than what is currently offered,” said Steve Shaffer,

Board Chair and Chief Executive Officer for Homesteaders Life Company. “This is another meaningful way to commit our resources to support the long-term success of the funeral profession. I am confident that our partnership with The Bancorp has resulted in the most compelling funeral home business Conventional Loan Program available today.”

To learn more about The Bancorp Commercial Lending, please visit <https://www.thebancorp.com/solution/commercial-lending/> or contact Teresa Carlson at tcarlson@thebancorp.com.



Southern®

◆ FUNERAL DIRECTOR ◆

MAGAZINE

Family owned and published since 1919

Cherokee Child Caskets



Anniversary

Excellence without Exception | est. 1941



*Your Choice for
when it
Matters Most*

800-535-8667

www.cherokeechildcaskets.com



MYHEARSE.COM
1-800-334-2697

THE FINEST IN FUNERAL COACHES

UNMATCHED QUALITY AND SERVICE SINCE 1969



FEDERAL
AUTHORIZED DEALER

FEDERAL HERITAGE CADILLAC HEARSE



Scan this code with your smartphone's camera to visit our Youtube channel for new vehicle video tours:



INDUSTRY NEWS

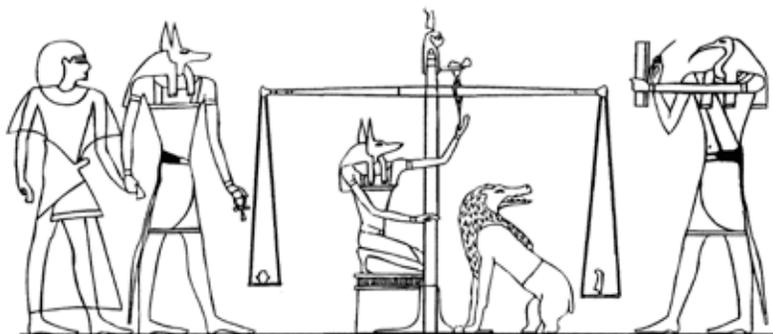
Wilbert Funeral Services, Inc. Acquires Carrera Manufacturing, Inc.

OVERLAND PARK, KS, May 2, 2022 – Wilbert Funeral Services, Inc. (“Wilbert”) is pleased to announce the acquisition of certain assets of Carrera Manufacturing (“Carrera”), also doing business as W&M Manufacturing and Pier-Mac Plastics. Based in Portland, Indiana, Carrera is a molding and finishing manufacturer who produces casket hardware, automotive/transportation components, and other consumer products. “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. “Carrera joins Astral within our Casket Division and going forward will do business as Astral Molding & Finishing.”

“We are excited to complete the acquisition and further integrate the production of finish casket hardware into our ongoing manufacturing operations. 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.

“Astral Molding & Finishing will not only support our internal demand but will continue to support the hardware requirements for a range of other casket manufacturers in North America. Going forward, we are committed to enhancing and expanding on the assets acquired in order to exceed the needs of our customers.”

This transaction demonstrates Wilbert’s ongoing commitment to supporting and investing in the North American funeral industry.



When you weigh the options

YARBROUGH MORTUARY SERVICES



The right choice
1-877-664-2802
Jackson, TN



REMOVAL, EMBALMING, OVERLAND TRANSPORTATION
Linda Yarbrough, Office Manager
Brandon Yarbrough, Licensed Funeral Director & Embalmer

FUNERAL PROFESSIONALS

NOT ONLY
ESSENTIAL
BUT ALSO
EXCEPTIONAL

Thank You

ASD

1-800-868-9950



myASD.com



**FUNERAL SERVICE
FOUNDATION**

'TIS THE SEASON...

To Give Back



Your gift directly supports our mission of investing in people and programs to strengthen funeral service and lift up grieving communities.

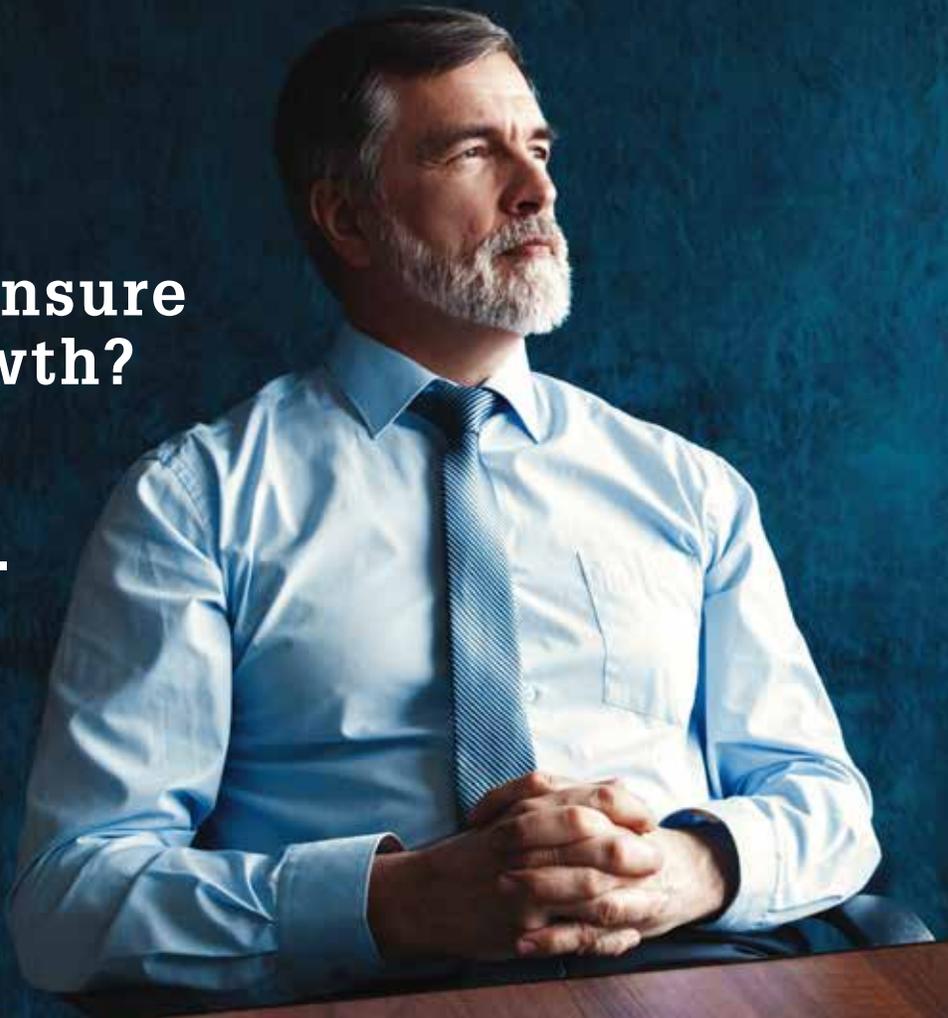


DONATE ONLINE:
FuneralServiceFoundation.org



How do you ensure business growth?

Live your best lifecycle.



Growth is an essential phase of your business lifecycle, paving the way for opportunities down the road. If you're looking to maximize your potential, look to us. We are experts at building enterprise value through continuous improvement.



*Johnson
Consulting
Group*

480-556-8500 | info@johnsonconsulting.com

April 2022 Ad Index

Ambulance & Coach Sales	23	www.ambulanceandcoach.com
“ASD” - Answering Service for Directors	35	www.myasd.com
Atlantic Coast Life Insurance Company	13, 14	www.aclico.com
Cherokee Child Caskets	33	www.cherokeechildcaskets.com
Cincinnati Equitable Life Insurance	3	www.cineqlife.com
C&J Financial	26	www.cjf.com
Customer Care Specialists	4	www.funeralcarespecialists.com
Doric Products	40	www.doric-vault.com
FuneralCall	5	www.funeralcall.com
Funeral Service Foundation	36	www.funeralservicefoundation.org
John A. Gupton College	21, 28, 30	www.guptoncollege.edu
Johnson Consulting Group	37	www.johnsonconsulting.com
Lamcraft	19	www.lamcraft.com
Physicians Mutual	7	www.physiciansmutual.com/preneed
Preneed Funeral Programs	15	www.preneed.net
Rosewood Classic Coach	2	www.rosewoodclassiccoach.com
Security National Life Insurance Company	27	www.securitynationallife.com
Service Casket/SICH	29	www.sichcasket.com
Shields Professional Vehicles	33, 39	www.myhearse.com
Talk of a Lifetime	5	www.talkofalifetime.org
United Midwest Savings Bank	17	www.umwsb.com
Ward’s Funeral Supplies	4	912.309.9295
Weigel Strategic Marketing	10	www.weigelstrategicmarketing.webs.com
Wilbert Funeral Services	6, 25	www.wilbert.com
Yarborough Mortuary Services	34	877-664-2802

52 YEARS OF EXCELLENCE.

THE FINEST IN FUNERAL VEHICLES SINCE 1969

MASTER OF THEM ALL

2022 Platinum Cadillac MasterCoach



WHERE TRADITION MEETS INNOVATION

2022 Platinum Phoenix C



VIEW OUR COMPLETE INVENTORY AT MYHEARSE.COM



NEW

2022 K2 Chevy Traverse



NEW

2022 K2 Chrysler Voyager



NEW

2022 K2 Chrysler Voyager



2019 Dodge Grand Caravan
2 in stock



2019 Dodge Grand Caravan
2 in stock



2013 Superior Cadillac Limos
2 in stock - under 33k miles



Scan this code with your smartphone's camera to visit our Youtube channel for new vehicle video tours:



Versatility and Strength



Doric Patrician®

Representing the classic look of marble in a variety of colors and patterns, the versatile Patrician® offers the best value in double wall protection.

For over 65 years, Doric has been producing quality burial vaults made from components proudly manufactured in America. Along with exceptional service, Doric Vaults are warranted and meet or exceed the standards set by the National Concrete Burial Vault Association for quality and strength.

Available in **Double Wall**, TripleWall and Quad Wall Protection, Doric offers products for the preferred level of protection families choose at their time of need. For additional information

or a dealer nearest you, call or visit our website at

800-457-0671 www.doric-vault.com

Standard

Double Wall Protection

The Doric Patrician® features 5000 psi concrete adhered to a poly-ribbed faux finished Lustra-Tech® liner.

Matching inner liner and carapace adds additional strength and beauty.



Doric Products

Marshall, IL U.S.A