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## Casket & Shipping

The History of the Casket Industry - CFSA,  
Notes From the Editor

Hunting Like a Hawk in a New Era of Funeral  
Economics by Danielle Thacker

Eagle's Wings Air Meeting the Challenges of  
Yesterday and Today by Frank Kaiser and Dave  
McComb

Beginning the Monument and Memorialization  
Conversation By Jay Kown

Mementos on Monuments By Jay Kown  
Funding Your Funeral Business for Growth  
by Teresa Carlson, The Bancorp

ICCFA Convention & Expo Vegas Style -  
Summary and Photos

Louisiana/Mississippi FDA Joint Convention in the  
"Big Easy" - Summary and Photos

The History, Value, and Benefit of Funeral Flowers  
By Todd Van Beck

Starmark's Green Burial Council Certifies Nature's  
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## notes from the editor

by John Yopp

### The History of the Casket Industry

Casket manufacturing, as an industry, didn't develop in the United States until the 1800's. Prior to this time, local funeral directors - then known as undertakers - typically operated the town furniture store and built caskets on an as-needed basis. By the late 1800s, casket manufacturing developed as a distinct business and manufacturers devoted their efforts to the production and sale of coffins and caskets. Generally, casket manufacturers operated in local and regional markets until well into the 20th century.

Products provided by the early industry included cloth covered caskets, hardwood caskets and metal caskets (some with inner liners and "glass sealing" mechanisms). By the early 1950s, it is estimated there were more than 700 casket manufacturers with more than 20,000 employees in the United States.

In 1950, more than half of all caskets sold were cloth-covered. Hardwood caskets represented about 18% of the industry's unit volume with metal caskets comprising the remainder of the adult market. Children's caskets represented about 6% of the total market.

After the Korean War, sheet steel became more readily available and the industry's metal manufacturing activity and metal casket production grew rapidly. By the mid-1950s, metal caskets represented more than one-third of industry production. That doubled to two-thirds of the industry's volume by the mid-1970s.

The change in product and consumer demand significantly affected the industry. Metal manufacturing required greater capital investment in manufacturing equipment and facilities. Metal stamping, welding, grinding, sanding and finishing (painting) equipment was required. Later, emission limits established by the Environmental Protection Agency added cost for emission control equipment required to minimize emissions that were deemed hazardous to the environment. In addition, national distribution systems came into being assisted by the growth of the interstate highway system.

Small, marginal manufacturers found it increasingly difficult to compete effectively. By 1967, the Census of Manufacturers reported there were 523 entities in the industry with 16,800 employees. By 1992, the number had shrunk to 211 producers employing 7,800 persons and in 2003, the



Bureau of the Census listed it at 147 establishments with payrolls. Shipments were valued at \$871.5 million, employment was 5,885 and the total industry payroll was \$160 million.

The growing cremation rate adds to pressures on industry manufacturers and distributors by reducing the potential market. For decades, the cremation rate in the United States held steady at less than 4%. However, the cremation rate began to increase in the early 1970s, reaching nearly 10% of total deaths by 1980. By 1990, it was up to 17% and in 2006, it hit roughly a third of all deaths. As a result, the market for traditional funerals with traditional caskets declined at a time when, in spite of consolidation, production capacity exceeded demand for the product.

While several primary casket manufacturers build their own hardware and make their own interior designs and panels, a few companies provide decorative and functional hardware for the remaining casket manufacturers. Another small group provides interior materials for the casket industry, although many manufacturers and some distributors manufacture, sew and install their own interior cloth linings, bed and pillow covers, and head and foot panels.

In the 1960s, National Casket Co. and Boyertown Casket Co. were publicly traded on the Philadelphia and New York stock exchanges, respectively. In the early 1970s Hillenbrand Industries (HB), which owns Batesville Casket Co., became a publicly held company (NYSE). Gulf & Western Corp., from the late 1970s until 1982 owned several casket companies. It divested its casket industry assets in 1982 to AMEDCO, Inc., which traded on the NASDAQ exchange. AMEDCO was sold in 1986 to Service Corporation International (SRV: NYSE) and became known as the funeral supply division of SCI, which later acquired the assets of Boyertown Casket Co. In 1990, SCI divested itself of the funeral supply division. Casket production assets were ac-

quired by private investors who renamed the division The York Group, Inc. With a public offering of stock in April 1996, The York Group joined Hillenbrand Industries as the only remaining publicly traded companies with interests in casket manufacturing. The assets of the York Group were acquired by Matthews International Corporation (MATW) in December 2001.

In the 1950s, almost every casket company manufactured cloth-covered caskets. Today, there are no more than 30-35 companies manufacturing such products. Most of these companies manufacture for local markets. Several companies manufacture most of this product line with regional or national distribution.

Because production is concentrated, most caskets tend to be standard products. Smaller manufacturers continue to produce custom products for their customers. In addition, many distributors offer custom products with installation of special exterior hardware and interior panels. Personalization is an increasingly significant aspect of casket production and all major manufacturers offer personalized embroidery for interior casket panels and additional features to personalize the casket as the family of the deceased may wish.

In 1982, the Federal Trade Commission classified casket manufacturing as a concentrated industry with significant impediments to entry of new companies. Substantial capital is required to purchase existing manufacturers or to become a new manufacturer in the industry. There are seven companies that stamp metal casket components (K-D parts) and fewer than a dozen manufacturers assemble well over 90% of all metal caskets sold in the US. Three companies produce an estimated 80% of all caskets sold annually.

Further complicating entry into the industry are discounting practices and demands that reduce available margins needed to recover capital costs. Large publicly traded funeral home chains demand discounts from their suppliers and similar demands are increasingly made by other customers. While several large manufacturers are able to comply with the demand for discounts and special product lines, it is difficult for most industry entities to meet those demands. New entrants find it even more difficult to compete, given the capital cost associated with developing a new business in the casket industry.

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## ◆ FUNERAL DIRECTOR ◆

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#### FEATURES

- 4 The History of the Casket Industry - CFSA, Notes From the Editor
- 8 Hunting Like a Hawk in a New Era of Funeral Economics by Danielle Thacker
- 12 Eagle's Wings Air Meeting the Challenges of Yesterday and Today by Frank Kaiser and Dave McComb
- 18 Beginning the Monument and Memorialization Conversation By Jay Kown
- 22 Mementos on Monuments By Jay Kown
- 26 Funding Your Funeral Business for Growth by Teresa Carlson, The Bancorp
- 30 ICCFA Convention & Expo Vegas Style - Summary and Photos
- 36 Louisiana/Mississippi FDA Joint Convention in the "Big Easy" - Summary and Photos
- 43 The History, Value, and Benefit of Funeral Flowers By Todd Van Beck

#### INDUSTRY NEWS

- 28 Starmark's Green Burial Council Certifies Nature's Way<sup>®</sup> Natural and Terra
- 34 C&J Financial Launches Revolutionary Quick Claim<sup>™</sup> Mobile App

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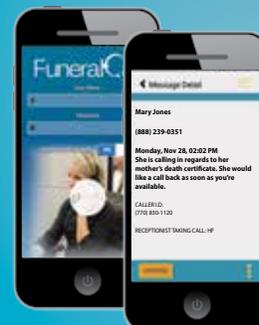


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# Hunting Like a Hawk in a New Era of Funeral Economics

by Danielle Thacker

## Settling Into the New Routine

The funeral industry was one that was rocked by COVID. It was one of the industries that felt the greatest impacts and the greatest disruptions. Everyone in the funeral industry had to learn to “serve differently” than they had in the past as our constant, steady and stable industry was upended. An industry that had previously been contracting suddenly was shifted into hyper-expansion mode thus causing outages, shortages, lack of labor, increased prices and more.

In the last couple of months, we have started to return to a life in the funeral industry very similar to pre-COVID. While the possibility definitely exists of future COVID spikes and even of future pandemics – we have to start conducting our businesses in a manner in which our individual business’ profitability is not contingent on the heavy mass of volume created by the COVID era waves. If that extra volume happens to come in, then that becomes the icing on the cake – not the cake itself.

## Volume and Case Count

Let’s talk about volume for a minute. All of the following statistics are pulled from the Excess Death Statistics (with and without COVID) report published by the CDC. The week of January 22nd saw the highest number of total deaths for 2022 thus far seeing an estimated 85,000 deaths both from COVID and non-COVID related reasons and the week should have only seen an estimated 62,000 deaths. This makes the death rate over 23,000 more than what was expected in normal, pre-COVID times. By contrast, let’s take the week of June 25th – this week should have seen around 55,000 deaths, but only saw around 45,000 – thus a difference of 10,000 less deaths than what should have been expected without COVID.

For the foreseeable months, a year, two or maybe more, I predict the death rate is going to be below the average or standard it should be based upon pre-COVID trend lines. The volume is not going to come as easy as it

did in the COVID-era. Remember back to 2019 when the death rate was tremendously off from years past – funeral homes profits were shaken due to the lack of volume. Even missing out on 5 calls in the year can dramatically affect the cost of overhead per call for the average size funeral home.

Because the death rate was so tremendous in 2020 and 2021, I also believe that we will see shortages in the death rate far greater than that of 2019. As an example, if a 100-call funeral home was off by 5 calls in 2019 from their pre-COVID average; now they may be off 10 calls from their pre-COVID average. Why? A lot of people “pre-died” (to put it bluntly) during COVID. Many people who weren’t supposed to die for another 6 months, year, 3 years or 7 years died already due to COVID.

## Rising Fixed and Variable Costs

The basic law of economics states that if there are no adjustments made in sales price or no reduction in costs and volume goes down, overhead per unit (call) rises. The funeral industry needs to be expecting a dramatic rise in our fixed costs inclusive of property (mortgage/rents), electricity, water, and more – they are all increasing at the same time. Not only are these costs rising, but the # of calls the average funeral home is decreasing – thus making the overhead per call increase dramatically.

We also have variable costs to think about too as they have also been prone to increases. Labor has been one of the largest impacted cost centers of any business in the United States. Then you also layer increased costs in fuel (both for automobiles and crematories), casket costs, costs for shipping items, urns, surcharges and more!

With both our fixed and variable costs rising, funeral directors need to carefully watch and monitor increases. They must act like a hawk, hunting and seeking opportunities to control costs and bring in more revenues

(which does not always happen in the form of a price increase).

## Hunting like a Hawk

Think back to year 2000 – the funeral industry was based on relationships and loyalties. Funeral homes aligned themselves with vendors and sales representatives that were personally vested in their business. Those sales representatives were in and out of the doors of the funeral homes, on the front lines understanding not only the business, but the goals and the family and people who ran the business. Because of the firm footing of the relationship, owners and managers of funeral homes trusted the guidance of vendors implementing new products, new services and more.

Fast forward over 20 years to 2022. Many funeral suppliers and vendors have pulled back and transitioned their businesses away from the face-to-face relationship. As that familiar face that had been coming by your door for 20+ years retired, they handed you a shiny picture of your new inside sales representative who will never be seen at your funeral home; or perhaps they have moved to a model where they attend conventions for face-to-face interaction – but never to be seen on the front lines.

So where does that leave your funeral home? Sales Representatives used to bring by new ideas not only of their companies products or services, but also of best practices of other funeral homes. What they have seen that works and what they have seen that doesn't work – fast forwarding your efforts on a path of success rather than a path of trial and error.

This now leaves your funeral home as a solitary hawk fending for yourself without the support, knowledge and expertise that you are used to. You now have to hunt and find the paths to success alone without the interconnected relationships that existed 20 years ago.

## Hunting Down Success

First realize that our expectation of success must change and it will not mirror what it looked like to your father or uncle 20 years ago. So, what does success look like? It looks like stabilization in a turbulent and volatile funeral market and continuing to seek opportunity to generate additional revenue while maintaining a firm grip on costs. Regularly measuring the four following KPI's (key performance indicators) can

have a dramatic effect on the success of your business

### Year over Year Stable Profit Margins

Profit margins are constantly shrinking due to increased competition, increasing cremation and a consumer who does not want to spend at the same pace as costs are rising. While your father or uncle considered a 5-6% increase in gross profit a win, your win may look like a simple stabilization in holding your margin over the course of three years.

### Stable Call Volume

We all want to see year over year increases, but stability is perfectly fine too – especially coming out of the COVID era. If a funeral home maintains and keeps the call volume that it had over COVID era times, it really means the funeral home is growing its market share significantly as the death rate declines. Even if minimal call volume is lost, it likely means that the funeral home has still grown its market share. A funeral home owner and manager needs to keep a firm grip on their call volume in order to keep the overhead per call in check. And, if market share dips, work as proactively as possible to raise it (but not by lowering price).

### Controlling Costs

Funeral homes will need to start evaluating their businesses hunting for opportunities to save money. If call volume goes down, funeral homes should work to manage the hours of their part time staff accordingly. In addition, funeral homes may need to evaluate all options as far as vendors to partner with. There may be opportunities to save money with other vendors and while breaking the relationship is hard, it may be necessary for the health and viability of the funeral home moving into the future.

### Increasing Revenue

Of course, when every funeral director hears the phrase “increasing revenue” they think of raising prices or think of that awful concept of having to sell. However, for most funeral homes it simply means a shift in the marketing mix: what products and services are being presented. Take caskets, for example: if the lowest priced casket in the selection room is \$1,795 then the next lowest is \$2,895 – for some families, \$2,795 is simply too high to stretch. However, if there was a more affordable price point at \$2,395 the family would spend more. This happens with not only caskets, but

also cremation packages. Price gaps are a merchandising killer whether it be in services or products offered. Fixes such as these can be “found revenue” – but you have to be a hawk to seek out these merchandising issues and hunting down their fixes. Just think – you can increase revenue without having to sell or raise prices!!

The funeral industry will continue to be challenged over the short-term future, but these challenges can be overcome with a firm grip on your business and actively seeking ways to improve it. Be the hawk within your own business – hunt down problems and find solutions!

Danielle Thacker serves as VP of Sales & Marketing for Thacker Caskets. Danielle leads a team of sales representatives throughout the East Coast and Midwest. Visiting hundreds of funeral homes on an annual basis, Danielle enjoys learning the challenge that each individual firm faces and creating solutions that help them be the strongest small business they can be!



### **About Thacker**

Founded in 1939 by Carl C. Thacker on North Capitol Street in Washington, DC, Thacker Caskets, Inc. began as a relatively small and local funeral supply jobber serving customers in greater Washington, DC market. Originally called Old Dominion Casket Company, the name was changed to Thacker Caskets in the early 1970s. Thacker ingenuity was evident from the start as Carl pioneered a number of advertising and promotional strategies – he was the first to photograph his product line and transfer the photos to slides. In this way, he was able to display his caskets via projector in a vibrant slide show format.

Following Carl Thacker’s untimely death, in 1981 his wife Audrey and son Carl J. (“CJ”) assumed leadership of the company. While others might have been tempted to sell or close the business, Audrey and CJ were committed to perpetuating Carl’s dream, and building upon his legacy. Under their direction, the company grew and prospered.

By 1989, the company had outgrown their original location. They relocated to their headquarters and distribution center to their current home in Clinton, MD, adjacent to Joint Base Andrews – home to the United States Air Force and Navy. In 1991 the company’s first satellite distribution center was established in Pittsburgh, PA and in 1995, Thacker purchased Spencer Casket Company in Richmond, VA in its first acquisition.

A major step forward was taken in January 1999 when Thacker Caskets announced the acquisition of the Loretto Casket Company. After the change in management, immediate improvements were made to the Loretto buildings including new conveyor lines and drying ovens. The production grew from approximately 22 caskets per day to over 160 caskets per day, truly an incredible accomplishment and testimonial to the skills and dedication of the management and employees of Loretto Casket Company.

Continuing on the growth path, in June of 2001, Thacker purchased majority ownership in Balanced Line Casket Company of Cambridge City, IN. Long one of the most revered names in the Midwest, the Balanced Line acquisition enabled Thacker to enter the important Indiana, Michigan, and Ohio markets.

Yet another milestone was reached in June of 2005 when the Thacker family purchased a 210,000 square foot facility in Florence, Alabama – now home to Thacker Casket Manufacturing. The company’s rapid growth had put great pressure on the older Loretto facilities. The new plant provides a wonderful working environment for our employees and the opportunity to take advantage of manufacturing efficiencies simply not available in the former environment.

In 2010, Thacker made yet another investment back into the company by purchasing the assets of Ampcor II, a leading casket handle and hardware maker. This purchase has supplemented Thacker’s efforts to verti-





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# Eagle's Wings Air Meeting the Challenges of Yesterday and Today

by Frank Kaiser and Dave McComb

To say times continue to be challenging in managing the air transportation of human remains on behalf of their funeral service customers would be an understatement. Those profound, historic challenges began with the onset of the COVID-19 pandemic, which brought about a prolonged, dramatic reduction in flights and overall airline capacity, as well as a reduction and / or furloughing of airline staff.

These challenges continue today – even as much of the world returned to “normal” this year, the airline industry was anything but. Airlines began increasing flights earlier this year, but quickly found that their inability to staff those flights led to a significant amount of flight delays and cancellations, further impacting the strain on both the consumer-flight and air cargo industries.

Through it all, however, the EWA team has risen to

the occasion and met these challenges head-on. Their incredible commitment, dedication and resolve are the reasons they have been able to continue ensuring those they serve and their clients were still getting loved ones home for ceremony on time. Their team's willingness to adapt to these unprecedented circumstances has been critical, as has their expertise and commitment to service.

EWA has continued to support its team in several key ways. They're investing significantly in talent, for example, to ensure they continue having the best team in the industry – and they know they have their back, and that their airline partners know they have the resources and capacity to serve them no matter what.

This includes the hiring late last year of Robert Wilkinson as EWA's Director of Client Care. Wilkinson brings almost 30 years of extensive experience



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in hospitality, corporate management and customer service to this new role at EWA, including more than 25 years at Hilton Worldwide across a number of key roles. Most recently, he served as the company's Reservation Sales Director, where he led a front-line team of 500-plus employees to deliver a world-class reservation experience. Since joining EWA, Wilkerson has taken the reins of EWA's growing customer care team to ensure a similar world-class experience to funeral homes around the world. At the same time, EWA continues to invest in technology to ensure its team has the best tools available as well. As you can imagine, technology is very important to a company managing the air transportation of loved ones; indeed, a company can have the best team in the world, but if it doesn't provide them the technology and tools to do their best, their ability to perform and be as productive as they can be is severely impacted. This is why EWA continues to invest in making sure its team has the tools and software it needs to succeed. This includes comprehensive new contact center software with a broad range of capabilities and innovative support services that enables EWA to provide end-to-end solutions for its customers.

For EWA, investing in both its team and its technology is critical in helping the company enhance the service it provides to their funeral service clients – especially in times of upheaval in the airline industry like now. Indeed, where many companies – including airline partners – were laying off or furloughing staff, EWA continued to add to their team throughout 2022. The company prides itself on never taking the role it plays for its customers – or their standing in this profession – for granted. And EWA knows its investment in people and products shows that.

And even as much around the company changes, EWA's leadership remains steady – and that has made a sizable difference. Indeed, EWA's success is built from the foundational leadership provided by its co-founders and co-owners, Dave McComb and Frank Kaiser. Their unique backgrounds – McComb as a fourth-generation independent funeral home owner and Kaiser as an expert in logistics and transportation management – have combined to create a unified vision for a better way to manage air transportation of human remains in the funeral service community.

In addition to the combined strength of their respec-



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tive backgrounds, their ability to adapt to changes and evolve with the industry has played no small part in the continued success of EWA. Today, the company has firmly established itself as the nation's leading logistics provider of air transportation management services to funeral homes and shipping services. Through a centralized customer service center, EWA leverages proprietary software and their knowledge of airline operations to find the best flight itinerary, secure space on the aircraft, and proactively monitor status of transfer from start to finish, delivering time-savings and peace-of-mind to its funeral service clients. To date, EWA has proactively managed more than 260,000 transfers of loved ones home for ceremony.

Like most successful, well-run companies, of course, EWA sees opportunity where others see peril. Indeed, McComb and Kaiser believe the challenges discussed above present companies that are smart, efficient and aggressive the opportunity to strengthen their industry position and grow their market share – and that's their expectation for the rest of 2022 and into 2023. By continuing to invest in technology and talent, they're confident about their ability to meet these challenges head on and strengthen their role as an industry leader.

Initially, and even with their extensive experience, neither McComb or Kaiser (or the rest of their EWA team, for that matter) were prepared for how the funeral service profession would be turned upside down by the COVID-19 pandemic. Now, more than two years later, the duo are proud of how their team has adapted to this "new normal" of the seemingly endless array of challenges when it comes to helping funeral homes get loved ones home for ceremony. Both McComb and Kaiser like to point out that EWA's customer care team of [xx] people is now larger than those of the cargo-reservation teams at the major airlines. As for where they see logistics and transportation management within funeral service going, Kaiser sees the value of partnerships and people only growing – and the "proactive" part of their approach only becoming more important. With an airline industry that seems as though it will be in flux for the foreseeable future, providing truly proactive management of ship-outs – and, as a result, peace of mind – to funeral service professionals through a strong team and strong partnerships will continue to be the name of the game. And the foundation of EWA's success.

### **David McComb**

David McComb offers Eagle's Wings Air experience in the death care industry since 1986. He was the President and 4th generation to operate D.O. McComb and Sons Funeral Homes which is the 2nd largest funeral home in Indiana. David is a licensed Funeral Director in Indiana and Ohio, COC and has a Bachelor of Arts degree in Business from Indiana University as well as an Associates of Arts degree in Mortuary Science from Mid America College of funeral Service. Mr. McComb is a successful entrepreneur purchasing and creating several businesses including Birkmeier Monument Company, Terra Services, Premier Preened, Estate Security, Eagles Wings Air and Fort Wayne Financial. David has been very active in representing death care professionals as a member of Indiana State Board of Funeral and Cemetery Service and acts as Liaison to the Attorney General for 14 years. He is also a Board member and contributor to the Funeral Service Foundation.

### **Frank Kaiser**

Frank Kaiser is a founding partner and President of Eagle's Wings Air. He has over 25 years of aviation and airline related experience and has served death care professionals from an air transportation perspective for over ten years. Frank earned a Bachelor of Science degree in Aviation Management from Southern Illinois University in Carbondale, Illinois and successfully completed Professional Pilot Training at Flight Safety International in Vero Beach, Florida. He also served four years in the U.S. Navy, which included duty aboard the aircraft carrier U.S.S. America (CV-66).

Frank began his career at UPS holding a number of positions in air operations and sales. Later, he went on to serve as a corporate department head for an air transportation company with annual revenues in excess of \$200M. Most recently, Frank was responsible for customer service and quality assurance at an airline serving North America. While in this role, Frank became involved with the death care community, and developed the airline's program to manage human remains. In the four years leading up to the birth of Eagle's Wings Air, he was directly responsible for the operational oversight and service delivery associated with meeting the needs of death care professionals. Today, he is honored to play an integral role in such an innovative solution for air transportation serving the death care community.

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# Beginning the Monument and Memorialization Conversation

By Jay Kown

## Getting Started

When a family arranges a funeral for a loved one, it's unreasonable to expect them to have the knowledge base to understand fully what products and services are available. On average, people plan or arrange funerals but once every decade, so it's rare when you encounter a family who has recently planned or played an active role in a funeral.

To many consumers, planning a funeral is anticipated to be easy. They expect to go to the funeral home; answer a few questions about their loved one and then plan the service and final disposition. However, you are doing the family a disservice if you don't make the effort to explain the memorialization options, including memorials and monuments. And the best way to do this is to start a conversation.

During the arrangement conference, some conversations are easy – like “Tell me about the deceased” – and some can be a little more difficult – such as “How do you plan to pay for the funeral?” One that is just as important is: “How do you plan to memorialize your loved one in the cemetery?”

To begin this conversation, ask everyone at the arrangement conference to tell you something special about his or her loved one. Let them get comfortable sharing fond memories that can form the basis for the discussion on the memorialization options available that will take place later in the conference.

For many funeral professionals, a conversation on funeral products include caskets, urns, vaults, and other memorialization options like jewelry. But what about monuments and markers? Many funeral professionals choose not to discuss monuments with families. They leave this task to the cemetery and/or the retail monument dealer. Doesn't it make sense to talk about this with families? You've built a rapport during the conference – now is the opportune time to round out the memorialization product selection.

I'd like to take this opportunity to discuss how you might engage with families about monuments. This is an opportunity to be of service to your families beyond the funeral service. But before I go any further, perhaps it makes sense to provide a quick primer on monuments and memorials:

There are two common memorial materials available from most monument providers and allowed in most cemeteries—granite and bronze.

Granite is the most common material choice and is allowed in nearly all cemeteries. Granite is a natural stone that took Mother Nature millions of years to create and exists in just about every region of the world. Deep within the earth, combined with compression of various minerals under varying conditions creates infinite unique patterns. No two patterns of granite are the same. Each is a unique piece of art created by nature. Granite is antibacterial and each piece is made uniform so it can be polished. Though naturally occurring, this rock comes in an infinite number of colors and varieties. Additionally, it does not naturally deteriorate even 1/1000th of an inch over 1000 years.

The other common material option is bronze. If selected, bronze is typically mounted on a granite or cement base per cemetery rules and regulations. Bronze, like granite, can last thousands of years with almost no degradation. Though not susceptible to rust, regular upkeep is recommended to prevent corrosion from altering its color. At Tecstone, we categorize the shape of monuments in four standard categories:

**Upright Monuments** - typically, these consist of 2 main pieces. The upright portion (called a die or tablet) and the bottom portion (called a base). Flower vases are a common option and can be added on one or both ends.

**Slant Monuments** - a slant monument has a steeply angled face but the back is perpendicular. The top of the slant is much thinner than the bottom. Slants may



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He is one of the many associates at Tecstone whose goal is to help your families create custom memorials. And like every member of the Tecstone team, he is *your partner in profitability*.

be used by themselves, or they may be placed on a base. Two major sub-categories exist - the traditional style has a front nosing and the western style (or full face) does not.

**Grass Markers** - grass markers, also known as flat or flush markers, derive the name from the fact that they are normally installed into the ground, with only the top face showing. They are the simplest form of granite memorial and they are typically all straight without angled surfaces.

**Bevel Markers** - bevels, also called pillow or hickey markers, are very simple memorials. The most common style has a straight angled top surface. The back is generally 2 inches taller than the front.

Once a monument is selected, it's time to determine what information (names, dates, etc.) to place on the monument and how to best do so. Primarily there are two ways to do so – sandblasting and laser etching.

**Sandblasting** - Families can commemorate personal memories using the traditional sandblasting process to produce a loved one's memorial. This process selectively removes granite from the surface of the stone using a rubber stencil, high-pressured air, and abrasive grit. This creates memorials with incredible sharpness and stunning detail.

**Laser etching** - the second way to add inscriptions and images to the monument is via laser etching. The laser is like a pencil – the beam emitted from it allows the controller to trace patterns onto the surface. The controller (usually a computer) controls the direction, intensity, speed of movement, and spread of the laser beam aimed at the surface. Improvements in technology have allowed for the imprinting of photographic images into stone. Entire monument designs can be done using only laser etching, or laser etching can be used in conjunction with traditional sandblasting and takes place after blasting.

### A few final thoughts

Monument suppliers like Tecstone have a host of tools available to help you not only sell monuments but allow families to create the designs. Through the use of software and a computer screen, the design of the monument can be created and viewed by the family. Changes can be made real time and the family can

leave knowing that the design of the monument has been created and approved.

There are other memorials beyond monuments available for placement in cemeteries and other public and private areas. This includes memorial benches and statues. Discuss with your monument supplier just what is available to present to families for memorialization. In the end, it is all about finding your comfort level in presenting monuments to families. This task is much easier if you spend the time getting to know the families and the loved ones they lost as well as being knowledgeable about monuments and memorials.

*Jay Kown is the Director of Sales for Tecstone Granite. He has more than 20 years of sales and marketing experience in the monuments and memorials industry. He is an effective sales leader with strengths in key customer relationships, new account development, national accounts, strategic market development, planning, budgeting, forecasting and analysis.*



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# Mementos on Monuments

By Jay Kown

For those that have visited a cemetery and stopped by the gravesites of military veterans, you may have noticed coins on the top of headstones that were left behind by previous visitors.

A coin left on the headstone is a message to the deceased veteran's family that someone has visited their grave and paid their respects. Each type of coin left on the top of the monument for the veteran has its own meaning.

- A penny left on the top of the headstone means that the gravesite was visited.
- A nickel indicates that the person visiting the site trained at boot camp with the deceased veteran
- A dime means the person served with the deceased in some capacity.
- A quarter left at the grave means that the person who left the coin was with the veteran when they were killed.

Typically, the money placed in national and state veterans' cemeteries is collected and put towards future burial costs and cemetery maintenance.

The practice became is believed to have first begun in the United States during the Vietnam War as a way to pay respects to the fallen servicemen.

More recently, a common practice in the military is leaving behind challenge coins on the graves of deceased servicemen. These tokens usually bear the emblem of the deceased's military unit. These challenge coins are usually left there by the servicemembers brothers-in-arms.

Challenge coins started gaining popularity during the Vietnam War when Special Forces units started using them. Eventually, the use of challenge coins became more widely used in the rest of the U.S. military. Challenge coins are used to prove membership in an organization when challenged. They are also presented by unit commanders to a member of the unit in recogni-

tion of an achievement.

While the practice is not always common, the practice of leaving behind mementos on top of gravestones dates back to the beginning of the human species as a way to pay respect to the deceased person. As practiced, pottery, jewelry, and other sorts of goods have been placed at grave sites throughout history. In some cases, these goods were thought to carry on to the person to the afterlife.

Though you've probably never heard this term before, "Charon's obol" has a lot of significance regarding coins on a monument. Dating back to the ancient Greeks, this myth reflects the history behind an ancient custom. As soon as Greece created its own monetary system, this became a common practice.

So, what myth does Charon's obol refer to? Charon is the ferryman who brings souls across the river from the world of the living to the world of the dead. Between the land of the living and the Underworld was the River Styx and Acheron. These two rivers divided the souls of the living and the departed. Those joining the Underworld needed to cross by boat. The ferryman of Hades was Charon.

The term "obol" refers to the payment or bribe intended for Charon. In essence, this was a way for the family to "pay" for their loved one's passage into the afterlife. Typically, the family placed the coin in the mouth of the deceased. Later, they were also placed over the eyes. The family buried their loved ones with this coin. There were coins specifically used as Charon's obol, and they usually were too thin for normal use as a payment. Charon's obol began in Greece, but it spread throughout the New East, western Europe, and beyond. Historically, the coins were placed in the mouths of the deceased, or according to some sources, over their eyes. People who can't pay the fee are said to be doomed to wander the shores of the river for 100 years. Another popular reason for leaving coins on graves relates to the notorious Donnelly family of Canada,

known as the Black Donnellys. A longstanding feud with another family resulted in the brutal massacre of five Donnelly family members. Some believe that the Donnelly's will grant a wish for anyone that leaves a penny on the Donnelly family grave. This superstition has expanded, and many now believe that a dead loved one will grant a wish if they leave a penny on their headstone, or that the loved one will watch over them and bring them good luck.

In recent times, coins are used to indicate that someone has visited the grave site and wanted to let them know that they are not forgotten and are still cared for. The next time you spot coins on a grave, reflect on the long road of traditions that got them here. From Charon's bribe to the Vietnam War, honoring those who pass on is a way to bring comfort and peace to the family.

These traditions join people together for centuries, and they're a small reminder of the value of the short time we spend on earth.

*Jay Kown is the Director of Sales for Tecstone Granite. He has more than 20 years of sales and marketing experience in the monuments and memorials industry. He is an effective sales leader with strengths in key customer relationships, new account development, national accounts, strategic market development, planning, budgeting, forecasting and analysis.*



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# Funding Your Funeral Business for Growth

by Teresa Carlson, The Bancorp

In the funeral industry, there are limited financing options for business owners looking to grow their business. Within those options, there are limitations to the amount of funding accessible and it is typically limited to the purchase of real estate. After having heard similar frustrations from funeral home owners across the country, it was obvious that there was an urgent need with larger or multi-unit business owners for a funding option that considered the growth business enterprise value in addition to the purchase of real estate. Knowing that the funeral industry is an overlooked and often misunderstood industry, our team at The Bancorp, in partnership with Homesteaders Life Company decided we had the opportunity to offer a new conventional loan product that was designed with the industry top of mind and gives funeral home owners flexibility with how they choose to expand their business.

## Capital Beyond SBA Loans

For over 9 years, I've worked with many funeral home owners to access loans through the SBA lending program and have seen their business grow with the funding that has been secured. But with a \$5 million cap on SBA loans, it can be incredibly limiting to owners, especially those who hope to expand in multiple locations. There are also restrictive limitations to SBA loans that overlook the value of goodwill and the need for owners to have access to capital that can account for those costs. In the past, owners looked to options like private investors to help with this, but as we introduce the new conventional loan product, The Bancorp has the ability to provide loans over \$20 million that can cover both real estate, goodwill costs and can offer longer repayment terms on the goodwill portion of the loan. With a larger range of capital that can be secured, funeral home owners can plan to expand their footprint faster and have funds to support non-real estate for their business.

The owners that we've worked with to secure this funding have told us the conventional loan is truly a game-changer in the industry. They have used the money accessed through the conventional loan to fund

expansions such as a chapel, event center, crematorium, or updated renovations. While the SBA lending program remains a great option for some business needs, with this new product owners can continue their growth trajectory in a way that better fits their business' needs and offers more flexibility.

## Growth While Remaining Independent

It's no secret that many small yet successful funeral homes are prime targets for acquisition by some of the larger players in the industry. As the daughter of small business owners, I understand how important it is for some business owners to keep their family business independent, but also how frustrating it can be when there is a need for capital to remain competitive. These frustrations can sometimes lead to the difficult decision to sell a business if it seems to be the only option. When The Bancorp Commercial Lending was creating its conventional loan product for the funeral industry, we wanted to be the other option for owners. Whether it be through service expansion, buyouts, or a small acquisition, we want to use our expertise in loan structuring to offer a loan that keeps these independent businesses both open and thriving.

Fleet leasing is another benefit of the lending services available through The Bancorp's Commercial Lending team. As funeral homes expand their footprint, our team can help acquire new coaches, limousines, or other vehicles that may be needed to support the growth of the business. Our team wanted to provide a holistic approach when thinking about this new product and having leasing services available through experts who know the industry is an added benefit for business owners who are looking to scale their business up and into the future.

## Lending with a Partner-First Approach

When I think about my experience in the funeral industry, I find that many of the owners I have worked with express similar feelings of a general misunderstanding of the lending needs of funeral businesses, especially when it comes to applying for loans through a local bank. As we try to help change how growth works for

funeral owners, we have the needs of the business at the top of our mind. It is a specific market that requires an in-depth knowledge of how independent funeral homes are run and how owners plan for succession outside of being acquired. With that knowledge, we have been able to work with owners to customize lending options that are specifically for the growth of their business.

The funeral space will continue to grow and with new funding options, independent business owners can plan to expand with the industry rather than worry about closing their business or being acquired by one of the larger corporate firms. The new conventional loan product fills a need that has been in the market for some time and we look forward to helping more owners enter the next stage of their business through this funding opportunity.

Teresa Flores Carlson is a Vice President, SBA Business Development Officer for The Bancorp Small Business Lending with over 25 years of experience. In this role, she helps small businesses evaluate their

funding needs and secure financing with Small Business Administration (SBA) loans.

Prior to joining The Bancorp, Teresa was a Senior Loan Officer at Live Oak Bank and later, Vice President at Mission Valley Bank.

Teresa's knowledge of small business lending for the funeral industry has made her a regular contributor of funeral industry financing articles to American Funeral Director magazine. Recently the magazine named her as a 2021 Innovator for Funeral Service Finance.

Teresa received a Bachelor of Arts degree in business law from California State University, Fresno. She is also a board member for an inner-city elementary school in Los Angeles, California.




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## INDUSTRY NEWS

### Green Burial Council Certifies Nature's Way® Natural and Terra

#### Starmark's Nature's Way Products Receive Environmental Recognition

RICHMOND, Indiana – Starmark, a leading provider of innovative funeral products, is pleased to announce that its Nature's Way® Natural and Terra green burial and cremation containers have been certified by the Green Burial Council. Starmark continues its initiative to provide Sensible Solutions® for a growing number of funeral and cemetery professionals who share a commitment to creating more sustainable after-death options for families, their communities, and the planet. The Green Burial Council ([www.greenburialcouncil.org](http://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 pleased to announce Green Burial Council certification for our Nature's Way Natural and Terra green burial and cremation containers,” remarked Justin Davis, Starmark's Director of Marketing and R&D. “Our team at Starmark is focused on providing innovative solutions for funeral professionals. There is a growing consumer demand for environmentally friendly funeral services such as green burial and green cremation including biodegradable urns. Starmark will continue to introduce additional products that will enhance funeral service while further reducing its impact on the environment.”

The Starmark Nature's Way series, originally introduced in 2009, provides funeral homes and their families with environmentally friendly burial and cremation 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 opportuni-

ties for green burial and cremation services, simple and private family farewells as well as identification viewings which research proves are preferred by informed consumers instead of “no view” final dispositions.

The Nature's Way Natural and Terra offer:

- Printed exterior – Pine & Wicker
- Elderlite® corrugated fiberboard construction
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- Pre-assembled with minimal packaging – no assembly required
- Underside pocket handles and cotton strap handles
- Made in the USA

Starmark's Nature's Way Natural and Terra green burial and cremation containers are currently available through Starmark factory direct, thorough Starmark Local or nationwide through Starmark distributors. To learn more about Starmark and the Nature's Way green burial and cremation line, please visit [www.starmark-cp.com](http://www.starmark-cp.com) or contact Starmark at 888-366-7335.

About Starmark Cremation Products: Since 2004, the Starmark brand has designed, marketed, and manufactured Sensible Solutions® for its customers. Starmark prides itself on providing innovative, affordable, and high-quality products so that our customers can focus on the things that matter most: allowing families the opportunity to lay their loved ones to rest in an affordable yet dignified and respectful manner. Our ability to craft and deliver is part of the formula that helps us serve you.

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. One section focuses on the certification guidelines and overseeing the third-party evaluators. And the second part of the organization creates green educational and outreach opportunities.

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# ICCFA Annual Convention & Exposition Made a Grand Return in Las Vegas on March 22 – 25, 2022

STERLING, VA (June 22, 2022) – The International Cemetery, Cremation and Funeral Association's (ICCFA) Annual Convention & Exposition made its long-anticipated return on March 22 – 25 in Las Vegas, Nevada, at the Mandalay Bay Resort & Casino.

The convention saw very high attendance as 1,125 deathcare professionals gathered for over 44 hours of educational content, networking and connecting over the four days. When surveyed, 82% of respondents rated their overall convention experience as “excellent” or “very good”. The 2022 exhibit hall featured 244 exhibiting companies covering 461 booth spaces and included nearly 1,300 exhibiting personnel. Exhibitors rated the exposition very highly with 83% rating their experience positively.

The convention featured four well-received keynote presentations from Lynne Lancaster, Rikard Steiber, and Mark Scharenbroich, highlighted by a standing-room only presentation from Daymond John, Presidential Ambassador for Global Entrepreneurship and Star of ABC's Shark Tank. Attendees also had the opportunity to learn from global deathcare leaders at 40 breakout sessions which featured topics such as green burials, ethics in deathcare, online marketing, and cemetery management.

Throughout the week, the ICCFA had the honor of recognizing many members of the deathcare profession for their achievements and contributions. Keeping It Personal (KIP) winners were recognized on stage on Wednesday morning, while Quarter & Half Century Club inductees had their dedication to the association celebrated at the closing banquet. On Wednesday evening, Glenda Stansbury was awarded the ICCFA Educational Foundation's prestigious Lasting Impact Award for her legacy in the training and development of celebrants. ICCFA Past President Bill Wright & ICCFA Educational Foundation President Jim Price both received entry into the prestigious ICCFA Hall of Fame during the closing banquet on Friday.

More highlights from the week include a rousing



opening concert from Grammy-winning artists, the Oak Ridge Boys. The Pet Loss Professionals Alliance (PLPA) celebrated their realignment and welcomed Lauren Blevins as their new chair at a special reception on Wednesday night. The Convention came to a close at Friday's banquet which began with a moving performance from the Las Vegas Mass Choir during the Celebration of Remembrance.

ICCFA President Gary Freytag said the following regarding the event, “This year's Annual Convention & Exposition was an incredible event that demonstrated the ICCFA's dedication and value to the deathcare profession. Throughout the week I heard so much positive feedback from attendees and exhibitors about their experiences with us. I would like to extend my gratitude to our convention co-chairs, Lori Salberg & John Bolton, for all of the incredible work they put into the convention. I look forward to replicating this year's success next year in Kansas City.”

The 2023 ICCFA Annual Convention & Exposition will be held at the Loews Kansas City Hotel & Kansas City Convention Center on May 16 – 19, 2023. More information on next year's event will be available soon at [iccfa.com/annual](http://iccfa.com/annual).

Founded in 1887, the International Cemetery, Cremation and Funeral Association is the only international trade association representing all segments of the cemetery, cremation, funeral and memorialization profession. The association is comprised of more than 10,000 members in the cemetery, funeral home and crematory industries, as well as supplier and related businesses worldwide.



Vegas time at ICCFA 2022 (L-R) David Colante, Walker Posey and William Bonacorda



Networking on the exhibit floor with (L-R) Jeff Moore, Larry McCracken, Jay Dodds and Mike Watkins



Taking a break during the Expo with Rich Sells and David Adams



Lance Ray and Tony Colson during the convention



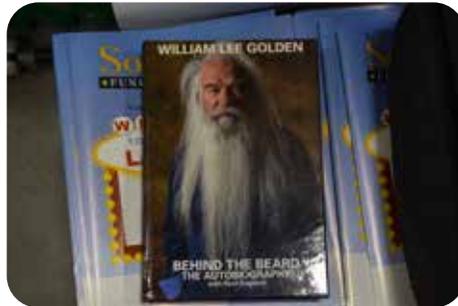
Kathy, Kevin and Marty and the rest of their ASD staff working their booth at the Expo



Doug Gober and the rest of his Foresight Companies staff members



“Behind the Beard” of William Lee Golden and The Oak Ridge Boys



Feature entertainment was The Oak Ridge Boys. William Lee Golden joined the group in 1965 when they were a Southern Gospel Band



The Oak Ridge Boys on stage during the “After Hour” Party for the exhibitors, attendees and guests...”Elvira was certainly on her “giddy up!”



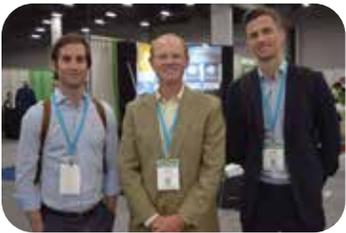
Glenda Stansbury - ICCFA's Lasting Impact Award Presented to Glenda Stansbury In Recognition of Significant Educational Contributions made to our Profession - 2022



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Jim Price presenting ICCFA's Lasting Impact Award to Glenda Stansbury during Recognition Reception





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## INDUSTRY NEWS

### C&J Financial Launches Revolutionary Quick Claim™ Mobile App.

RAINBOW CITY, ALABAMA – C&J Financial, America's #1 provider of Insurance Assignment Funding, is excited to announce the launch of its revolutionary Quick Claim™ mobile app. The industry's first, all-encompassing mobile app is designed to save funeral professionals time and provide immediate, up-to-date information on insurance assignment claims anytime, anywhere.

C&J's Quick Claim™ Mobile app provides much of the same functionality as its online Assignment Funding Management System with several unique mobile-only features. The app allows users to submit, track, and manage their insurance claims from any smartphone or tablet. Users can upload documents to an assignment by taking a photo, check claim status in real-time, communicate directly with the claim's processor, update or modify assignment information, review specific requirement on each assignment and determine the assignment fee before submitting with the simple fee calculator. The app also provides users with information about insurance company requirements, alerting them if a company will allow DocuSign, require a notary, or if a claim form is needed, plus so much more. Nothing is faster or easier than C&J's Quick Claim™!

"C&J's mission has always been to help the funeral profession eliminate the challenges and cash flow delays in processing insurance death claims," said Jamie Meredith, C&J's Executive Vice President. "We've always viewed technology as a mechanism to help achieve this goal and it's why we were the first to develop online claims submission and automation. It's also what led to the creation and release of the latest tool in our toolbox, C&J's revolutionary Quick Claim™ mobile app. We are excited about the convenience and time savings the new app will provide funeral professionals! We also remain focused on striving every day to continue modernizing the process for life insurance assignments and improving our clients' experience by helping them spend more time serving families rather than dealing with difficult insurance companies."

Founded in 1996, C&J Financial and its family of com-



panies are the largest provider of insurance assignment funding in North America. C&J's mission is to relieve the funeral industry of the hassle, headache, and cash flow delay in processing insurance death claims. In the past 26 years, they have helped more than 816,000 families celebrate the life of their loved ones and provided nearly \$5 billion in funding to thousands of funeral homes and cemeteries across North America. For more information on C&J visit [www.CJF.com](http://www.CJF.com) or call 800.785.0003.

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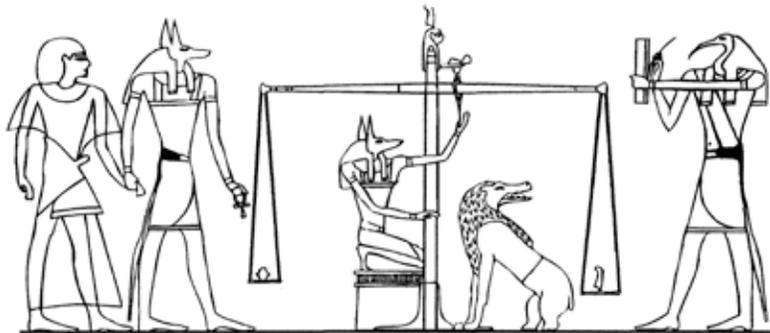
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# Louisiana & Mississippi FDA Hold Joint Convention In New Orleans

The Louisiana and Mississippi Funeral Directors Association recently help their annual “Joint Convention & Expo” at the Windsor Court Hotel in New Orleans, LA.

The theme for this year’s convention was “Big Ideas in the Big Easy.” The convention featured a pre Expo golf tournament which was unfortunately rained out after about 9 holes, so no true champion was crowned for this year. The following morning LFDA and MFDA held their Board meetings and the convention was officially kicked-off that evening with the popular “Welcome Reception” at the hotel.

The next day had a full agenda starting with the MFDA & LFDA Membership Meetings and the morning concluded with a presentation by Larry and Amber Douglas entitled, “Crime Scene Cleanups & Overdose Deaths.” The annual Appreciation Luncheon followed, and several presentations were made. In particular, Marian Morgan received the Gerald M. Robbins, Sr., Scholarship Award (see photo and caption). Other awards presented included: LFDA Certificates of Excellence (See photo and captions), Sponsor Recognition, LFDA Salesperson of the year for 2020 & 2021 by the Louisiana Sales Club (see photo and caption), the MFDA Salesperson of the year for 2021 by the Mississippi Sales Club (see photo and caption), as well as a NFDA update and Federated Insurance update.

The sponsors and exhibitors displayed the latest products and services for their respectful companies with a cocktail reception in the afternoon and also had a featured brunch during the following morning’s exhibit hours. The additional educational programs included Mary Russell’s presenting, “Decoding the Generations,” and “Engaging & Motivating Employees.” The convention concluded with a “Service of Remembrance,” a closing Cocktail Reception and the annual Installation Banquet. See listing below for all MFDA & LFDA 2022-2023 Officers & Directors.”

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The Louisiana Certificate of Excellence Award presented to (L-R): Resthaven Funeral Home, Baton Rouge; Sibille Funeral Home, Opelousas; E.J. Fielding Funeral Home, Covington; LN Hughes, Ponchatoula; Mothe Funeral Home, Algiers; Mulhearn Funeral Home, Monroe and Geesey-Ferguson Funeral Home, Crowley, LA.



Enjoying the afternoon exhibits (L-R) Beau Jarrell, Rachel Mooring and Charles Sanders



The Gerald M. Robbins, Sr., Scholarship Award (L-R) Milton Robbins; Scholarship Recipient, Marian Morgan; Lonelle Aquillard and Tiger Istre



Enjoying the Opening Reception is Bob Rosson, Past President of NFDA and his wife Beth along with current NFDA President, Randy Anderson and his wife Kim

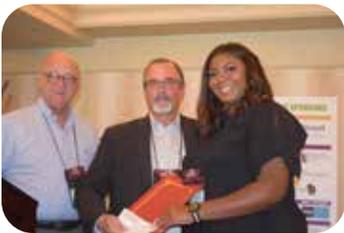


Suzanne Eads presenting the 2020 "Sales Person of the Year" from the Mississippi Sales Club" award to Tripp Byrd. Accepting the plaque in Tripp's honor is Paul DiFebbo



Steve Quinn receiving the 2021 "Sales Person of the Year" from the Mississippi Sales Club and Suzanne Eades





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# Save the date and support the 2022 National Museum of Funeral History Charity Golf Classic Tournament

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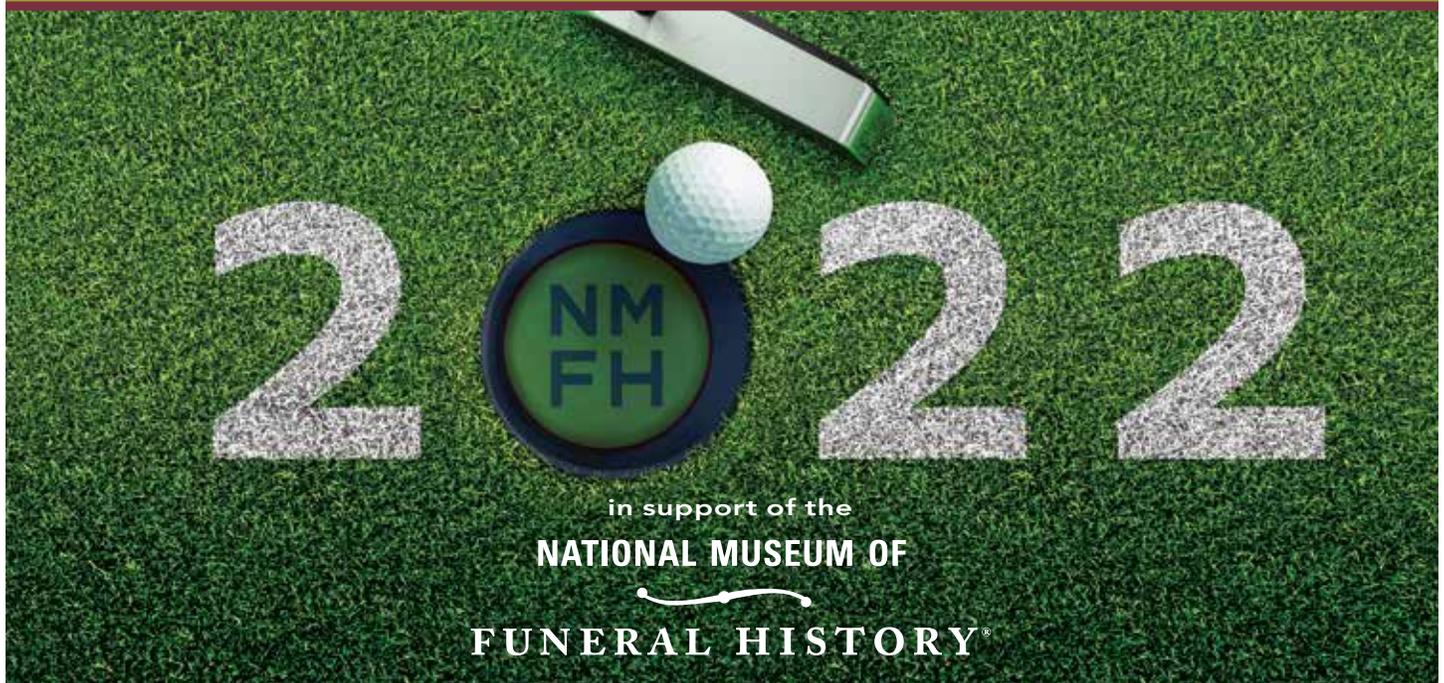
This is a fun-filled annual fundraiser created to support the museum and its mission, enlighten visitors about one of man's oldest cultural rituals and celebrate the rich history of funeral service. Your continued support ensures the growth and preservation of the museum and development of educational programs and exhibits.

Sponsor and/or participate in the Charity Golf Classic, held every fall at the prestigious Kingwood Country Club in Kingwood Texas. We invite you to attend this five-man scramble tournament, which is an excellent opportunity to network with business executives and funeral industry professionals from across the country, as well as support the museum.

The museum, which now encompasses over 30,500 square feet of exhibit space houses 17 permanent exhibits that include Historical Hearses, Presidential Funerals, Celebrating the Lives and Deaths of the Popes, The History of Cremation, History of Embalming, 19th Century Mourning, Coffins and Caskets of the Past, Jazz Funerals of New Orleans and more. The development of new exhibits is always ongoing. It is the largest educational center on funerary customs in the United States and perhaps the world. Thousands of visitors each year explore the museum in person.

For Sponsor Opportunities and to register for this years event, and to view photos from the 2021 Tournament and Sponsor Appreciation Night, go to [www.nmfh.org/charity-golf-classic](http://www.nmfh.org/charity-golf-classic).

## 28<sup>TH</sup> ANNUAL NMFH CHARITY GOLF CLASSIC



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# The History, Value, and Benefit of Funeral Flowers

Part II of a II Part Series

By Todd W. Van Beck

## VI. "IN THE GARDEN" MOVEMENT

In 1914 C. Austin Miles wrote the famous funeral hymn "In the Garden."

"I come to the garden alone,  
While the dew is still on the roses."

Refrain:

"And He walks with me and he talks with me  
And He tells me I am His own..."

The hymn stormed the country and became one of the most frequently sung hymns at funerals in the United States. The hymn also began a movement in funeral service whereby the mortuary practices of the country would revolve around the body reposing in the garden.

In fact, the movement in Protestant funeral practices in the United States to use the "In the Garden" theme was so strong that funeral homes began to develop facilities that used an indoor garden as the backdrop where the body would repose.

The chapels were actually solariums with waterfalls, plants and flowers, and even live birds flying around inside. And, seen in these funeral home ads of the 40's and 50's, the establishments actually utilized the "In the Garden" name.



## VII. FLOWER LADIES

The importance of flowers in funeral services was probably best exemplified by the creation of Midwestern funeral practices of the role of the flower lady. The flower lady was analogous to the pall bearer role, but instead of carrying the casket, this group of women (usually six) would carry the flowers from the place of



the funeral to the flower vehicle, and then would assist in setting them up at the cemetery.

Flower ladies were chosen with as great care as the pall bearers were, for they were usually close friends of the family and it was viewed as a distinct honor to be chosen.

The flower lady role eventually subsided as the funeral ritual became less community oriented and people's lifestyles became more hectic.

## VIII. THE CONTEMPORARY VALUE AND BENEFIT OF FLOWERS

In order for funeral professionals to be able to better educate families about the benefit of funeral flowers, the following seven suggestions are made:

A. Belief – Your own belief in the value and benefit of funeral flowers will be your greatest asset in presenting this information to families.

B. Sentiment – There is a common denominator in sending flowers, in giving to a charity and in supporting one's church. It is sentiment. Sentiment is actually a complex organization of ideas, feelings and instincts that are built up in the course of an individual's experience. Sentiment serves a very vital human need.

It should be realized, too, that mankind's need for sentiment is the basis for the development of many of our funeral traditions. There is a great deal of insight in the remark made by the famous English statesman Gladstone. He said, "Show me the manner in which a nation or a community cares for its dead and I will measure with mathematical exactness the tender sympathies of its people, their respect for the land, and their loyalty to high ideals."

C. Significance of Flowers – Flowers are sent to funerals for several reasons. Flowers are a means of expression. It is often difficult for those mourning a death to

put feelings into words. Flowers are a visual expression of love, sympathy and respect. They are a means of lending support and sharing the burden of grief.

In addition to sending flowers to the funeral service, there is a growing trend to send flowers to the home of the bereaved after the service. In addition, some people send flowers to the church in memory of the deceased.

Flowers create a background of warmth and beauty that adds to the dignity and consolation of the funeral service. Those who have attended services without flowers have expressed the feeling that something was missing ... that the funeral was depressing.

D. Freedom of Expression – Families deserve the right of complete freedom of expression at time of death. People are not cut from the same spiritual mold. Therefore, they should be free to express themselves in the manner that best conveys their emotions. Any expression that is the result of dictate ceases to be an act of the heart.

E. The Tradition – Americans traditionally have ex-



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pressed their respect for the dead, and sympathy for the bereaved, by sending flowers. This long-standing custom helps people express their innermost feelings. Funeral flowers are for the living and the dead. They are tokens of respect for the deceased.

F. Atmosphere – Flowers create a background of warmth and beauty adding to the dignity and consolation of the funeral service. Following the service, the bereaved are left with an indelible impression of the funeral. Flowers are a very important item in this lasting impression for they directly affect the warmth and comfort generated by the “memory picture.”

The more comforting the memory picture, the more easily it is recalled by the bereaved, and the more vivid is the reinforcement of reality and actualization of loss. Flowers do not wither and die in the mind of the bereaved. They are recalled time and again as indelible memories.

G. Spiritual Significance – Flowers are symbolic not only of love and sympathy, but also of eternity and immortality. Flowers help minister to the bereaved by giving testimony of the love and understanding of human beings. The life of flowers is fleeting. They attest to the transitory life of man. There is profound religious symbolism in the very fact that flowers do not last forever.

H. “Please Omit” – “Please omit flowers” and “in lieu of flowers” notices occur from time to time in various publications. These requests generally originate with the family, who has been influenced by well-meaning friends or organizations. There are many implications in such a request. The obituary is actually an announcement of the death and an invitation to attend the funeral. It is not considered good taste to openly anticipate a gift and accompany an invitation with a dictatorial statement that only certain kinds of remembrances are acceptable.

A “PO” or “in lieu of” request causes embarrassment to friends. Some ignore the request and send flowers, causing embarrassment to those who heeded the request. Many people resent being told how to express their sympathy. They like to decide for themselves whether to send flowers, make a donation, send a card or extend a helping hand. There is a place for both flowers and charity in our modern day world and it is

important that we place each in its proper perspective.

vvThe funeral meets the bereaved’s need for support. Death throws people into de-spair and depression by separating them from one who has provided love, com-panionship and security. The funeral and our funeral customs provide the means by which those close to him can give their support and share his suffering.

The funeral period provides for the expression of sorrow. Only through talking out the past can the bereaved person realize the extent of the relationship with the deceased, and accept the loss and suffering. Only through weeping and talking to good listeners can they release their grief and their feelings of guilt and hostility. Experts in grief therapy believe that grief can be expressed best through rites, rituals and ceremonies. The ceremony deals primarily with intellectual concepts and does not fully engage the bereaved’s feelings in the patters of community support that are psychologically beneficial. Flowers, though, express the inex-pressible—they are symbolic.

People have traditionally expressed their respect for the dead and sympathy for the bereaved by sending flowers. This custom is one of longstanding and it has served people as a means through which they can express their feelings.

There are three points to be stressed in connection with the tradition of funeral flowers:

A. The role of flowers is both symbolic and aesthetic. They add great value to the richness and meaning of the ritual.

B Flowers represent sympathy extended to the bereaved.

C. Flowers are sent both to the living and to the dead. Flowers are sent to the living as comfort and they are sent as tokens of respect for the deceased.

*Todd lives in Cincinnati, OH 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. He is associated with Cincinnati College of Mortuary Science.*



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IMSA	<b>12</b>	www.imsa-online.org
John A. Gupton College	<b>13, 34</b>	www.guptoncollege.edu
Lamcraft	<b>13, 33</b>	www.lamcraft.com
National Museum of Funeral History	<b>42</b>	www.nmfh.org
Physicians Mutual	<b>16</b>	www.physiciansmutual.com
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