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April 2024

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IN THIS ISSUE...

- **In a Battle Between Preneed Trust and Insurance: Which Funding Method Comes Out Ahead?** by Bill Williams
- **Unlock Preneed: How to Increase Case Volume and Create a Self-Sustaining Revenue Stream** by Tyler Anderson
- **5 Common Funeral Disconnects** by Todd Carlson
- **Keeping Your Prospect List Growing** by Tom Holland
- **The Moral Dilemma with Preneed** by Kenn Peterson
- **You Want 10 Reasons For Adding Pet Loss Services to Your Business? Here They Are!** by Coleen Ellis

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FEATURES

- 8 In a Battle Between Preneed Trust and Insurance: Which Funding Method Comes Out Ahead?** By Bill Williams
- 12 Unlock Preneed: How to Increase Case Volume and Create a Self-Sustaining Revenue Stream** By Tyler Anderson
- 14 5 Common Funeral Disconnects** By Todd Carlson
- 20 Keeping Your Prospect List Growing** By Tom Holland
- 24 The Moral Dilemma With Preneed** By Kenn Peterson
- 28 You Want 10 Reasons for Adding Pet Loss Services to Your Business? Here They Are!** By Coleen Ellis
- 32 My Little Bear & Sweet Face: The Significance of Personalization in Pet Memorialization** By Nikki Nordeen
- 36 Pet Loss From a Pet Parent Perspective** By Jonathan Spaulding

INDUSTRY NEWS

- 37 New Partnership Between NGL and Live Oak Bank Creates Financing Solutions for Funeral Homes**
- 38 New Legislation Introduced to Ease Funeral Expenses for Families**
- 39 Major Victory for NFDA and Funeral Service: U.S. EPA Finds Formaldehyde Used for Embalming Is Not Regulated Under the Toxic Substances Control Act**
- 40 Scenes from 2023 SCCFA Convention**
- 42 37th Annual SCFDA Expo**

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MAGAZINE

April 2024 • Vol. 175 • No. 4

The National Funeral Service Journal
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POSTMASTER:

Notify us of address changes by form 3579 to:

Southern Funeral Director Magazine®

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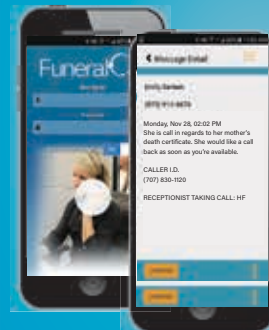
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In a Battle Between Preneed Trust and Insurance: **WHICH FUNDING METHOD COMES OUT AHEAD?**

by Bill Williams

When exploring a funding method for your funeral home's preneed program, you have two choices: trust or insurance. There are pros and cons to both that we will explore here.

The preneed trust-insurance debate is more pertinent than in years past given the recent economic climate. Stubborn inflation is increasing operating costs and, if not held in check, could impact the expense of delivering merchandise and services when a contract turns atneed. Funeral directors are searching for ways to protect operating margins, and trust contracts are appealing because they hold the potential for returns that outpace the cost of doing business.

Here is a point-by-point overview of the pros and cons of each funding method:

SALES COMMISSIONS: INSURANCE VERSUS TRUST

Let's cut to the chase regarding the biggest factor in the trust or insurance debate. Many funeral directors prefer insurance-funded over trust-funded contracts for one main reason: sales commissions. Business owners favoring trust contracts must foot the bill to pay for sales and marketing expenses: salaries/wages/benefits for sales team members, advertising/promotion/travel and entertainment, and sales commissions (usually around 6% of the contract purchase price). Additionally (and this is important), in states that mandate 100% trusting, sellers using the trust funding method cannot use any funds from the contract sale to pay commissions.

Sales of insurance contracts, however, generate sizable commission income (often averaging around 12% of the purchase price for paid in full contracts and 25% for multi-pay) for the funeral home which helps boost the business's cash flow and offset up-front marketing and sales costs. Funeral homes may receive advance incentive payments from insurance companies, which also improves cash flow (the incentive arrangements are subject to claw-backs if the business does not meet predetermined volume or dollar value sales goals).

INVESTMENT INCOME AND RETURNS

This is where trust contracts shine because state and federal regulations provide the trustee with significantly more leeway to invest funds compared to proceeds from insurance sales. Preneed funds often are invested in a diversified mix of equities (around 40-60% of fund assets) and a blend of highly rated corporate bonds, U.S. Treasury bonds and notes, and money market securities. Over the past decade (through December 31), trust assets have generated annual returns of around 5 to 7%. As the oft-heard legal disclaimer goes, "Past performance is no guarantee of future results." Still, history has proven that preneed trust investments have a statistically higher probability of outperforming inflation and fixed-in-

come securities – and those extra returns are usually the difference between a profit or loss on a preneed contract.

Insurance companies generally are limited in how they can invest preneed funds and are often required by law to invest in risk-free investments such as U.S. treasury notes and bonds. Over the past decade those returns were painfully low (around 1-2%). True, short- and long-term treasuries now are yielding 4-5%. Still, with funeral and cemetery operating expenses increasing around the same rate, there is not much left over that business owners can use to add to retained earnings and reinvest in their companies.

CUSTOMER PURCHASING REQUIREMENTS

One benefit that preneed trust sellers promote is that families are not required to disclose personal health information. Also, the total price paid does not vary from consumer to consumer based on the buyer’s health status.

A limitation of insurance funding is that the purchaser must complete an application that includes questions about the health of the insured. The answers to those questions do not prevent the buyer from securing the insurance to fund the preneed contract, but the information provided is factored into the premiums that will be paid and the amount

of the death benefit that will be received on policies issued for insureds with health issues. In some instances, the buyer may not qualify for certain types of coverage.

APPLICATION OF CONSUMER PAYMENTS

Trust contracts provide sellers the flexibility to allocate customer payments. For example, if the contract includes merchandise – where merchandise is required to be trusted at a lower percentage than services – a trust-funded contract permits the seller to allocate funds first to merchandise, allowing the funeral home or cemetery to retain more money early in the contract’s payment cycle. Insurance-funded contracts provide no flexibility and require that premiums be paid directly to the insurer.

LICENSING REQUIREMENTS

In just about every state, regulations mandate that the funeral home and its sales reps be licensed to sell preneed trust and/or insurance contracts. With insurance products, however, there is another hurdle to clear. The funeral home must be licensed as an insurance agency and the sales reps are often required to obtain an insurance agent license, which requires hours of classroom time and a requirement to pass the licensing exams.

COMPARISON TABLE

	PRENEED TRUST	PRENEED INSURANCE
Sales terms (down payment, number of payments, ability to charge a finance or service charge)	Pros: All sales terms are set by the seller.	Cons: All sales terms are set by the insurance company.
Sales commissions	Cons: Seller is responsible for paying sales commissions.	Pros: Seller receives a commission check.
Investment income & returns	Pros: Higher historical (and potentially future) returns because the trust can invest in a diversified portfolio of equities and higher-yielding fixed income securities.	Cons: Lower returns because investments are generally limited to U.S. Treasury bonds, notes and similar securities.
Consumer purchase requirements	Pros: No hurdles for consumers to clear.	Cons: Application requires personal health information, which may impact type of coverage.
Consumer payments	Pros: Flexibility to apply payments to cover deliverables (i.e., merchandise).	Cons: No flexibility; all payments go toward fulfilling the contract.
Fulfillment	Pros: Typically, more total funds to the firm. Usually faster turnaround to receive funds.	Cons: If death occurs during the contestability period, possible less funds. Also, less appreciation than trust.
Contract cancellation	Pros: Seller can collect cancellation fees.	Cons: No remedy permitted.
Contract default	Pros: Seller can collect default fees.	Cons: Seller may have to repay commissions.

FULFILLMENTS, CANCELLATIONS AND DEFAULTS

FULFILLMENT: The big difference here centers on a few things. With preneed trust, if the contract is paid in full, in most states the seller can retain all funds received plus trust investment earnings. For insurance, the insurance company or the seller must often return to the estate or family of the insured any amount over the seller's current prices – unless the purchaser failed to make all payments before the death of the beneficiary. In that case, some insurance policies pay the full death benefit if the policy has been enforced the minimum required amount of time.

CANCELLATION: Trust-funded sellers in most states can retain trust earnings and/or receive a termination fee if a contract is canceled. Neither of those options is available to the seller of insurance-funded preneed contracts.

DEFAULT: Similar to cancellations, many states allow the seller of a trust contract to retain trust earnings, or some portion of funds paid on the contract as a form of liquidation damages if the purchaser defaults. No such remedy exists for insurance contract sellers – and the insurance company could claw back commissions.

SINGLE-PAY VERSUS MULTI-PAY

With trust contracts, the seller generally receives monthly trust earnings on the total amount deposited to trust from day one.

For insurance sellers, on the other hand, appreciation is typically credited to the face value of the policy on single-pay and multi-pay contracts from day one. Insurance sellers, however, usually earn more in commission income with multi-pay contracts because of the escalating value of monthly payments over the life of the contract.


The discussions about which is better – trust or insurance – have been going on for decades and will continue. This article will give you more information so you can make an informed decision about which funding method best suits your needs.



Bill Williams is president and CEO of Funeral Services Inc., a leading deathcare trust administrator and subsidiary of deathcare trustee and fiduciary wealth management firm Argent Financial Group. Under Bill's leadership, FSI has expanded to offer services in more than two dozen states across the country.



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UNLOCK PRENEED

How to increase case volume and create a self-sustaining revenue stream

by Tyler Anderson

If you're looking for a great conversation starter, preneed insurance probably isn't at the top of your list. It's pretty cut and dry. You find a provider, select a product that hopefully aligns with your investment philosophy and risk tolerance, and start prearranging families.

And yet when you look a little closer, preneed is much more powerful than most people realize. A proactive program funded through preneed insurance can be at the center of your funeral home's strategy for growing market share and reaching new families. It can give you a competitive advantage for years to come, and it is also critical to addressing some of the biggest challenges facing the profession today.

CONSUMER PREFERENCES ARE CHANGING

It's long been clear that shifts in consumer behavior are accelerating.

According to a research study done by Accenture, a global technology consulting company, 88% of executives say people

are changing faster than their businesses can keep up.

And few people know this better than funeral home owners. Many funeral homes have already experienced shifting preferences when it comes to traditional funeral services versus direct dispositions.

In 2021, cremation made up 60.5% of all dispositions according to the NFDA, a percentage that is expected to rise to 81.4% by 2045. The result is slimmer margins, which – when paired with the ever-increasing costs of doing business – create a big headwind for funeral homes.

The easy assumption to make is that increasing cremation rates are the problem. But those numbers are really more of a symptom.

THE PROBLEM BEHIND THE PROBLEM

Long gone are the days when the majority of families have a close relationship with their local funeral home.

Part of this is because of the cultural stigma having to do with anything related to death or dying, but it's also due to fewer community and institutional ties. More than a quarter of all Americans have no religious affiliation, and their numbers are expected to keep growing. According to USA Today, even baby boomers are opting for DIY or home funerals as a way to cut costs.

Adding to that problem is the fact that nearly 60 percent of Americans have moved away from their hometown, further increasing the difficulty of building loyalty and brand equity.

This means that a growing number of consumers prefer to “shop around” for funeral homes, and they don't necessarily understand the opportunities for gathering and ceremony that your funeral home can provide. The result is declining average funeral values, increased competition and diminished market share.

WHY YOU CAN'T PLAY THE WAITING GAME

Most families aren't waking up and saying, “Today's the day to preplan a funeral.”

Yet typical preneed programs run around 70% of their volume based on walk-ins and call-ins. These are consumers who are already nearing the end of their journeys along the preneed pipeline. Chances are they already know your funeral home and would choose your services anyway.

They are usually just checking preplanning off their to-do list because something has inspired or motivated them to take action, whether that's the passing of someone close to them or another one of life's big milestones.

But this is the low-hanging fruit. In order to break through the consumer trends, you need to appeal to families beyond those who have already decided to preplan with your funeral home. The longer you wait to reach new families who would not have chosen you by default, the higher the risk that they will go with your competitors and – worst of all – not receive the outstanding service you can provide.

By being proactive about educating your community on the importance of ceremony and gathering, you can solidify and expand your market share and create lifelong brand advocates for your funeral home.

SHARE YOUR STORY SOONER

Changing someone's mind after it's already made up is hard.

And it's even harder when they're sitting across from you at a time of need, saying: “I just want a simple cremation.” This is why a proactive preneed program is so important. It's not just a sales tool to secure future business. Instead, it's an opportunity to educate families and share why gathering and ceremony are so meaningful for the loved ones they leave behind.

In other words, you get to change the conversation about the value of funeral service years in advance. This can be a real ‘a-ha’ moment for families, a potentially transformative experience where people consider the impact their final wishes will have.

And for your funeral home, you now have the opportunity to shift consumer norms and turn the tide in your favor.

But the quality and consistency of the experience is key. What we've found at Precoa is that you have to monitor and manage every stage of the consumer journey. From marketing to managing leads to appointment setting to sales coaching, there are countless opportunities to increase performance and effectiveness.

The question then becomes one of sustainability. How do you support a proactive program without siphoning off your funeral home's operating revenue or resources?

BUILD A SELF-SUSTAINING SYSTEM

Once most funeral homes recognize how valuable a proactive program can be, the trouble they run into is how to continually support it.

The revenue you generate from serving families at a time of need should ideally go toward supporting your operations, your general marketing strategy, and investments in your facilities or new service innovations.

Instead, what happens is that some of this revenue ends up subsidizing preneed. Obviously this is not ideal. For a proactive program to work, all the necessary elements—lead generation, CRM, appointment setting, sales support—need to be fully funded and self-sufficient.

Preneed insurance is the most effective way to do this. A proactive program will bring in a high volume of preneed policies, and the revenue generated from a preneed insurance product ensures you are not drawing down at-need revenue.

The end result is a sustainable cycle. You proactively reach new families and prearrange more funerals, which in turn allows you to reinvest that revenue into prearranging even more new families and growing your market share.

CONCLUSION

Preneed insurance can unlock tremendous growth for your funeral home. As part of a proactive strategy, you'll build new relationships with families you may not have reached otherwise and increase market share through a self-sustaining system.

Of course, getting a proactive preneed program up and running takes time. The preneed pipeline is complex, with a lot of operational pieces to align, and some funeral homes find it simpler to outsource that work to a trusted partner.

No matter what you choose, putting preneed at the center of your growth strategy is worth it. You get to share your story at scale so that more and more families learn the value of a funeral at your funeral home.



Tyler Anderson is senior vice president of business development at Precoa, a preneed company that helps hundreds of funeral homes prearrange more families and grow their markets. Born and raised in the funeral profession, Tyler appreciated the importance of ceremony, ritual, and gathering from an early age. He is passionate about sharing a new vision for

preneed that helps more families across the country experience a meaningful funeral service.

5 COMMON FUNERAL DISCONNECTS



"If you want to sell Mrs. Jones what Mrs. Jones buys, you need to see Mrs. Jones through Mrs. Jones' eyes."

On a scale of 1-10, how well do you know families' funeral preferences? If you're like most funeral professionals, you may say your knowledge is an 8, 9, or even 10.

But what if your score was closer to a 2, 3, or 4?

I've spoken with many funeral professionals about understanding today's funeral planners. It turns out, through no fault of their own, that many funeral directors don't truly know Mrs. Jones or Mrs. Jones's funeral preferences.

THIS PHENOMENON IS CALLED THE EMPATHY PARADOX.

In other words, funeral directors, who are some of the most empathetic people in the world, often struggle with connecting to and understanding the new funeral consumer and their preferences.

This unintentional lack of understanding by funeral homes often results in families experiencing unmet expecta-

tions, which can lead to disappointment and dissatisfaction with the funeral home's service. If the disconnect is large enough, the funeral home could lose the opportunity to serve the family forever.

That's why Directors Investment Group, our parent company, partnered with market research firm McKee Wallwork to create the New Funeral Consumer report to help with this challenge. This report examines families' assumptions about funeral options, prices, timelines, technology, and more so you can best care for families and adapt to their changing needs.

Based on the report's findings, there are 5 common funeral disconnects that can unintentionally hurt your service to families. Let's break them down so you can learn tips to increase their level of satisfaction with your funeral home and improve your overall service.

1

CONSUMERS DON'T UNDERSTAND THE FUNERAL PLANNING PROCESS AS MUCH AS WE THINK THEY DO.

Participants of the aforementioned study were presented with a statement and asked to rate to what extent they agreed or disagreed with it. The statement was:

If I were put in charge of arranging a funeral, I'd have no idea what to do.

Just over a third (36%) of people agreed. Another statistic revealed only 41% of participants aged 35-69 had ever been involved in the funeral planning process.

Families simply don't know what they don't know.

For example, a family may request cremation, but that doesn't necessarily mean they want to forego a ceremony. It

could mean the family doesn't know that having a ceremony with cremation is possible.

But you do. Sharing your funeral knowledge with your community is how you can avoid funeral disconnects. You can do that by:

- Making sure your website is full of reliable resources
- Holding educational events in your community
- Sharing helpful information on social media
- Participating in training to learn new ways to educate families

In short, ask the right questions to determine if a family understands the funeral planning process and try to educate your community as much as possible.

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CONSUMERS EXPECT TO PAY A LOT MORE FOR CREMATION THAN FUNERAL DIRECTORS BELIEVE.

Over the last decade, cremation has grown in popularity. Many funeral directors attribute this trend to one cause – cost.

When I ask funeral directors nationwide what they think families would expect to pay for cremation, what amount do you think comes up most often?

It's generally \$1,000-1,500.

However, according to the study results, families expect to pay approximately \$3,706 for cremation, meaning the com-

mon belief that most families won't pay more than \$1,500 for cremation is wrong.

You'll create a funeral disconnect if you conclude that cremation is only for families looking to save money.

The study revealed that 62% of people believe there's a need to have a service with a cremation. Many families are willing to pay more for cremation if they're educated on the types of services or personalization options available with cremation.

Again, a family may not know these options exist, so if informed, they will likely find these options valuable.

3

CONSUMERS EXPECT TO HAVE A LOT MORE TIME TO WORK ON FUNERAL ARRANGEMENTS THAN FUNERAL DIRECTORS GIVE THEM.

Once a death has occurred, how many days are needed to plan the funeral? When I ask funeral directors this question, I often hear the same answer: 3-5 days.

But what do families think?

From the date of death to the date of the funeral, many families believe they'll have 12-13 days to plan – that's nearly 2 weeks!

The pandemic didn't influence this number as much as you might think. In 2011, consumers were asked the same question and said they expected 11.2 days.

Families want more than 10 days to plan a funeral. Anything less could make families feel rushed and cause funeral disconnects.

That's why you should give families the freedom to plan on their time so they won't feel rushed into making decisions. This can look like:

- Providing a way for families to plan online at their own pace
- Offering valuable resources that explain their personalization options

Additionally, more family members might be able to attend the funeral if they have a few more days to prepare for it. In the study, about 50% of consumers said that funeral homes are caretakers to the living, and 47% said a funeral should be scheduled for the convenience of attendees.

What's a better way to care for families than making sure as many can attend the funeral as possible?

4

THE OVERWHELMING MAJORITY OF CONSUMERS BELIEVE FUNERALS AND FUNERAL HOMES ARE NECESSARY AND GOOD.

This disconnect is an unexpected positive!

I've talked to funeral directors who believe families don't understand the value of funeral homes, the importance of a funeral, and the grief process.

However, when you look at the New Funeral Consumer report data, you'll find those beliefs couldn't be further from the truth.

- 73% of families agree that funerals are essential to saying goodbye and letting go – only 8% disagreed.
- 76% of people believe funerals are beneficial – 3% disagreed.

- 90% of people believe grieving is necessary – only 2% disagreed.
- 10% of participants said they don't see a need for mortuaries or funeral homes – over 67% disagreed
- Only 11% of people distrust funeral directors

All those statistics point to 3 truths:

1. Families believe funerals are essential and beneficial
2. Your community values and trusts you
3. The crowd of naysayers is smaller than you may realize

Remember that your service to families matters and is appreciated. For those in your community who aren't convinced – the best way to promote your funeral home is by providing great service and caring for people.

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FAMILIES ARE MUCH MORE TECH-SAVVY THAN WE GIVE THEM CREDIT FOR.

How comfortable do you think families are with technology?

According to the report, many families are becoming more comfortable with technology, and they're willing to use new technology for various funeral activities.

And it's not just the younger generation, either.

Consumers in their 50s, 60s, 70s, and older are willing to plan a funeral online, attend a funeral online, get online assistance with writing a eulogy, and more.

- 36% of consumers are comfortable planning a funeral online – a 44% increase since 2011

- 42% of consumers are comfortable attending a funeral online – a 121% increase since 2011
- 54% of consumers would get online assistance with writing a eulogy

Instead of assuming families don't want to plan a funeral online, give families the ability to make all their arrangements online with these tools:

- An online planning platform
- Livestreaming options
- Online writing assistance

You'll help meet families' preferences and still position yourself as an expert that families can rely on.

Know your families so you can best serve your families.


To sum up, funeral professionals who recognize, understand, and avoid these common funeral disconnects have a bright future! Those unwilling to change face an uncertain future at best and a declining one at worst.

The good news is awareness is the first step toward progress. That way, you can stop unintentional dissatisfaction with the families you serve.




Todd Carlson serves as the Executive Vice President of Sales and Chief Sales Officer for Funeral Directors Life (FDL). With more than 30 years of experience in the funeral profession, Todd has dedicated his career to helping funeral home owners grow their businesses, implement innovative marketing solutions, and become increasingly more relevant as

they serve today's changing funeral consumer. He can be reached at todd.carlson@funeraldirectorslife.com. To learn more about the New Funeral Consumer report and how FDL can improve your business and service to families, visit www.funeraldirectorslife.com.



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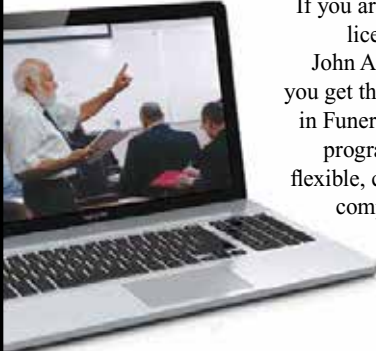
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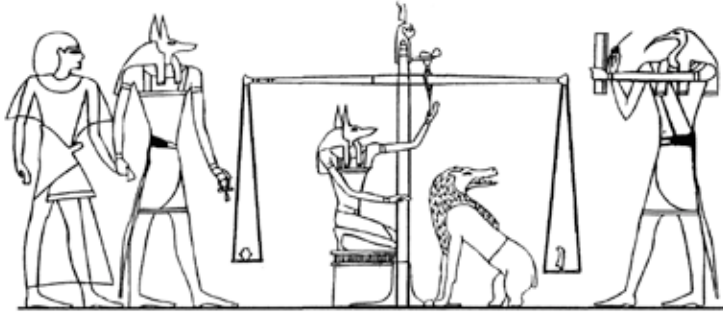
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ICCFA MAGAZINE AUTHOR SPOTLIGHT

Thomas Holland, Ph.D., CPC is the Vice President for Atlantic Coast Preneed, Charleston South Carolina
www.aclpreneed.com

He is responsible for the development of sales, marketing and training programs throughout the United States.

MORE FROM THIS AUTHOR

Holland will be speaking on "Best Practices for Preneed Counselors" at the 2024 OFDA Convention in Columbus Ohio April 23-25. For more information, go to www.ofdaonline.org

There are enormous opportunities in the prearrangement market. You can see that just by looking at demographic studies. (See the table on this page.) The 50+ Population is now 117 million in the US (2022 Census). And every study you look at says the same thing: People think prearranging funeral and cemetery details is a good idea. So we should all be very busy.

You want your business to grow every year because if you're not growing, you're in danger of losing your competitive edge, you're in danger of losing your business.

To improve your market share, you need to work on outside sales, not just inside sales. Inside sales are the ones that happen when people come to your funeral home or cemetery. Outside sales take place outside your funeral home or cemetery, in a seminar or around a kitchen table.

Some tips for improving sales.

Determine your value proposition. What differentiates you in your market? Why should a customer work with your funeral home or cemetery instead of another one down the street or across town? Make sure you bring something different to the market.

Write down your core skills and what you want to work on. If you want to improve outside sales, figure out what you need to be good at. Talking to people around their kitchen table requires good presentation skills, so if that's what you want to do, work on your presentation skills.

Get testimonials. This is one of the most powerful lead-generation tools we've found. Yet most people don't use them, even though they have testimonials, or can get them. If you don't have testimonials you can use, start collecting them.

When you send families surveys asking them how you performed in serving them, include a testimonial release form. We show people testimonials from the area, and a lot of times they look at the names and say, "I know her."

If you use direct mail, do it right. I see people do it wrong, get bad results and then refuse to do it again.

Sometimes people make the piece too touchy-feely,

maybe include a photo of themselves on it. It sounds nice, but it decreases results. Direct mail needs to be simple and in big bold no contrasting print. Who are you trying to reach? Older people who have trouble reading small print.

If I get a piece in the mail that's pretty but hard to read, I throw it away. Your letter needs to be big and bold and readable. Know when to mail: February to May or September to December. Don't mail in June and July, when people tend to be vacationing; don't mail in January.

Follow up on the leads you get from direct mail quickly. Whoever does the follow-up needs to be trained to do it professionally. Make the call,

go to the home, be prepared, make the presentation, make the sale. The same goes for any digital marketing.

Get referrals. How do you do it? Ask. After I've closed the sale with a family and have finished up, I say: "Mr. & Mrs. Jones, thank you for allowing me into your home tonight. I hope together we've taken care of a problem you recognized."

How do people respond? They usually say, "Thank you for coming; I'm glad to have gotten this off my mind." What better time to say to them, "Great. Before I leave, I need to ask you a favor. My job is meeting people. Who else could I talk to about this?"

Have good administrative support. This is very important. Once Mr. and Mrs. Jones have prearranged their funeral and made the payment, the best thing you can do is get their confirmation to them ASAP. That means in days, not a week, not two weeks. It benefits counselors who work on commission, too, since they don't get paid until everything is settled.

Don't try to work a "Funeral Planning" booth. When you're working a senior expo or mall show, think about what your sign should say. It should not say, "Funeral Planning." Instead, it should convey the message, "We can help you have peace of mind" or "Put your affairs in order—save your family from financial worries." People understand what that means, and they'll approach you to talk about that before they'll ask you about a funeral planning sign. It's just human nature.

The senior population boom		
U.S.	ages 55-64	over 64
2005	29.7 million	36.4 million
2010	35.4 million	39.7 million
2015	39.9 million	46.0 million
2022	42.1 million	56.5 million

If someone asks, "When can you see me?" and you say something like, "Anytime this week; I don't have anything scheduled," they think, "Oh, my gosh—nobody's doing this." So don't say that. Say, "Let me see when my next opening is on my schedule, or I have time on Wednesday at 4:00pm."

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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?

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

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No one can say how long it will take. That's because every funeral home is different. So is the market. But if you know what you stand for, and that your reputation is based on empathy and remarkable service, you have a compelling story. Let's tell more people about it.

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THE MORAL DILEMMA WITH PRENEED

by Kenn Peterson

You're driving down a dark road, during a wild storm. You drive past a bench, with three people huddled miserably on it, waiting for a bus in the raging weather:

1. An older lady who looks like she's in distress, and possibly needs medical help.
2. An old friend of yours who once saved your life.
3. The man (or woman) of your dreams. Seriously, love at first sight material.

Your tiny car has room for just one passenger (non-negotiable). So, which one do you invite into the car?

If you choose the woman in distress, you're a hero; if you leave her behind, you could be seen as a first-class heel. Or do you choose your old friend? You owe him a major favor, and you have a personal interest in this guy's well-being. But then there's your potential spouse, your possible future.

What to do, what to do? You need to offer a well-reasoned response, but you have to do it fast.

I am hopeful the ensuing compilation of ideas and questions will be thought provoking, fun to read and will cause you to obtain at least one piece of new learning so you can help more families make the worst day of their lives a little easier.

What is a moral dilemma? It is "a decision-making problem between two possible moral imperatives, neither of which is unambiguously acceptable or preferable."

I believe most of us have heard about the "Trolley Car"

dilemma. The general form of the problem is this: There is a runaway trolley barreling down the railway tracks. Ahead, on the tracks, there are five people tied up and unable to move. The trolley is headed straight for them. You are standing some distance off in the train yard, next to a lever. If you pull this lever, the trolley will switch to a different set of tracks. However, you notice that there is one person on the side-track. You have two options:

- Do nothing and allow the trolley to kill the five people on the main track.
- Pull the lever, diverting the trolley onto the side-track where it will kill one person.

Which is the more ethical option? What is the right thing to do? The complexity arises out of a situational conflict in which choosing one option would result in transgressing another.



If you knew something that would help someone but telling them may pose a risk to you, would you still tell them? Does it depend on the level of risk? Should it depend on the level of risk?

If preneed makes the worst day of someone's life a little easier but you may experience less profit by telling them...are you obligated to tell them? Does it make you a bad person if you don't?

How do you view preneed? Is it a necessary part of your business or a necessary evil? Is it an opportunity or obligation? Is it important enough to have a definitive, measurable process like at-need? Is it a focus of your business or a by-product of people walking through your door?

How do families in your community view preneed? If you asked 10 random people walking down the street in your

community if they knew what preneed is, how many of the 10 would know what it is and the benefits it provides?

Have you ever had a family who you have prearranged and prefunded and you served at-need tell you they wished they would not have prearranged and prefunded? If not, shouldn't you be telling everyone in your community? Anyone who will listen?

Do you like it when people make decisions for you...or do you like to make your own decisions? By not telling your families about preneed, you are deciding for them. Don't do this. Tell them and let them decide for themselves.

Do you believe that telling families about something that makes the worst day of their lives a little easier is a responsibility you have as a moral funeral director or moral preneed professional?

Have you ever thought of preneed this way?
So many things to think about...

After thirty-seven years as a preneed professional, I'm more adamant than ever that the question is not *should you* be educating your families on an option that makes the worst day of their lives a little easier but *how should you*.

The other half of the moral dilemma with preneed is by educating families you may experience less profit. This occurs when the benefit available at death in your funding vehicle is less than your total charge if you would have performed that service at need. This is commonly referred to as a "shortfall."

There are considerations aside from the funding vehicle that should affect your decision.

SHORTFALL RISK VS. DIRECT DISPOSITION

Do you believe prearranging "slows down" the effects of direct disposition?

In other words, if the direct disposition rate is less today than it will be in five years, doesn't it make sense that prearranging people today will result in less direct disposition services than there would be without it?

If you prearrange 10 people today and 5 will choose some form of direct disposition, doesn't it make sense that, if you wait, the number of people choosing direct disposition at need will be greater when the direct disposition rate is greater?

Have you ever looked at your preneed direct disposition rate and compared it to your at-need direct disposition rate? How many of your at-needs (that were preneed) would have been direct disposition if not prearranged? This is difficult to quantify but another benefit of preneed.

SHORTFALL RISK VS. LOSING OR GAINING A FAMILY

By proactively educating families prior to a death you have a better opportunity to serve that family...and not see them in the obits with another funeral home name.

Do you know how many "new" families your preneed program has brought to your funeral home?

SHORTFALL RISK VS. OVERHEAD

Any additional call your preneed program brings to the funeral home, above the case volume you used to calculate your overhead, doesn't have any fixed overhead assigned to it. In other words, if you assign your overhead to 100 calls and your preneed program brings in 4 more calls so you do 104 calls...you do not have the fixed cost on these 4 calls...only the variable costs. Consequently, you make considerably more profit. Wouldn't this go a long way in offsetting any reduction in profits from shortfalls on your other preneed?

Morally, does the risk of making less profit by telling someone something that will help them make it okay not to tell them?

If I asked 10 funeral service professionals this question...

- How many would say, "Yes?"
- How many would say, "No?"

SHORTFALL RISK VS. SOLIDIFYING CURRENT RELATIONSHIPS

Knowing something that helps the people you care about and making sure they know about it can only help your current client families trust you even more. This is a very important aspect of being a trusted advisor. This creates a loyalty and the greater likelihood that people they know will hear about you. The risk of not telling them and jeopardizing the relationships you have worked so hard to create and develop is not worth it. Tell them. Let them decide their choice. Regardless of their decision they will appreciate the fact you did.

PRENEED AUDIT

Have you completed a preneed audit to see how your funding product is doing? This involves using a simple Excel tool that allows you to see if all your preneed families died today, what would your claim check look like versus if they were all at-need cases? Completing a policy-by-policy audit, then aggregating the totals will help you see where you are.

Regarding the opening "Bus Stop" dilemma, the answer that resulted in a job offer was, *I'd get out of the car, give the keys to my friend. He could drive the sick lady to the hospital, and I'd wait for the bus with the person of my dreams.*

In ending, I have always imagined a commercial that shows two families at a picnic. Both families, through greetings and natural pleasantries, realize that they had both just experienced the loss of a parent. One family expresses their condolences to the other family. The second family expresses their reciprocal condolence. The second family, who had been educated on the benefits of prearranging and prefunding their father's funeral, explained how thankful they were that they knew they did just what dad wanted. The other family, who were not allowed to prearrange and prefund, looked confused and stated how difficult it was for them because they had to guess what mom wanted which resulted in a sibling dispute. After further conversation, this family discovers no one told them they had the option to take care of things ahead of time.

Which family's funeral director would you want to be?



Kenn Peterson is VP, Business and Lending Development for National Guardian Life Insurance Company (NGL). With over 37 years of experience, Peterson uses his passion for helping others and growth mindset to lead teams, solve problems, and help funeral service professionals make a difference in the lives of the families they serve. Peterson earned his Bachelor of Arts degree from Wittenberg University, Master of Science Degree from Miami University in Oxford, Ohio, and Master of Business Administration from the University of Toledo. He is a certified Celebrant, Life Tribute Professional, serves as a board member on the Cincinnati College of Mortuary Science Board of Trustees, and is a past recipient of the Daniel A. Hillenbrand Award.



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You Want 10 REASONS FOR ADDING PET LOSS SERVICES to Your Business? HERE THEY ARE!

by Coleen Ellis

In recent years, there has been a growing recognition of the profound bond between humans and their pets. As a result, the demand for pet-related services, including pet loss services, has surged. Funeral homes, traditionally catering to human end-of-life needs, are now presented with a unique opportunity to expand their offerings by providing support to grieving pet owners. Here are the top 10 reasons why funeral homes should consider adding pet loss services to their repertoire.

1. MEETING A GROWING NEED: The love and companionship people share with their pets often translate into deep grief when a beloved animal passes away. As pet ownership continues to rise globally, so does the need for compassionate support during the loss of a pet. By offering pet loss services, funeral homes can meet this growing demand and become a source of solace for pet owners in their communities. (By the way, 70% of YOUR market owns a pet, with 83% of those owners referring to themselves as a “pet parent!”)

2. COMPREHENSIVE SUPPORT: Just as losing a human loved one requires emotional support and practical assistance, so does losing a pet. Funeral homes are well-equipped to provide comprehensive support to grieving individuals and families, offering services such as pet cremation, memorialization, and grief counseling tailored specifically to the loss of a beloved animal.

3. EXTENSION OF COMPASSIONATE CARE: Funeral homes are known for their compassionate approach to supporting individuals and families during times of loss. By extending their care to include pet loss services, funeral homes can strengthen their reputation as caring community institutions dedicated to alleviating grief and providing comfort to those in need.

4. FILLING A GAP IN THE MARKET: Despite the growing demand for pet-related services, there remains a shortage of providers specializing in pet loss support with personalized levels of care much like a human death care operation. By diversifying offerings to include pet loss services, funeral homes can fill this gap in the market and establish themselves

as leaders in providing compassionate care for both humans and their furry companions.

5. BUILDING STRONGER RELATIONSHIPS: Offering pet loss services provides funeral homes with an opportunity to forge stronger relationships with existing clients and attract new ones. By demonstrating their commitment to supporting individuals and families through all stages of life, funeral homes can build trust and loyalty within their communities, leading to long-term success and sustainability.

6. EXPANDING REVENUE STREAMS: In addition to fulfilling a societal need and enhancing their reputation, adding pet loss services to the enterprises' offerings can also represent a lucrative revenue stream for funeral homes. With pet owners increasingly willing to invest in memorializing their beloved companions, funeral homes can capitalize on this trend and generate additional income while providing valuable support to grieving individuals and families.

7. PROFESSIONAL EXPERTISE: Funeral homes are staffed by professionals with expertise in handling delicate matters with care, dignity, and respect. By applying their knowledge and experience to the realm of pet loss services, funeral home professionals can ensure that grieving pet owners receive the same high level of support and attention to detail as they would when dealing with human loss.

8. EDUCATIONAL OPPORTUNITIES: Adding pet loss services to their offerings presents funeral homes with opportunities for professional development and education, and potentially enhancing employee satisfaction. Safe to say, there is a HUGE pet lover on staff who would be thrilled to be



the specialist in assisting grieving pet lovers with their final arrangements for a beloved pet and to take ownership of this initiative for the organization.

9. COMMUNITY ENGAGEMENT: Funeral homes play an integral role in their communities, providing support not only during times of loss but also through active engagement and outreach initiatives. By offering pet loss services, funeral homes can further engage with their communities, participating in pet-related events, and fostering connections with

local animal shelters, veterinary clinics, and pet advocacy organizations.

10. LEGACY OF COMPASSION: Ultimately, by adding pet loss services to their offerings, funeral homes have the opportunity to leave a lasting legacy of compassion and care. By supporting individuals and families through the loss of their beloved pets, funeral homes can make a meaningful difference in the lives of their clients, creating a positive ripple effect that extends far beyond the immediate moment of loss.

OPTIONS FOR MEMORIALIZATION

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Possibly you do want to assist pet parents, and all those reasons make sense to you. But your operation isn't quite ready to invest in a full-blown pet loss operation. There are still a variety of programs which can be done to endear the organization to the pet lovers in the market:

1. PET REMEMBRANCE CEREMONIES: Periodically organize remembrance ceremonies for pets. This provides a meaningful space for pet parents to share memories and find solace in the presence of others who understand their grief.

2. PET PORTRAIT SESSIONS: Collaborate with a local pet photographer to offer pet portrait sessions, allowing grieving pet parents to capture lasting memories of their beloved companions. These professionally taken photos can then be presented as gifts or used in memorial displays.

3. PET GRIEF SUPPORT WORKSHOPS: Host grief support workshops specifically tailored to those mourning the loss of a pet. Bring in grief counselors or pet loss support experts to provide guidance on navigating the unique challenges associated with grieving for a furry family member.

4. HOLIDAY-THEMED PET MEMORIAL SERVICES: Design holiday-themed memorial services for pets, incorporating elements like festive decorations, seasonal music, and readings that celebrate the joy pets brought into their owners' lives. This offers a comforting and uplifting atmosphere for those remembering their pets and yet another touchpoint with families looking to honor a special pet.

5. PET MEMORIAL KEEPSAKE JEWELRY: Offer customized jewelry options, such as pendants or bracelets, which can hold a small portion of the pet's ashes or fur. These wearable keepsakes allow pet parents to carry a tangible reminder of their beloved companions close to their hearts.

6. PET REMEMBRANCE CANDLE LIGHTING CEREMONY: Organize a candle lighting ceremony where pet parents can light candles in honor of their departed pets. This symbolic gesture can be incorporated into larger memorial events or offered as a standalone activity, fostering a sense of connection and reflection.

7. FESTIVE PET MEMORY WALKS: Arrange memory walks or group outings where grieving pet parents can come together to celebrate the memories of their pets. Consider incorpo-



rating elements like themed costumes, pet-friendly activities, and shared stories along the way.

8. PET MEMORIAL RECIPE BOOK: Create a collaborative recipe book filled with favorite pet-friendly recipes submitted by the community. This collection can serve as a heartwarming tribute to pets and their unique preferences, offering a way for pet parents to share and remember the joy their companions brought into their lives.

9. PET MEMORIAL DONATION DRIVE: The second Sunday of September is National Pet Memorial Day, September 8, 2024. Partner with local animal shelters or pet charities to organize a donation drive in memory of departed pets. Encourage pet parents to contribute pet supplies, blankets, or monetary donations to support those in need, turning grief into a positive and compassionate gesture.

In conclusion, the decision to add pet loss services to their offerings represents a significant opportunity for funeral homes to meet a growing need, provide comprehensive support, and strengthen their relationships within their communities. By extending their care to include grieving pet owners, funeral homes can not only expand their revenue streams but also leave a lasting legacy of compassion and support for both humans and their furry companions.



In 2004, the death of her dog, Mico, guided Ellis to start the Pet Angel Memorial Center. In 2009 She founded Two Hearts Pet Loss Center, assisting others in providing meaningful pet death care services, as well as being an educational resource in the pet grief discipline. She is Certified in Thanatology, a Certified Pet Loss Professional, and is a recognized international speaker, blogger,

and mentor/coach for others looking to elevate their end-of-life skills. Ellis is a native of Kansas where she graduated from Fort Hays State University with a Bachelor of Science degree in Marketing with a minor in Business Administration. She resides in Dallas, TX, with her husband, Chris Burke with their four-legged children Albert and Beulah.

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My Little Bear & Sweet Face:

THE SIGNIFICANCE OF PERSONALIZATION IN PET MEMORIALIZATION

by Nikki Nordeen

The loss of a beloved pet is a deeply emotional and personal journey. Pets hold a special place in our hearts, serving as loyal friends, cherished companions, and vital members of our family.

The reasons why we mourn our pets differently than our human loved ones have been studied and discussed at length. Some of the most significant reasons include:

Pets provide unconditional love and affection — they accept us, flaws and all, without judgment.

Pets are our constant companions, ingrained in our daily routines, so we feel this loss more acutely when they leave us.

Unlike with the loss of a human loved one, when we lose a pet, the loss is not always shared across our community so that we may feel more alone in our grief.

Due to this unique grief, pet parents often seek out more personalized or distinctive ways to honor their beloved family members.

In recent years, we have seen the trend of personalized pet memorialization gain traction. Personalization provides pet owners with a significant and special way to commemorate the memory of their beloved companions. Pet urns and keepsakes are essential in serving as tangible symbols of the love, happiness, and companionship we experience with our pets.

When human loved ones pass away, there are a multitude of disposition options — casketed burial, cremation with remains scattering, buried, inurned in a niche, etc. However, while some pet families may choose to scatter or bury their pets cremated remains, the majority choose to bring them home. Their memorial items will remain at home with their families, which makes the personalization component that much more important.

THE ROLE OF PERSONALIZATION

While the practice of memorializing pets is not new, the emphasis on personalization has evolved in recent years, reflecting a desire among pet parents to create more heartfelt, meaningful, and individualized tributes to their beloved companions.

Pet parents often look for ways to capture their departed pets' unique personalities, traits, and memories. Personalized urns and keepsakes allow pet parents to tailor the memorialization to reflect their pets' lives.

TAILORING THE TRIBUTE

Personalization allows pet parents to tailor their memorial products to reflect their pet's life and personality. Each pet is unique, with its own quirks, traits, and cherished memories. By incorporating these personal memories onto their pet urns

and keepsakes, pet parents can create tributes that capture the essence of their pets and celebrate the bond shared with them.

Personalization provides a unique opportunity for pet owners to show their affection and dedication to their beloved pets who have passed away. Whether it's picking designs that symbolize the pet's favorite treats or activities, opting for custom engravings, or selecting artwork with a special significance, personalized memorial items serve as a platform for creative expression and storytelling. This not only enhances the depth and significance of the memorial process but also enables pet owners to actively engage in commemorating their pets' memories.

This customization can take many forms; we see many different methods of utilizing personalization to help honor a beloved pet.

ENGRAVING

The type of personalization that most people think of when it comes to pet memorials is engraving. When families are deciding what to engrave on their pet's urn, keepsake, or cremation jewelry, they typically highlight their fondest memories of their pet, their endearing or humorous "pet" names or nicknames, and perhaps a funny memory or anecdote about their pet.

Pet parents can get creative with custom engravings, incorporating humorous quotes, inside jokes, or sweet remarks that capture the playful spirit of their pets. Picture this: a cat urn with the inscription "Fluffy, the fearless curtain ninja" or a dog-themed urn engraved with the words "In Loving Memory of Max, the Ultimate Treat Bandit." These personalized touches not only pay tribute to the one-of-a-kind characteristics and personalities of our pets but also serve as a reminder of the love, warmth, and laughter they brought into our lives.

Rather than focusing solely on the sadness of saying goodbye, pet parents can celebrate the joy, laughter, and companionship their pets brought.



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PERSONALIZATION AT HOME

Some memorial products can be personalized from the vendor, but also have options for families to incorporate their own personalization at home. These include products intended for at-home personalization, including memory chests and shadowboxes—which are specifically designed as in-home memorials to aid families in their healing process.



A shadowbox honoring Lola and her journey on the Rainbow Bridge. Her name and dates of life, with Furrever in Our Hearts, are printed on the shadowbox, with photos, her collar, her clay paw print, and a play on her name enclosed in the memory compartment.

Items like these are crafted for personalization, allowing for names, dates, and heartfelt messages to be added directly onto the product. The memory compartments are intended to hold your pet's collar, photos, and favorite toys, and many families also opt to include their ink/clay paw. Families often find peace and healing by creating a memory board to include in a shadowbox or selecting the toys and photos they'd like to include in their memory chest.



Joe is painting a PawPod™ biodegradable pet casket in preparation for burial.

A LASTING TRIBUTE

Personalized pet memorials are lasting tributes that honor the memory of beloved pets for years to come. These customized memorials offer a timeless reminder of the special bond shared between a pet and its family. Whether displayed prominently in the home or kept in a private space, these items symbolize love and companionship, ensuring the pet's memories live on.



A shadowbox featuring Puppy – with photos, his collar, cremation certificate, and clay paw print is featured on the photo board and in the memory tray. Puppy's urn lies beneath the memory tray.

Additionally, we have seen many families get creative with taking stock products and making them their own with craft supplies (paints, markers, etc.) at home. Many families find this is a great way to get their children involved in the memorialization process and even to help them understand the death of their beloved pet.



This all-black Cozy Cat urn has been custom-painted with white accents to better match Oreo's distinct markings.

One of the most significant benefits of personalization in pet memorialization is the comfort it provides to grieving pet families. Losing a pet can be an intensely emotional experience, and a personalized urn or keepsake can offer a sense of solace and connection during grieving. Seeing their pet's name, image, and sweet or silly memory on a memorial product serves as a reminder of the love and companionship shared, helping families find comfort.



ON A PERSONAL NOTE

Here are two of my own pup’s memorials at home – I chose the white urns because they reminded me of their beautiful white coats. Each of their urns has a collar hanging around the lid, and both contain a sweet sentiment reflective of that particular pup. Bentley was the cutest little puppy and looked exactly like a little polar bear. I always called him My Little Bear or Bentley Bear. Kolby was the sweetest guy (until his grumpy senior years) with the sweetest little face – as you can see, he was my “Sweet Face.”



Images from Terrybear Urns & Memorials, Timberland Urns, Nikki Nordeen, and Laurel Klosterman



Nikki Nordeen has spent the last eighteen years at Terrybear. She is currently the Executive Director of Client Success & Brand Growth. Since 1994, Terrybear has been focused on investing in innovative urn designs by utilizing progressive materials and finish details. The Terrybear team works with customers and business partners in a spirit of trust and collaboration to tackle the challenges of producing the highest quality of products in the world.

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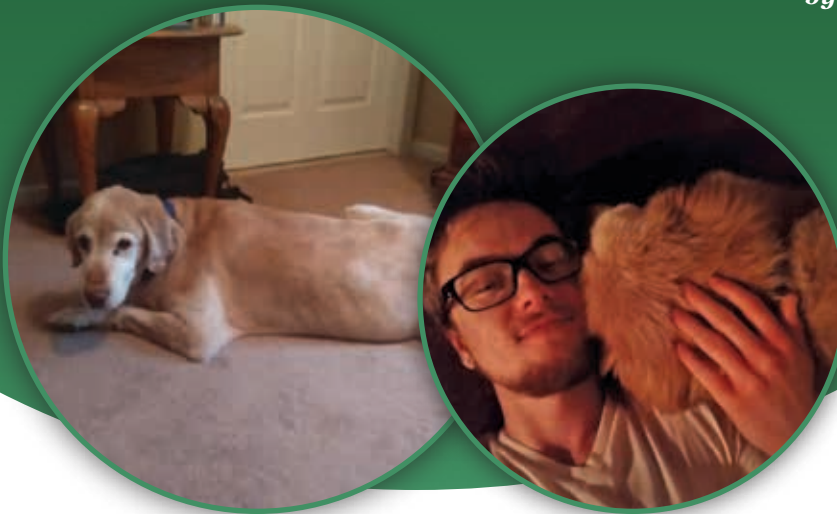
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Pet Loss

FROM A

Pet Parent Perspective

by Jonathan Spaulding



Many out there would laugh at the idea of grieving for the loss of a pet as they, through no fault of their own, may not have experienced the special bond and attachment that is created when a loving relationship with an animal blossoms and grows. I believe that while grief is undoubtedly stronger and more piercing when losing a human loved one, it still cuts deep to lose a pet that one has loved and cared for and it is completely acceptable and encouraged to grieve for a pet.

I remember when I was younger, around the age of 6 or 7, our family had a black lab dog named Jesse. One fateful day I began to play with Jesse for a while, and something in her snapped and caused her to jump up and bite down on my face. I bled quite a lot and had to be rushed to the hospital for stitches. That experience changed me and my outlook on dogs and the animal world in general. I had a crippling fear of animals and couldn't be around them.

Five or so years went by and as the fear dwindled a bit, our family decided it was time to get another dog, a golden retriever named Samson. I was still a little leery at the time and kept my distance. Over time, though, I was able to start to conquer my fear and began caring for him more and petting him and he would love me the same way.

I think there is something quite powerful about that with how pets impact our lives. I wouldn't touch an animal with a ten-foot pole when I was younger, yet my dog Samson still relentlessly and unconditionally loved me, and we grew a powerful bond. Samson would offer an unparalleled and spe-

cial mode of emotional support in which we wouldn't need to talk or listen but just be present with him and pet or cuddle with him in our time of grief.

When that dog passed away, I grieved very much for him. We buried him in our backyard and placed a wooden cross over his grave to memorialize him. The dogs that we have now will travel over there and sniff around there and it is like they are saying they wished they could have met him and shared in being in his presence. He was a loved one and a member of the family.

It should never be frowned upon to grieve for a pet. They are family members and are always there when needed for emotional support and care. It is said that part of the process of finishing grief is to create a new bond with someone or something to fill that void the deceased loved one left, and pets frequently fill that void and role. We form strong bonds with them in our time of need and it hits all the harder when we lose them too.



Jonathan Spaulding was born and raised in Michigan and has lived there his whole life. He enrolled in Wayne State University's Mortuary Science program in the Fall of 2023 and will graduate with my degree in the Summer of 2025.

New Partnership Between NGL and Live Oak Bank Creates Financing Solutions for Funeral Homes

Madison, WI — A new partnership has formed between National Guardian Life Insurance Company (NGL) and Live Oak Bank to provide financing solutions that will help current and future NGL customers with acquisitions and expansions.

Funeral service professionals interested in growing their current business will be able to utilize the value of their Preneed business to potentially improve the rate and terms of their financial package.

“NGL decided to partner with Live Oak Bank based on its knowledge and experience as the funeral profession’s leading lender. Live Oak Bank thoughtfully approaches its business relationships and provides personalized guidance through the lending process,” said Jeremy Ragsdale, Executive Vice President, Chief Marketing Officer at NGL. “We look forward to offering this new financial opportunity for our funeral home partners and helping them achieve their goals.”

“All growth capital is not created equal,” said Tim Bridgers, Head of Funeral Home and Cemetery Lending at Live Oak Bank. “When you work with the funeral home and cemetery lending team at Live Oak Bank, you receive the accumulated experience of thousands of hours of funeral specific conversations all centered on creating the efficiencies that positively impact operational cash flow.”

Leading the new lending initiative at NGL is 37-year funeral industry veteran, Kenn Peterson, Vice President, Business and Lending Development. “This new value-added benefit

for our funeral home partners is beneficial for those who are looking to help more families, and grow their business through acquisitions and expansions,” shared Peterson.

To learn more about NGL’s new lending initiative and how your funeral home can utilize it, contact Kenn Peterson at kpeterson@nglic.com.

Live Oak Bank has been focused on small business loans for the funeral profession since 2010 and provides an extensive wealth of funeral operation and financial knowledge.

NGL has been committed to providing valuable insurance solutions and a superior customer experience for more than 115 years. Specializing in a suite of innovative products for life’s journey, NGL prides itself on giving customers the financial stability, careful guidance and peace of mind to lead a life filled with confidence, dignity and grace

About NGL:

Established in 1909 National Guardian Life Insurance Company (NGL) is an insurance company headquartered in Madison, Wis. Licensed to do business in 49 states and the District of Columbia, NGL markets preneed and individual life and annuities, as well as group markets products. Information about NGL can be found at www.nglic.com; Facebook: [Facebook.com/NGLIC](https://www.facebook.com/NGLIC) and LinkedIn: <https://www.linkedin.com/company/national-guardian-life-insurance-company>.

National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America a/k/a The Guardian or Guardian Life.



NEW LEGISLATION INTRODUCED TO EASE FUNERAL EXPENSES FOR FAMILIES

Brookfield, WI – Families facing the unexpected loss of a loved one may find relief in new legislation introduced in the House of Representatives today. Endorsed by the National Funeral Directors Association, the “Funeral Coverage Act of 2024” (H.R. 7693) introduced by Rep. Kevin Hern (R-OK), would designate funeral expenses as a qualified expense eligible for coverage under Health Savings Accounts (HSAs). This means that families that have saved money for healthcare expenses can use those funds



for funeral and burial expenses after the person dies and no longer needs the money for healthcare costs. If the law allowed funeral expenses to be deemed a qualified expense for which HSA funds could be used, the beneficiary of an HSA could use the proceeds from a decedent’s HSA to pay for the funeral on a tax-free basis.

“For many families, funerals are an unexpected expense; this was particularly evident during the COVID-19 pandemic when so many families struggled to pay for a loved one’s final expenses,” said NFDA President Douglas R. “Dutch” Nie II, CFSP, CCO, owner of Nie Family Funeral Home & Cremation Service in Ann Arbor, Michigan. “This legislation offers a compassionate solution to alleviate the financial strain many families face. NFDA and its members are very grateful to Rep. Hern for introducing this important legislation.”

“I’m proud to sponsor this bill that allows beneficiaries to use HSA funds towards certain funeral expenses,” said Hern. “The death of a loved one is already a solemn and stressful time; there is no reason why overly burdensome red tape should get in the way of those facing a tough loss. When hard-working Americans choose to open and contribute to tax-benefitted HSA accounts, they do it so they can choose the best health services for them – both when opening an account and in the future. Death often comes at the end of a battle with one’s health, and we shouldn’t punish their loved ones by excluding funeral expenses from being used from someone’s leftover HSA funds.”

Created in 2003, HSAs enable individuals covered by high-deductible health plans to set aside money on a tax-preferred basis to cover qualified medical expenses. Individuals can make tax-free contributions to an HSA either through an employer or on their own. The current maximum amount that can be contributed to an HSA on an annual basis is \$4,150 for an individual and \$8,050 for a family.

According to the 2023 Devenir & HSA Council Demographic Survey, at the end of 2022 there were 35.5 million HSAs, covering almost 72 million Americans, up from 67 million in 2021. The report further notes that HSAs are utilized across income spectrum; 75% of health savings account holders live in a zip code with a median household income of less than \$100,000.

Like an IRA account, when a person sets up an HSA, they name a beneficiary. If the beneficiary is a surviving spouse, the unused portion of the decedent’s HSA passes directly to the spouse and is added to his or her HSA and incurs no tax liability. However, the immediate need for the spouse is to

pay for a funeral and burial, rather than have excess funds automatically added to their own HSA, this bill would enable surviving spouses to take care of their most immediate need: paying for a funeral and burial. NFDA Senior Vice President, Advocacy Lesley Witter emphasized the significance of the bill, stating, “According to the most recent NFDA Consumer Awareness & Preference Survey, only 17.3% of Americans age 40 and older have preplanned and prepaid for their funeral and burial or cremation, leaving the vast majority citizens financially unprepared should a death occur. This legislation offers American families a new avenue for navigating the complexities associated with the loss of a loved one, enabling them to plan a meaningful service and begin their healing journey without the added burden of financial stress.”

NFDA is the world’s leading and largest funeral service association, serving more than 20,000 individual members who represent nearly 11,000 funeral homes in the United States and 49 countries around the world. NFDA is the trusted leader, beacon for ethics and the strongest advocate for the profession. NFDA is the association of choice because it offers funeral professionals comprehensive educational resources, tools to manage successful businesses, guidance to become pillars in their communities and the expertise to foster future generations of funeral professionals. NFDA is headquartered in Brookfield, Wis., and has an office in Washington, D.C. For more information, visit www.nfda.org.

Please Contact

Jessica Koth
262-814-1536, koth@nfda.org

MAJOR VICTORY FOR NFDA AND FUNERAL SERVICE: U.S. EPA Finds Formaldehyde Used for Embalming Is Not Regulated Under the Toxic Substances Control Act

The U.S. Environmental Protection Agency (EPA) released its draft of its determination of the health and environmental risks of formaldehyde under the Toxic Substances Control Act (TSCA) for comment and peer review. NFDA and funeral service secured a major victory when the draft risk assessment indicated that formaldehyde used for embalming would not be subject to regulations under TSCA. NFDA will offer further details to the profession about the EPA draft risk assessment, its implications and next steps during a webinar on March 27.

Over the past five years NFDA has worked with its experts, industry leaders, and the EPA itself on this review. These tireless efforts spearheaded by NFDA's Senior Vice President of Advocacy, Lesley Witter, have spent countless hours researching data, analyzing EPA reports and opinions, and working with subject matter experts, all to make sure that the data and information related to funeral service and its use of formaldehyde was up to date and accurate.

NFDA even conducted its own study of formaldehyde exposure published in the peer reviewed Journal of Occupational and Environmental Hygiene which showed that the level of exposure to formaldehyde for funeral directors and embalmers is less than current exposure limits (<https://nfda.org/news/in-the-news/nfda-news/id/6449/landmark-nfda-study-on-formaldehyde-exposure-published-in-scientific-journal>).

In this evaluation, the EPA evaluated the risks that arise from the production and use of products that are subject to TSCA - as opposed to exposures from those products that are excluded from TSCA, such as pesticides. The EPA can use these findings to determine if additional regulation and restrictions on formaldehyde and its uses are required.

The EPA found that there was risk of exposure to formaldehyde for some workers, from consumer products, and even in our homes (building products and furniture can release formaldehyde when newly formulated). The EPA admitted, however, there were uncertainties in some of its findings.

Most importantly to funeral service, the EPA found that TSCA excludes from the definition of "chemical substance" "any pesticide" as defined in the Federal Insecticide, Fungicide, and Rodenticide Act (FIFRA). Under FIFRA, mortuary science products intended for preservation of biological specimens are considered pesticides. Thus, embalming fluids used in mortuaries, laboratories, hospitals, and institutions of learning meet the definition of "pesticide" and are therefore excluded from the TSCA when manufactured, processed, or distributed in commerce for these uses.

However, there is still work to be done. This finding does not ensure that there won't be repercussions for funeral service. EPA has previously issued a determination that all uses of formaldehyde constitute an "unreasonable risk," which may trigger regulations under various laws overseen by EPA and other agencies. For example, TSCA also requires EPA to coordinate, provide exposure data, and report on "exposures or releases of a chemical substance or mixture that may be prevented or reduced under another Federal law"

Excluding funeral service from the scope does not provide any protection for the upstream and intermediate uses of formaldehyde, which may be subject to bans or unachievable standards, with a corresponding negative impact on cost or availability of formaldehyde-based embalming products (including imports). Other bodies, including other parts of EPA or OSHA or state agencies, may use the EPA determinations by the EPA here and its accompanying unachievable draft workplace levels as the basis for regulatory or enforcement actions in funeral service.

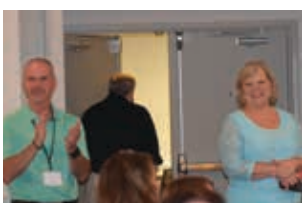
It is important to note that this is only a draft and is subject to further review and revision. However, the finding issued by the EPA that embalming fluids are not subject to TSCA appears to be one of a matter of law by the Agency's attorneys, presumptuously reducing the chances that it is rescinded or revised.

The draft risk evaluation will be reviewed by stakeholders and the EPA's Science Advisory Committee on Chemicals and a final evaluation is expected to be published in the future, but the timing is unknown.

For more information on NFDA's efforts, the EPA's review, and formaldehyde best practices management please visit the NFDA website.



SCENES FROM 2023 SCCFA CONVENTION in Gatlinburg Panel



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37TH ANNUAL SCFDA EXPO



South Carolina FDA President, Barry Watson, was pleased to announce that the 37th Annual SCFDA Expo was a great success and thanked all the exhibitors, sponsors, funeral directors, guests and key speakers that attended and presented at the grand event.

The morning session featured Wallace P. Hooker and his presentation on “Embalming & Body Preparation: Let’s Stop Dropping the Ball!” Mr. Hooker emphasized, “Too many funeral homes are ‘dropping the ball’ and making it easier for families to choose direct cremation, without ‘body present’ services. Which in part, is a result of previous bad experiences with poorly embalmed and dreadful appearing, publicly displayed bodies. When the public experiences poorly presented bodies, the results are felt by all of us who get it and go the extra mile! By going the ‘extra mile’ in body preparation, we can create a peaceful and healing viewing experience for the families we serve.”

The final presenter before a buffet lunch and the afternoon exhibits, included Alyson Van Hooser’s approach to “Cap-tivate Attention, Connect Deeply & Compel People of Any Generation to Go All-In with You.” Ms. Van Hooser discussed how, “People everywhere are scrambling to figure out how to lead, influence, and impact today’s generationally diverse work force in their funeral homes. The Infinite Influence strategy will usher you into a foundational perspective shift that maximizes business results, improves relationships, and empowers each person to live our their purpose more powerfully than ever.”

The final day of the Expo included the last showing of the Exhibits as well as a sponsored lunch before the afternoon C.E. Sessions.

Glenn H Gould, III, was the first speaker of the day and focused on “How to Make Families Loyal to Your Funeral Home Again.” Mr. Gould acknowledged that “when consolidators acquired market leaders in the 1980’s and 90’s, they would typically lose approximately 50% of the acquired call volume within 3 to 5 years. Mr. Gould discussed how “over the years the consolidators have learned how to retain their acquired funeral homes with facilities retrofitted for cremation, training staff members to better relate to families, and marketing efforts to attract more business. With 40% of families preferring cremation in SC, it’s important that funeral homes understand this phenomenon, and adjust in their business to meet the consumer where they are.”

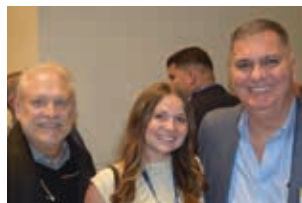
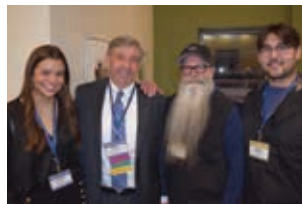
The Expo concluded with Lynda Cheldelin Fell’s discussion on “Compassion Fatigue: How to Mitigate Funeral Care Burnout.” Fell recognizes “while the value of compassion in funeral care has gained increased attention, it remains a neglected focus of training. Vicarious trauma leading to compassion fatigue is changing the way funeral professionals

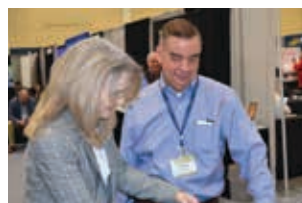
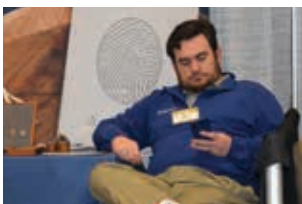
think about self-care. Participants explored how repeat exposure to traumatic deaths coupled with lengthy, irregular hours and the constant output of empathy can affect their cognition and emotional balance. Fell offered “10 evidence-based techniques designed to mitigate the effects before it leads to career burnout.”

The officers, directors and staff at SCFDA wish to thank all exhibitors, sponsors, attendees, speakers and guests for their support and making the Expo another huge success

SAVE THE DATE for the 38th Annual SCFDA Mid-Winter, February 3-5, 2025







APRIL 2024 AD INDEX

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The Messenger Company	2	www.themessengerco.com
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