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MAGAZINE

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April 2023

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ICCFA Preconvention Expo & Preneed-At Need

ICCFA Expo Exhibits, Speaker & Workshop
Agenda

Add More Value to Your Preneed Insurance
Plan by Tom Holland

How to Develop Habits that Support Proactive
Preneed by Danielle Burmeister

Inspiration Funds: A Strategy to Increase
Preneed Sales by Bill Williams

8 Remarkable Graves with Incredible Back
Stories by Jessica Farren

The Child and Death Part III of a III Part Series
by Todd W. Van Beck

Cincinnati Equitable Life Company Profile
Atlantic Coast Life Company Life

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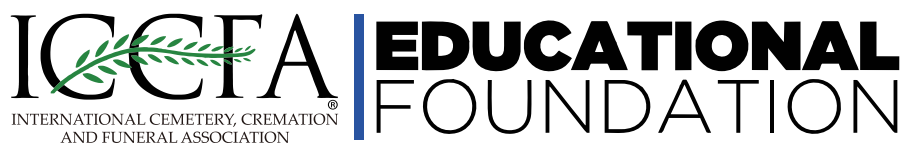
*I made sure to note the date I came to ICCFA University because I know I will be using it in the future as **the day that changed my life.***



-Tony Armogida, Global Atlantic Financial Group

Every year, the ICCFA University changes the lives of students all across the deathcare profession. Last year, the ICCFA Educational Foundation provided financial support for over 100 students by covering the registration cost of the ICCFAU.

Apply for a scholarship today and you can attend ICCFA University this summer for no registration cost. Don't miss out on this premier education event featuring the leaders of the deathcare profession and five full days of learning. Visit iccfa.education to learn more!



April 2023

Southern[®] ◆ FUNERAL DIRECTOR ◆ MAGAZINE

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Vol. 174 No. 4

The National Funeral Service Journal
with a Southern Accent Since 1919

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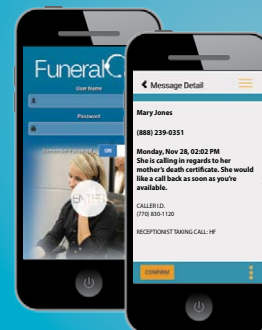
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Whenever two people meet there are really six people present. There is each man as he sees himself, each man as the other person sees him, and each man as he really isWilliam James



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2023 ICCFA ANNUAL CONVENTION & EXPOSITION

Kansas City, MO

May 16-19

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Schedule of Events

Tuesday, May 16

8 AM–7 PM

Registration Open

2–2:50 PM

CEMETERY

FUNERAL HOMES

It's Not "If" It's Going to Happen, It's "When": Converting from Gas to Electric

Andrew Bray, National Association of Landscape Professionals; Roger Phelps, STIHL, Inc.; Don Winsett, Davey Tree

2–2:50 PM

CREMATION

GRIEF

SALES & MARKETING

"Look What I Inherited..."

Nina Perry, Park Lawn Corporation

3–3:50 PM

CEMETERY

SALES & MARKETING

Leveraging Social Channels and Strategies for Cemetery Pre-con Sales

Tim Fish, Ring Ring Marketing; Mike Harens, Coldspring

3–3:50 PM

LEADERSHIP

SALES & MARKETING

Create World-Class Sales Teams Through Retention and Loyalty Programs

Sammy Villanueva Jr., Archdiocese of Los Angeles

4–7 PM

Expo Hall Grand Opening Reception & Exposition

7–8:30 PM

7 Bridges, The Ultimate Eagles Experience Concert

Wednesday, May 17

7 AM–5 PM

Registration Open

8–9:30 AM

Morning Coffee

9–10 AM

ICCFA Annual Meeting of Members

Join us for the Annual Meeting of Members to learn about the state of the Association, its' strategic goals, ongoing initiatives, legislative activities, and upcoming events. Meet the candidates running for the ICCFA Board of Directors, honor our Century Club inductees, and recognize the donors whose contributions make the good work of the ICCFA Educational Foundation possible.

Schedule of Events

10–11 AM

GENERAL SESSION



Keynote - Mindset Matters: The Art and Science of Peak Performance

Mark Panciera

What if you woke up every morning full of genuine confidence to achieve your biggest goals? Have you given any thought to the one thing that may be holding you back from doing exactly that in all areas of your life and business? The mindset in which you approach each day to take on challenges will determine how you crush them, or they crush you. Your mindset anchored in your beliefs - limiting or liberating - determine how big you dream, or if you dream at all.

The good news is that YOU are in control of your beliefs and in turn your results. Your mindset is the foundation for success in business, life, and the impact you have on others as you build your future legacy. Join Mark Panciera, CEO of The Pacific Institute for the “Mindset Matters” experience, learning the tools to transform your thinking, igniting extraordinary results.

11 AM–2:30 PM

Expo Hall Open; Lunch Served

Stop by for a buffet-style lunch and drinks while viewing the latest industry products and services in the Expo Hall.

2:30–3:30 PM

GENERAL SESSION



Keynote - Embracing Each Phase of Life

Andre Dawson

Andre Dawson discusses growing up along with who and what influenced him during his formative years. He will then elaborate on his stellar baseball career, including the various teams and teammates he experienced. In addition, he will discuss the pride he enjoys and what it means to be a Hall of Famer. Lastly, he will discuss his post-baseball indoctrination into the funeral business.

3:30–5 PM

Expo Hall Open; Food Served

5–6 PM

First Timers Welcome Reception

The ICCFA Board of Directors and Committee Chairs invite all first-time attendees to join them for refreshments, light snacks, and the chance to connect and talk about which educational sessions to sit in on, which booths they should visit, and how to get more involved in the Association.

5–6 PM

Green Burial Council Meet & Greet

Come enjoy light refreshments with members of the Green Burial Council, learn more about green burial, the GBC, and their mission to inspire and advocate for environmentally sustainable, natural death through education and certification.

View the full program on iccf.com/annual



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Schedule of Events

6–7 PM



Educational Foundation Reception

Join the ICCFA Educational Foundation for a special reception! Enjoy complimentary drinks

and hors d'oeuvres with fellow attendees as we recognize the generous contributions of the donors to the Foundation and honor Doug Gober, recipient of the 2023 Lasting Impact Award.

Thursday, May 18

7 AM–1 PM

Registration Open

7–8 AM

Prayer Breakfast

Start your day with a healthy dose of fellowship, good food, and even better conversation. The ICCFA Annual Prayer Breakfast is free to attend but is on a first-come, first-served basis, due to limited seating.

7:45–9:30 AM

Morning Coffee

8–8:30 AM

KIP Awards and Designations

8:30–9:15 AM

GENERAL SESSION



Keynote - Diversity and Inclusion

Chief Carmen Best

As the first African American Chief of Police at the Seattle Police Department, Carmen

Best began her position by quickly recruiting more than 40 officers of color - recognizing the problem that the police force was significantly less diverse than the demographic makeup of the city. In this talk, she shares her lessons learned on how to create a more diverse workforce and demonstrates the importance of including multiple viewpoints and backgrounds at any organization. According to Chief Best, "In many ways, I represent what the future can hold, so I'm very proud of that." Currently, Best is the director of global security risk operations at Microsoft where she is responsible for the global virtual security operations team, intelligence, executive threat intel, special asset security risk operations, and security program management.

9:15–10 AM

GENERAL SESSION



Keynote - 50+ Women: The Rising Power of the Consumer Force to be Reckoned With

Maddy Dychtwald

The growing strength and empowerment of 50+ women have been hiding in plain sight for far too long. That is about to change. Bolstered by

Schedule of Events

unprecedented levels of education and workforce participation, escalating income and wealth, tech savvy and consumer know-how, and most importantly, rising longevity and vitality, 50+ women are fast becoming the consumer force to be reckoned with. Yet they often feel ignored, misunderstood, and even disrespected by brands and marketers.

Topics explored in Maddy's presentation include:

- The size, shape, and financial clout of this quickly growing market segment and how 50+ women are disrupting aging and leading the longevity revolution.
- The consumer purchasing power and passions of 50+ women, including their approach to spending, gifting, saving, and investing.
- The ageist and/or sexist messaging that turns them off—and how to avoid these communications pitfalls.
- The emotions, desires, and challenges that motivate their purchasing decisions, including their conscious consumerism.
- How technology and social media can be both a barrier and a benefit.
- How today's different generations of women influence each other and their purchasing decisions.
- The five-step action plan you need to capture the hearts and minds of this growing market segment.

10 AM–1 PM

Expo Hall Open; Lunch Served

1–1:50 PM

BUSINESS MANAGEMENT FUNERAL HOMES LEADERSHIP

Finding and Retaining Top Talent: Lessons Learned from Recruiting Over 250 Million-Dollar Producers

Tyler Anderson, Precoa

1–1:50 PM

CREMATION FUNERAL HOMES GRIEF

Pediatric Funeral Care

Amanda King, CFSP, B.C. Bailey Funeral Home

1–1:50 PM

LEADERSHIP

Women in Leadership: Mental Health Awareness

Jennifer Olvera, CCE, Green Hills Memorial Park; Tiffany Gallarzo, Green Hills Memorial Park

1–1:50 PM

CEMETERY SALES & MARKETING

Cemetery Prospecting and Lead Development: An Insider's Perspective

Tacye Vogel, Life Tribute Academy

View the full program on iccf.com/annual

Schedule of Events

1–1:50 PM

BUSINESS

TECHNOLOGY

Monetizing the Loss of Business Due to Mediocre Phone Skills

Nicole Wiedeman, CSE, Dead Ringers

2–2:50 PM

BUSINESS MANAGEMENT

LEADERSHIP

Interactive Strategic Planning

Vincent Roberge, Johnson Consulting Group

2–2:50 PM

CREMATION

LEGAL

"If Cremation Is So Easy...Why Does Anyone Make a Mistake?" (The Ultimate Cremation Risk Management Class)

Poul Lemasters, Esq., ICCFA

2–2:50 PM

SALES & MARKETING

TECHNOLOGY

Earned Media Best Practices

Danielle Burmeister, Homesteaders Life Company

2–2:50 PM

FUNERAL HOME

PET LOSS

Completing the Circle: Pre-need, At Need, Pets

Coleen Ellis, CT, CPLP, Two Hearts Pet Loss Center

2–2:50 PM

CEMETERY

FUNERAL HOMES

The Dirt on Natural Organic Reduction

Katey Houston, Return Home; Micah Truman, Return Home

3–3:50 PM

CEMETERY

Cemetery Consumer Service Council Panel Discussion

Moderator: Tom Daly, CCE, CHS Consulting Group
Panelists: Members of the Cemetery Consumer Service Council (CCSC)

3–3:50 PM

BUSINESS MANAGEMENT

LEADERSHIP

Business Succession Planning: How Do I Manage to Retire Before I Become a Client?

Daniel Griffith, Huntington Private Bank

3–3:50 PM

FUNERAL HOMES

GRIEF

Honoring Transgender People: Being a Funeral Professional for All People

Marc Markell, PhD, Worsham College of Mortuary Science

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Schedule of Events

3–3:50 PM

FUNERAL HOMES SALES & MARKETING TECHNOLOGY

How Using Remote Funeral Arrangements and Technology is THE Game Changer & Disrupter in Funeral Service

Angelique Simpson, Matthews International

3–3:50 PM

CEMETERY CREMATION FUNERAL HOME

Alkaline Hydrolysis: A Greener Death?

Luke Wilson, Bio-Response Solutions, Inc.

Friday, May 19

8 AM–1 PM

Registration Open

8:30–10 AM

Morning Coffee

9–9:50 AM

EMBALMING FUNERAL HOMES

You Feel What You See

Jeffrey Chancellor, CFSP, H.S. Eckels & Company

9–9:50 AM

BUSINESS MANAGEMENT LEADERSHIP

What's the Deal with "Kids These Days?": Attracting, Connecting with, and Inspiring Mortuary Science Students in the Post-COVID Educational Climate

Faith Haug, Araphoe Community College

9–9:50 AM

GRIEF PET LOSS

PAWS Pathway: Walking a Peaceful Path Through Pet Loss and Grief

Anna McClain, PAWS Pathway

9–9:50 AM

LEADERSHIP SALES & MARKETING

Do You Know How to Catch a Unicorn?

Honnalora Hubbard, Coldspring

9–9:50 AM

BUSINESS MANAGEMENT FUNERAL HOMES

Understanding Estate Processes – Part 2: Practical Fraud Protection Techniques

Matthew Van Drimmelen, Full Circle Aftercare

View the full program on iccfa.com/annual

Schedule of Events

10–10:50 AM

LEADERSHIP

SALES & MARKETING

How to Elevate Your Team's Coaching Culture

Daniel Kientzel, Service Corporation International and Dignity Memorial; Jack Alexander, Service Corporation International and Dignity Memorial; Sonia Scott, Service Corporation International and Dignity Memorial

10–10:50 AM

GRIEF

PET LOSS

The New Family: Normalizing the Pet Memorial Service & Filling This Crucial Need for Pet Owners

Maryglenn Warnock, Paws to Remember

10–10:50 AM

LEADERSHIP

Recruiting, Retention and Turnover...The Struggle is Real

Andy Lopez, GoodTrust; Chuck Gallagher, American Funeral Financial

10–10:50 AM

EMBALMING

FUNERAL HOMES

Embalming the Edematous Case: Reduction, Removal, Restoration

Shun Newbern, CFSP, Metropolitan Mortuary

10–10:50 AM

BUSINESS MANAGEMENT

TECHNOLOGY

Competing on Analytics: Data-Driven Decision Making

Robert Page, Everstory Partners

11–11:50 AM

BUSINESS MANAGEMENT

LEADERSHIP

Identifying & Capitalizing on Your Golden Hours: Time Management & Other Strategies for Owners & Managers

Tim Bridgers, Live Oak Bank

11–11:50 AM

CEMETERY

CREMATION

What Does Cremation Mean Today to a Craft Beer, Environmentally Conscious Generation?

Tom Crean, TC Management

11–11:50 AM

BUSINESS MANAGEMENT

FUNERAL HOMES

LEADERSHIP

Understanding the Millennial Worker and How They Can Improve Your Business

Antonio Green, James H. Cole Home for Funerals

Schedule of Events

11–11:50 AM

CEMETERY

CREMATION

PET LOSS

Cemetery Development Has Gone to the Dogs

John Bolton, CCE, CCrE, CSE, CXE, Park Lawn Corporation

11 AM–12:50 PM

EMBALMING

Embalming with Improved Knowledge and Skills

Karl Wenzel, PhD, Genelyn Canada/North America/Asia

12–12:50 PM

FUNERAL HOMES

TECHNOLOGY

When Digital, Innovation, and the Real World Meet, Magic Happens: Why Tribute Technology's Digital Guru Focuses His Time on Physical Keepsakes

Zack Garbow, Tribute Technology

12–12:50 PM

LEADERSHIP

Communicating at Every Level - the Death Care Collective

Erin Creger, Envision Strategic Partners; Honnalora Hubbard, Coldspring

12–12:50 PM

CEMETERY

FUNERAL HOMES

Sustainable Steps to Sell Eco-Friendly Death

Darren Crouch, Green Burial Council

12–12:50 PM

PET LOSS

SALES & MARKETING

TECHNOLOGY

Generate More Pet Loss Revenue with Precise Digital Marketing

Welton Hong, Ring Ring Marketing

1–3 PM

LEGAL

Legal & Legislative Luncheon

Poul Lemasters, Esq., ICCFA

5:30–10 PM

Closing Banquet

Please join us for one final gathering before heading home! Dress for a night at the theater, and join friends and colleagues for drinks, dinner, and the annual Celebration of Remembrance. During the evening we will also have the ICCFA Presidential transfer of power as Gary Freytag, CCFE, steps down and Robbie Pape becomes ICCFA's next President. The Closing Banquet is a ticketed event. Tickets are included with all full registrations, or may be purchased at the ICCFA Registration area.

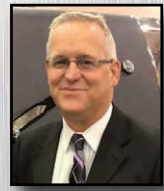
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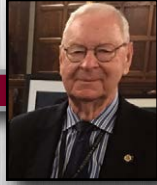
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Registration Information

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Cemetery, Crematory & Funeral Home Member Pricing: \$810	Cemetery, Crematory & Funeral Home Non-Member Pricing: \$1,080
Supplier Member Pricing: \$1,030	Supplier Non-Member Pricing: \$1,300
Spouse/Guest Pricing: \$380	

What Does Your Registration Include?

Full member, non-member and supplier/professional registrations include admission to all Expo Hall functions and Convention educational sessions, as well as the Closing Banquet.

The ICCFA prayer breakfast is complimentary, thanks to a sponsorship. Entry to the prayer breakfast is limited to the first 60 attendees to arrive.

The Spouse registration is offered only to individuals not employed in the cemetery, funeral service and related professions. It includes daily admission to all expo hall functions and to the Closing Banquet.

Registration Policies

Attendees registered by March 31, 2023, will receive the early registration discount. Only registered individuals with a badge or ticket(s) may attend Convention events.

Continuing Education Credits

Funeral directors can earn up to 14 CE hours at the convention, pending individual state approval. Please note that due to onerous filing and/or fee requirements, the ICCFA no longer applies for CE credits from Pennsylvania or Virginia. Attendance certificates will be available at the ICCFA registration desk and ICCFA staff will validate your certificate on-site.

Dress

Business casual attire is the norm throughout the convention for daytime events. A light sweater or jacket may be helpful when attending educational sessions, as session rooms may be chilly. Dress like you are attending a night at the theater for the Closing Banquet.

Cancellation Policies

Registrants canceling their registrations by March 31, 2023, will receive refunds. Cancellations must be in writing and will be subject to a \$100 per person processing fee. Purchased event tickets will be refunded, less a \$10 per event processing fee. No refunds will be given after March 31, 2023. No-shows will not receive refunds.



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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 39 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?

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Add More Value to Your Preneed Insurance Plan

by: by Tom Holland

We are all very familiar with the concept of using insurance to fund preneed funeral contracts. This option is widely available, and insurance is as popular as a trust for the funding choice. A recent Life Insurance Company (LIC) survey of participating preneed companies showed the average coverage of a preneed insurance contract issued is on average around \$5,600 - \$6,000. These contracts covered the traditional services of visitation, preparation, casket, and transportation. Did the counselor and the consumer miss the opportunity to set aside any other amounts on the G&S agreement that the family will need at death? That is not the customer's fault. Many of them are not aware of these offerings to even consider during the prearrangement process and rely on the Counselor to guide them. Look at these non-guaranteed items you might want to talk with your Prearrangement customer about and why they should think amount setting funds aside now. How about other bereavement items such as funds for a monument or marker? What about lodging, travel expenses, and meals for the out-of-town family that will travel after the death of the family member?

Expand your prearrangement, and think about what else will the family need funds for. An introduction to these services by the preneed professional can result in an insurance-funded Preneed contract in the order of 50% higher than the average of the basic funeral goods and services agreement. Notes from a consumer: "I wish I'd spent more on the monument because the monument is all that's left to be seen after the funeral." And "I did not think about the other expenses related to my Funeral after my death." Let's take the example of adding funds for just a monument or marker. Granite headstones average between \$3,000 and \$6,000.

Have you thought about adding funds for lodging? Will any family members be traveling from out of town for the service and to spend time with other family members or settle to spend time setting affairs? If the family plans for a memorial service. Since you would add these items as Non-Guaranteed and funded with a Preneed Plan with credited growth, the funds will be available at need and when they are needed the most.

Your Preneed Insurance plans present a very convenient and affordable way for the customer to manage these large-ticket items through monthly payment plans and first-dollar coverage. The consumer's purchase is protected as long as they keep the Preneed insurance plan in force by paying the required premium. These costs can vary and are outside the control of the funeral service provider, the customer however does get the peace of mind that these funds will be there when needed and services will all be taken care of, and the deceased will be treated with dignity.

Increase revenue per file.

In today's challenging business climate, setting aside additional funds for monuments, markers, food, lodging, airfare, and other items are valuable additions that increase your revenue and margins per file. They are also easily funded by your preneed insurance plan and complement your services to families. Be the Funeral Home known as the "full service" provider in your community by offering your Prearrangement family more options and benefits. You will solidify long relationships ensuring family loyalty and referrals.

Tom Holland has been helping Preneed Counselors for over 25 years. Tom's field positions include Agent, Manager, Training Sales Director, Director of Conservation, Director of Development/National Accounts, and Vice President of Sales/Chief Marketing Officer. Currently, Tom is Vice President of National Accounts. He is responsible for sales and marketing development throughout the US. Tom earned his CPC designation through the National Funeral Directors Association and holds a Master's and Ph.D. Degrees in Marketing. He can be reached at 404-229-8648 or by email at tholland@aclico.com



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How to Develop Habits that Support Proactive Preneed

by Danielle Burmeister, Homesteaders VP-Marketing Communications

In *Atomic Habits*, James Clear shares the story of Trent Dyrsmid, a rookie stockbroker who used a simple habit to bring in more than \$5 million in his first year at the firm – and that was in 1993 dollars. His approach was simple: he would set two jars on his desk every day. The first held 120 paperclips, and the second was empty. Whenever he made a sales call, Trent moved a paperclip from the first jar into the second. He would not stop making calls until he had moved all his paperclips.

In *The Pursuit of Happyness*, Will Smith dramatizes the real life of Chris Gardner, a homeless would-be salesman that secured his dream job with another simple habit. “In order to not waste any time, I wasn’t hanging up the phone between calls... I realized that by not hanging up the phone, I gained another eight minutes a day.”

After years of failed attempts, a writer I know set a New Year’s resolution to write for 20 minutes every day. Some days he wrote one decent sentence, others he wrote 10 paragraphs. But he could not go to bed unless he had written for 20 minutes. After three years of writing every day, he finally had his first novel.

As more and more business books are detailing, habits have a tremendous impact on goal setting and achievement. The habits we set will determine how successful we are both personally and professionally.

Understanding Habits

Psychologists estimate that the average person makes 35,000 decisions a day. Some are big, like deciding on a new career path, while others are so small that we don’t even realize we’re making them. For example, we all brushed our teeth this morning, but how many of us actively decided exactly how to put toothpaste on our toothbrush?

Our brains are in a constant state of efficiency-seeking, so we establish habits that save us time and brain power. We form neural pathways that help us streamline less impactful, daily decisions, freeing up time and

willpower for the big, important ones.

You put toothpaste on your toothbrush every day, so your brain has wired it in as a habit. You open the bathroom drawer, grab the toothbrush and toothpaste and that habit takes over. Before you even think about it, your teeth are clean, and you’re on to the next part of your morning routine.

Psychologist Charles Duhigg summarizes this as a habit loop. First, our brains receive a cue which puts our brains on autopilot and tells us which habit to use (grabbing the toothpaste and toothbrush). Then, we exercise a routine (putting toothpaste on the brush and cleaning our teeth). Finally, we experience a reward (minty fresh breath and smooth, clean teeth).

We cannot change the way our brains are hardwired to create habits, but we can use that system to our advantage.

Goal-Based Habits

For me, the easiest way to start new habits is to do what Brené Brown calls “painting done.” I imagine what the ideal outcome would be, then I back up from there to determine what I need to do to make that outcome a reality.

If your goal is to write \$500,000 in preneed in 2023, for example, you can start by figuring out how many funeral plans you would need to sell to get there. If your average sale is \$5,000, you would need to sell 100 funerals to reach your goal. To close 100 sales, you may need to meet with 150 families. To meet with 150 families, you may need to set 200 appointments. To set 200 appointments, you may need to call 1,000 people.

Calling 1,000 people this year – that’s something you can turn into a habit.

Let’s say you commit to making five phone calls every weekday. If you commit to that for 50 weeks this year (we all need a vacation, after all), at the end of the year you will have called 1,250 people – well over what you

need to be able to set, hold and close enough appointments to reach your \$500,000 goal.

Sounds easy, right?

Building Good Habits

It's one thing to know what you need to do to be successful, it's another thing entirely to build the daily habits that will get you to your goal. Everyone's brains are wired a little differently, so you may find that the way your coworkers establish habits doesn't work for you or vice versa. But there's a good chance that tweaking some point in the habit loop will help:

1) Cues: One of the easiest ways to rewire your brain with new habits is to link them to existing ones. For example, if you know that you get up from your desk at 9:30 every morning for a coffee refill, link phone calls to that habit: "After I refill my coffee, I will sit down at my desk and make five phone calls." The existing habit – refilling coffee – becomes the cue for the new one – making phone calls. You can also try to make your habits automatic by putting the cues into your line of sight. For example, when you finish your work for the day, close your laptop and move the phone to sit on top of it. When you start again the next day, the first thing you will see is that telephone, serving as a cue to start your habit loop. This can also work in reverse – like we saw with Chris Gardner. He rewrote his habit loop so the end of a phone call (the cue) led to a new routine (redialing instead of hanging up the phone) which led to a reward (gaining eight more minutes in his work day). If you're struggling to break a bad habit, consider removing the cue or – if you can't remove it entirely – rewiring your brain to do something different whenever you encounter it.

2) Routine: The routine is the hardest part of the habit loop to change because, at least initially, it requires the most discipline. Eventually, your brain's habit loop will take over, and you won't have to actively decide to make phone calls after you get coffee. The cue will do its work, the routine will kick in and then you'll enjoy the reward. But until that happens, you're going to have to do the heavy lifting to follow through on your habits. Don't worry, though, experts believe that it only takes us 28-30 days for a new routine to become a habit.

3) Rewards: Don't overlook the power of rewards to

reinforce habits. The most effective rewards should be simple, repeatable and immediate. It's okay to have a long-term reward (i.e. "When I have made 100 phone calls, I'm treating myself to a massage"), but that's not as powerful when you're first establishing habits. A reward you can enjoy right away closes the habit loop and makes it more likely you'll stick to your goal. For Trent Dyrsmid, moving a paperclip from one jar to the next was enough of a reward to keep him motivated. For you, it might be enough to keep a tally of the calls you've made. Find something you can do immediately after completing your habit to reinforce its benefit.

Habits don't have to be difficult – in fact, they're our brain's way of making life easier. But getting started can feel overwhelming. Remember to start small, leverage the systems and habit loops your brain is already programmed to follow, and keep your eyes on your goals.

Danielle Burmeister is Vice President of Marketing and Communications for Homesteaders Life Company, a national leader in secure, reliable preneed funding. Danielle grew up in a small apartment above her family's funeral home, cleaning cars and playing "Taps" at graveside services. She later worked in event marketing for the Iowa State Fair and as a professor of English and Communication at a nearby college, before finding her way back to funeral service. In Danielle's current role, she leads the team responsible for all aspects of Homesteaders' marketing and branding. Danielle has a Bachelor's degree from Central College and a Master's degree from Iowa State University.





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Inspiration Funds: A Strategy to Increase Preneed Sales

by Bill Williams

Two things are practically a given in our industry these days: More families are choosing non-traditional services to celebrate the lives of loved ones and they want peace of mind by having arrangements in place before they die. Savvy funeral home directors and owners can tap into both trends by offering families what we call “inspiration funds,” money set aside in a pre-need contract to cover the cost of those services.

Consumer behavior research validates that families want inspirational, non-traditional services and that they are willing to pay for them in advance. Families today are shying away from holding the kind of services held for their parents or grandparents, and the data backs it up.

- 72% of consumers said that making advanced end-of-life planning is a priority, a huge increase from 41% before the pandemic hit, according to the Foresight Companies’ 2022 “Funeral and Cemetery Consumer Behavior Study.”
- 58% of consumers said they have “attended a funeral at a nontraditional location, such as an outdoor setting, cemetery, personal residence and/or a public venue, according to the National Funeral Directors Association’s “2022 Annual Consumer Study Findings” report.

Borrowing a page from the travel and hospitality industry

In my previous article for Southern Funeral Director Magazine, I discussed how the travel and hospitality industry has leveraged new technology to make it easy for consumers to purchase customized vacation packages. But there’s more to it than that.

Travel and hospitality companies have expanded their service offerings to cater to the growing number of families who want something different when they go on vacation.

A recent study by Hotels.com, for example, found that 53% of Americans “are seeking wellness breaks” but

cite boredom for traditional retreats and want to experience something more exciting in 2023.”

Sound familiar? It should. The families purchasing those pre-packaged deals to travel to exciting destinations are often the same ones who eventually will buy funeral services. Foresight Companies’ survey showed that 59% of respondents are “looking at alternative venues where they can celebrate, searching primarily for a more relaxed atmosphere.”

What are “inspiration funds” and how do they work?

Here’s how I describe inspiration funds: Consider it as cash set aside specifically to pay for memorial services. The funds are trusted as a cash advance item and are released to the family to cover the cost of services when the contract turns at-need.

Inspiration funds open the door to heartfelt discussions with families about how they want to memorialize loved ones. The funds can be used to pay for the use of a unique venue, catering and other things that make the service something everyone will remember.

I highlighted in my previous article several examples of non-traditional celebration of life services that caught my attention over the years. Those included a family service at the decedent’s favorite bar; a memorial at the favorite winter resort for a skiing enthusiast; and one of my favorites, a service at the loved one’s favorite bowling alley.

Here’s an important point: Funeral directors excel at planning and managing an emotional and complex process when families are at their most vulnerable. They help families heal, gain closure and honor (and celebrate) the lives of loved ones. The event planning that is part of a non-traditional service? That is the domain of expert event planners you can subcontract to manage all the logistics.

Here’s another point that I have stressed before, but it

bears repeating: Selling a \$995 direct cremation can still make business sense when a \$9,000+ non-traditional service is included.

Differentiating your funeral home from new competitors

Changing consumer demand has dramatically altered the competitive landscape in the deathcare industry. Venture capital-financed newcomers such as Cake, Empathy, Everplans, and Lantern have millions of dollars in the bank and are spending it to attract families in your community by offering contemporary, even fun, end-of-life planning services. Large deathcare corporations also have moved aggressively into this space and ramped up hiring full-time celebration of life event planners (if you are curious, check out the listings on job board websites like Indeed.com).

The travel and hospitality industry learned a long time ago that most consumers are not shelling out their hard-earned money just to stay in a hotel room – they are paying for experiences. Funeral homes can take the same approach and highlight the superior range of services families can purchase to make the memorial a truly unique experience.

Leveraging technology to simplify preneed purchasing and recordkeeping

After decades of managing business the old-fashioned (think paper contracts, minimal investments in information technology, treating your website like a brochure), the deathcare industry has slowly but surely started embracing today's digital technology.

Funeral directors should make it a priority to make sure their websites are updated to provide consumers with plenty of non-traditional service choices. They also should have robust preneed recordkeeping and administration technology seamlessly integrated with their website so that with a few clicks of a mouse, families can select and purchase an end-of-life celebration befitting their loved ones.

The technology supporting the website and recordkeeping/administration go hand in hand because it helps each family and the funeral director make sure there is enough money in the “inspiration funds” bucket to cover expenses. But there is an added benefit to

that integration: The data obtained when families visit and purchase services on your website provides you with invaluable data that will help you fine-tune your marketing and product/service portfolio instead of relying on educated guesses.

Over the next several years, I believe our industry will undergo significant transformation in the depth and breadth of services we provide families. Our country's 65-and-older population stands at around 56 million (and will nearly double by 2060), and the 65–84-year-old demographic accounts for about 42% of revenue – and many of those individuals are moving on from traditional services.

Funeral directors can have the best of both worlds: Maximize preneed sales by marketing inspiration funds and non-traditional celebrations and provide the kind of caring service families in their communities have come to rely on for generations.

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8 Remarkable Graves with Incredible Back Stories

By Jessica Farren

Have you ever wandered through a cemetery, spotted a beautiful headstone and pondered about the life that may have inspired it? If you have, you are not alone. Cemeteries inspire a natural curiosity in all of us.

They reflect a lot about the people whose remains are interred within them, as well as their customs and beliefs about the afterlife. In addition to being the final resting places of the dead, cemeteries are also sculpture gardens. Some of the statues and engraved illustrations you find chiseled into headstones are truly remarkable.



Photo Credit: Robert Linsdell, CC BY-SA 2.0

In older cemeteries, visitors have an opportunity to get a glimpse of the past by taking in the old headstone symbols and reading ancient inscriptions. Modern cemeteries, meanwhile, demonstrate the meaningful and creative ways families have memorialized their loved ones with the resources we have available today.

Whether old or new, it is impossible to view an intricately designed monument without thinking of the love and grief that must have inspired its creation. From their inscriptions to their illustrations to the manner in which the stone is carved, gravestones carry fascinating stories within them.

Here are 8 Unique Graves with Incredible Stories Behind Them

1. The Grave of the Clasped Hands

Located in Het Oude Kerkhof (The Old Cemetery) in Roermond, Netherlands

Photo Credit: Dqfn13, CC BY-SA 4.0



This beautiful and remarkable gravesite deserves to be first on our list because, in addition to being the final resting place of two individuals, it has also become a powerful symbol of love and unity in the face of religious division. In the 1800s, Dutch society subscribed to a policy of “Pillarisation” which segregated religious communities at every level. This included the establishment of separate Catholic and Protestant cemeteries. Despite the rules which dictated the times, a protestant colonel named JWC van Gorkum and a Roman Catholic noblewoman named J.C.P.H. van Aefferden fell in love and wed in 1842. While the two were met with disapproval throughout their marriage, they remained devoted to one another and were often seen walking, holding hands together.

When van Gorkum died in 1880, it was required that he be buried in the Protestant section of the local cemetery. So, van Aefferden made arrangements to ensure she would not be separated from her husband in death. Her final wishes included instructions not to bury her in her family’s plot in the Catholic cemetery but rather to place her as close as possible to her husband’s grave on the other side of a brick wall divider. The grave depicts two hands reaching out and clasping over the wall that separates them. While the 19th century gravestones were certainly a visual protest against the Dutch society at the time, the message that they symbolize is still just as relevant today as it was in the 1880s. The walls that divide us are not as strong as the love that unites us.

2. Matthew Stanford Robinson Memorial

Located in Salt Lake City Cemetery in Salt Lake City, UT

The undying love of a mother and father inspired the creation of this incredible monument. The bronze statue depicts a little boy rising above his disability and being lifted up to heaven. His face is turned upward, and his arm reaches towards the sky. The sculpture was created in memory of a little boy named Matthew Stanford Robinson who had cerebral palsy and spent his entire life in a wheelchair. After Matthew's passing in 1999, his parents wanted to be reminded when visiting his grave that he was now free of the limitations he was burdened with on Earth. This led Matthew's father to reach out to a cousin who was a sculptor to help build the monument he envisioned.

Over the years, the statue has touched the hearts of so many people. Images of it have gone viral on social media many times. This had resulted in the family receiving a lot of attention and using their platform to help others. The Robinson family founded a non-profit called Ability Found, which matches people with free

or discounted wheelchairs as well as other mobility supplies. The charity helps raise money both through donations and selling miniature replicas of Matthew's grave statue.

3. The Bean Tombstone Puzzle

Located in Rushes Cemetery in Wellesley, Ontario



Photo Credit: POPPA JOHN/CC BY-SA 3.0

For more than 100 years, visitors who saw the shared headstone of Henrietta and Susanna Bean remained stumped as to what the enigmatic crossword code engraved on the stone might say. They took grave rub-



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bings and attempted to decipher the message, only to come up blank. What was known was that in 1867, a man named Dr. Samuel Bean had erected the stone in secret for his two wives, who had both died within a few years of one another. Bean had the two women buried side-by-side beneath the mysterious stone and, before he could share its meaning with anyone, met his own untimely end when he drowned after falling overboard a sailboat.

It wasn't until a 94-year-old woman living in a nearby retirement home figured it out in the 1970s that anyone knew the answer to Dr. Bean's puzzle. While we'll never know what inspired Dr. Bean to create such a perplexing engraving for his two brides, at least the mystery of the epitaph has now been solved. We included the answer below, but feel free to skip ahead if you would like to attempt to decipher the code yourself.

Beginning on the seventh character of the seventh row down and reading in a spiral or sometimes diagonal fashion, the inscription reads: "In memoriam Henrietta, 1st wife of S. Bean, M.D. who died 27th Sep. 1865, aged 23 years, 2 months and 17 days and Susanna his 2nd wife who died 27th April, 1867, aged 26 years, 10 months and 15 days, 2 better wives 1 man never had, they were gifts from God but are now in Heaven. May God help me, S.B., to meet them there."

4. "Jane, My Wife" Tomb

Located in Green-Wood Cemetery in Brooklyn, NY

The historic Green-Wood Cemetery in Brooklyn, NY is filled with so many striking and notable monuments, but one that is especially moving is the tomb of Jane Griffith. The carving on the monument showing a woman standing on the front steps of a brownstone home with a man standing up looking at her from the sidewalk takes on a much more powerful meaning when you know the heartbreaking story behind it. The woman in the carving is Jane, and the man is her husband, Charles Griffith. The scene depicted on the tomb is representative of the last time the couple was together. Charles returned from work after saying goodbye to his wife on their front steps that morning to find Jane had died unexpectedly of heart failure. His grief over her death was so immense he commissioned a renowned sculptor to carve out the tragic scene in three-dimensional detail for her tomb. It is said that

Charles visited Jane's grave regularly until he joined her in death 25 years later.

5. Afterglow Vista

Located in Roche Harbor Cemetery in Friday Harbor, Washington

Afterglow Vista appears more like a Roman temple hidden in the woods than a mausoleum. At the end of a cobblestone pathway that cuts through the forest sits this stunning burial structure. The impressive open-air rotunda featuring six massive pillars connected by an intricately carved ring at the top that looks as though it were transported from another century. In the center lies a huge limestone table surrounded by stone chairs.

Built in 1936, Afterglow Vista (also known as the McMillin Memorial Mausoleum) is the final resting of limestone magnate, John S. McMillion, and his family. McMillion's company was the largest producer of lime on the West Coast, providing him with funds needed to commission such a grand monument for himself and his children. Afterglow Vista is also steeped in symbolism with every detail painstakingly selected for a very specific reason.

6. The Tomb with a Stairway

Located in Natchez City Cemetery in Natchez, MS



Photo Credit: NATALIEMAYNOR/CC BY 2.0

To be a parent in the 1800s truly took a great deal of courage. Around half of all children died before ever reaching the age of puberty, creating a wave of grief-stricken mothers and fathers that cut across cultures and class levels. You don't have to look any further than President Lincoln and First Lady Mary Todd to see how these tragedies impacted the people of the

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time. For every known story, there are thousands more that have gone untold. While it is difficult to think too long about all of those innocent children taken away too soon, it is a reminder of how fortunate we are to live during a time when the risk of death for children is significantly smaller.

One story of a mother's grief that has stood the test of time was that of Ellen Ford. When Ellen's daughter, Florence Irene Ford, passed away at the age of 10 due to yellow fever, she asked for her grave to be built with a small window with stairs leading down to the casket. During her life, Florence would often become afraid during thunderstorms and her mother would comfort her until it passed. Ellen wanted to be able to continue comforting her daughter during thunderstorms. She had Florence's grave built with metal trap doors above the stairwell so that she could go down to visit and remain protected from the elements. Today, the grave remains virtually unchanged, although a concrete wall was added to block the view of the casket through the window to ward off any vandals. The stairwell beside the grave remains as a powerful visual reminder of the enduring power of a mother's love.

7. The Haunting Grave of Fernand Abelot

Located in Père Lachaise Cemetery in Paris, France

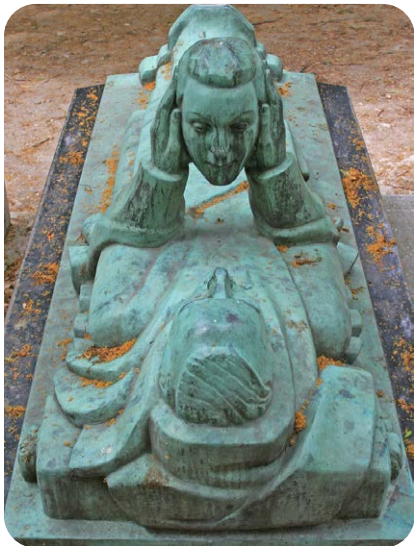


Photo Credit: Leo Reynolds/CC BY 2.0

When you see the grave statue of Fernand Abelot depicting a man laying down and holding a decapitated head, your first thought is probably not: aww that's so romantic! You're not alone.

The grave is frequently found on lists such as "The creepiest graves in the world." Located in the famous Père Lachaise Cemetery, one of the most celebrated cemeteries in the world, the stone still commands attention despite the many other noteworthy gravesites nearby and the fact that very little is known about Abelot. What is known is that his grave is a reflection of his last wish, which

was to be depicted gazing upon his wife's face for all eternity. (We can't help but wonder if he might have wished for the rest of her body to be there as well.) The epitaph to the headstone reads: "They marveled at the beauty of the journey that brought them to the end of life."

8. The Tomb inside of a Boulder

Located on private property in Youngsville, NC

"Don't put me in the ground! Bury me in a rock!"

So went the last wish of William Jeffreys, a young state senator from North Carolina whose deathbed fever hallucinations resulted in a very unique tomb. Jeffreys' fear of being devoured by worms after his burial led to him beseeching his father to entomb him inside a giant boulder. Upon his death, his father made good on his promise and commissioned a stonemason to determine how this could be accomplished. The stonemason, who was a friend of the family familiar with the family's property, told him the perfect boulder for such a tomb could be found on the edge of their land. For over a year, he chiseled out Jeffrey's unconventional tomb from the 10-foot-tall boulder, including a marble slab with an engraving.

Jessica (Fowler) Farren is the Public Relations Specialist and Staff Writer at ASD – Answering Service for Directors. She has answered the calls of funeral homes nationwide for more than 19 years. Jessica manages ASD's company blog, social media accounts and digital marketing. She has been published in numerous funeral trade magazines and has written articles on a variety of subjects including communication, marketing, business planning, technology and funeral trends. To contact Jessica, call 800-868-9950 or email jess@myASD.com.



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The Child and Death

Part III of a III Part Series

By Todd W. Van Beck

Children and death. That seems to be automatically an inappropriate subject.

A twelve to sixteen year old child is at a phase to explore the meaning of life. During this phase it is possible that a more complicated philosophical-psychological approach to the meaning of life experiences is taken. If the child has had a healthy development it is predictable many times that as a budding adult the child will be in possession of a philosophy of life and a perspective on death that can many times sustain the child for the rest of their lives.

Possession of this death philosophy can create a healthy awareness and a respectful fear of death that will help protect the child from doing reckless and foolish activities and protect life rather than an unhealthy anxiety about death which can and does prove to be life destroying.

One of the disturbing things we see in contemporary society is that many young people are filled with such anxiety about life in general that they engage in self-destructive behavior. There seems to be a solid correlation between the use of drugs and the testing of the boundaries of life, the boundaries of consciousness and the apprehension about death. There seems to be a correlation between the games which young teens play such as “chicken” in racing their cars towards each other to see who will pull out first and be called children and an immature attitude towards death. The child may think “Look we’re not afraid of death see we make a plaything out of it.” However death is NOT a plaything as was witnessed at Columbine High School.

What many young people in this age range are saying is this: “We are so filled with anxiety about life and death that we make a game out of life in order to resolve our own anxiety.” Of course this rarely works. This approach fails for one major reason. It is important for a person to be at a place where they have a healthy concern and appreciation for the value of life and affirm the significance of every human existence. Without

this perspective life is truly lived out in a jungle.

As adults it is extremely valuable that we see the importance of going through this growth process concerning a philosophical approach to death where perspective can be given and insight can be gained. Some of the best poetry about death has been written by teenagers. They have free and uncluttered minds. The adolescent can move into the area of death with an amazing philosophical maturity, or if he or she has been charged with anxiety from their earlier childhood they can likewise move quickly into a mood of self destructive behavior.

Suicide statistics among teenagers has been and still are terribly alarming. One piece of information states that the highest incidence of suicide is among girls 18-19 years of age. Now this paper is not devoted to statistics, but what is the significance of the connection between young people who are just beginning life and then ending it by their own hands? One study at Princeton on the social meaning of suicide indicates that often this is an effort by an anxiety ridden young person to control death. In effect the child is saying that death is not going to catch me unaware. I am going to control it in time, place and method. Certainly this is ridiculously irrational however in the absence of any “death education” on the part of significant adults why would anyone predict anything else?

Another piece of information from the Clarke Institute for Psychiatric Care in Toronto indicates that young people have been desensitized to the permanency of death and hence are disconnected to the consequences of dying.

There must be better ways in which we can educate people early in their lives as to the hazards of unwise living in order to protect our young people from such an avoidable possibility.

As a young person grows into adulthood his or her attitude toward death is truly an accumulation of what he or she has developed through the various phases of life.

If the child has had an unhealthy approach to managing death, if the child has been filled with anxiety and apprehension then it is predictable that they will carry this mill stone with them into adulthood.

On the other hand if the child's questions have been answered openly and honestly in an atmosphere of love and reassurance then the child can arrive at the place where they value their life and the life of others. They will see each day as a gift to be cherished, they will experience an urgency to live life and the risky behaviors that they might engage in that leads to participation in symbolic or actual self destructive behaviors will be greatly reduced.

What then as death care professionals can we do? What then as parents can we do? What then as educators can we do? What then as religious people can we do? When then as human beings can we do? How can we deal with these important matters when death gives us the opportunity?

First beware of anxiety. If you and I are anxious about death we are bound to convey this anxiety to our chil-

dren. Often the harder we try to cover this up the more we communicate it.






Any adult who wants to talk to children in regard to these important life matters has important homework to do. The adult needs to ask these questions: How do I feel about death? How do I feel about my death? How to I feel about funerals? How do I feel about my first experience with death? What did my parents tell me about death? What do I believe about death?

One must see whether or not there are blank spots concerning the answers to these questions or things that have been so traumatic that the person has completely blotted them out. Questions like the above truly need to be asked and answered honestly before any adult is ready to address the subject of children and death and be in a safe position to answer the questions they ask. Beware of communicating anxiety.

Second beware of deceit. It is very difficult to deceive a child because basically they have built in lie detectors. However they can be given a type of false information which will send them the wrong signals

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and make it more difficult for them to find the answers which are necessary for them to build a firm philosophical foundation upon.

It is also dangerous to lie to children not only because they get false information at the precise moment they need honesty but they lose confidence in the very people to whom they look for answers to many important life questions.

When children ask difficult questions and you feel that they are not prepared to deal with all the implications of the questions asked it is important that you give the most simple and honest answer. The child can build on that and grow into it rather than be started off in a false direction which creates an unnecessary detour in the child's growth as a person.

Children simply want to be a part of life. They love happenings. They love to be included. They want to be a part of their families and communities ceremonial life. They like to go to family picnics, dances and parties. They also love parades.

Most major ceremonial activities in life are centered around parades. When death occurs a funeral is basically a type of private/public parade from the death bed to a hole in the ground. There are a whole variety of things that take place along the way that a child can participate in even though he or she may not fully understand them. As adults we think nothing of having little children participate in a wedding as a ring bearer and the child is not in anyway expected to understand all the meanings of sex, marriage responsibilities and family relationships. A child is not expected to understand all the meanings and dimensions of death in order to participate in the ceremonial acting out that surrounds the death of a human being.

This is not to say that a child should be forced to attend a funeral. However if the child protests about attending a funeral as the natural course of the family response to death it may well be a sign that anxiety concerning death has already been learned and is now showing itself and that the child might need help. They need someone to understand why it is that the child is already charged with abnormal anxiety concerning the most natural phenomenon in life – death.

A child usually wants to participate in the happenings

of the family and if he or she participates at the level of the child's understanding and in terms of the segments of growth that we have been talking about earlier they will be able to handle the funeral rituals and ceremonies in and on their own terms.

The reason that many adults often do not want children to participate in funeral rituals and ceremonies is because they are expecting them to act and respond as adults instead of at the level of their growth as to where they are now.

A wise funeral professional told me this story.

My good friend was serving a family where an elderly great aunt had passed away and her only relative was a great nephew. The great nephew had two little girls ages four and six. The little girl's parents wanted to talk to this funeral director and get his advice on whether or not the little ones should attend their great-great aunt's funeral?

The parents with the little girls drove over to my friend's funeral home to discuss the matter when nothing was going on at the funeral home. The great aunt's body was already lying in state in the funeral home chapel.

When the family arrived at the funeral home the parents told the girls to wait in the car, which they did, until they got bored at which time they got out of the car, roamed around a little, and walked up to the front door of the funeral home. They opened the door, walked in, looked around, saw everything they wanted to see including the dead aunt and then walked out. In the meantime, the parents after their long discourse with the funeral director decided it would be all right to take the girls in.

The parents walked to the car, looked in, and didn't see their daughters. They found the daughters sitting on the front steps of the funeral home. The mother of the girls went over and said "We've talked it over with Mr. XYZ and it's alright if you go in." The oldest daughter responded "Oh, mommy let's go, we've already been in."

No anxiety, no apprehension. The children just went in and explored death on their own terms. There is no fear in this experience except possibly the potential

apprehension and anxiety that is projected into the proceedings by well intended adults.

In a world where there is so much violence and so much deceit about death; where random meaningless artificial death is thrust upon children day in and day out through the press, television, magazine, computers, movies, photographs should there not be some place where children can get sincere and honest interpretations about the meaning of death? How important is this information to the child's meaning about their experience of life? Death should not be presented merely as a dimension of entertainment or national tragedy.

When a child grows up in an atmosphere of reassurance, love, caring, honest answers to questions, wise interpretations of life events, this builds the foundation for their concept of death. This makes it possible for the child to deal with death with a respectful attitude of caution. However when the child is charged with deceit and apprehension concerning death the only option left is to approach this entire field with intolerable anxiety with all the tragic potential consequences which can and do emerge.

As adults we need to be extremely sensitive to what

goes on in the minds and spirits of our children. The future truly rests on every breath taken by the child sitting in the schoolhouse. We need to be aware of what is happening inside their minds, so that we can be part of the answer rather than part of the problem.

Children are wonderful and creative miniature human beings. They live by their emotions. Emotions are the language that children employ to communicate. Their factual knowledge of the world is very limited, but their feeling insight about their world is basically limitless.

To damage this sensitive emotional edge in their young lives by deceit, denial and filling their lives with anxiety is a tragic form of abuse, and we do not believe in child abuse, do we?

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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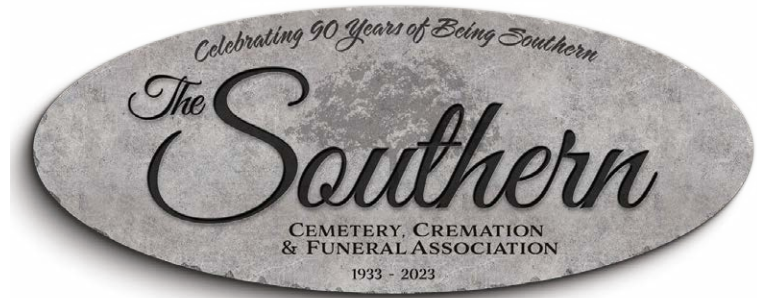
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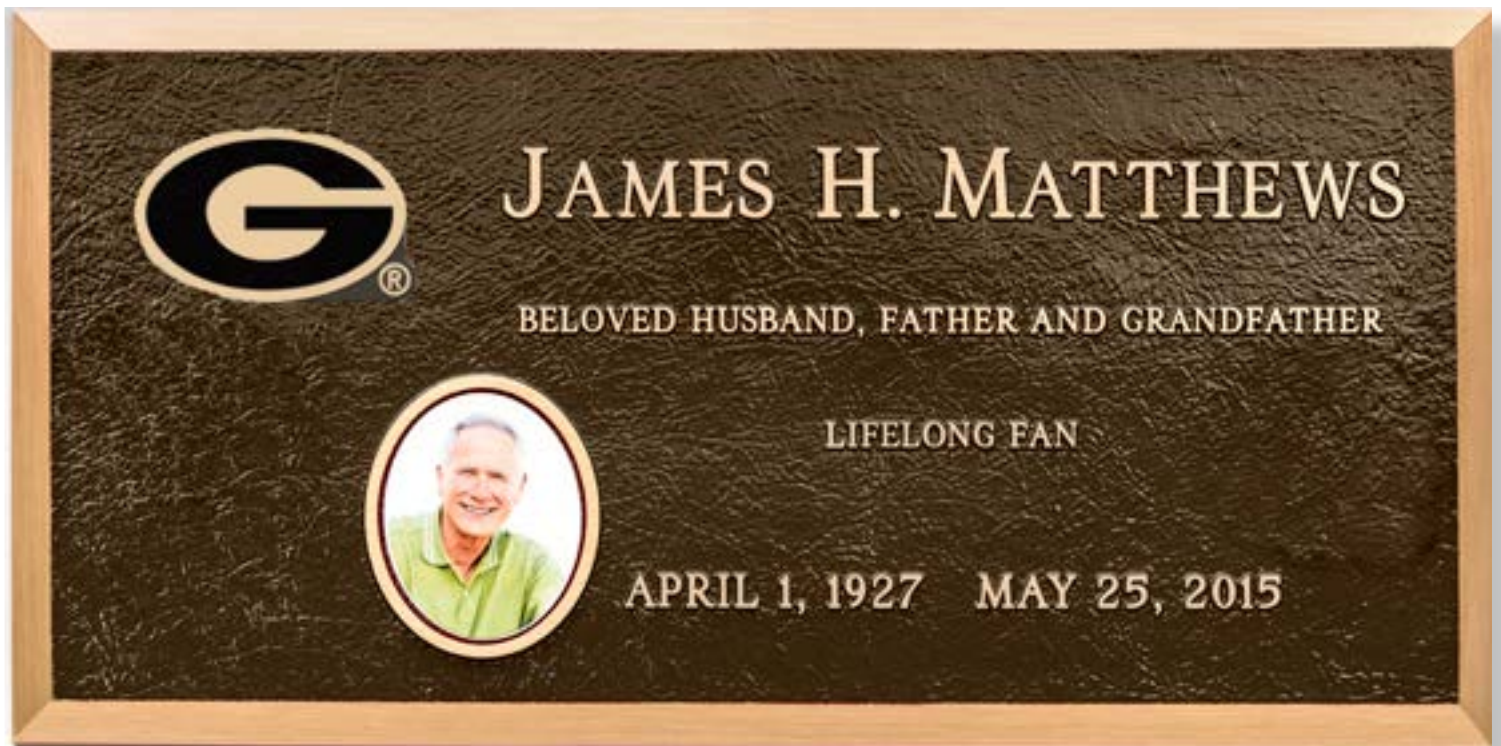
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