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## The Survey Says...

### NFDA Consumer Awareness and Preferences Study helps funeral directors give people what they want

By Deana Gillespie and Edward J Defort

**BROOKFIELD, WISCONSIN** – At a glance, the results of the National Funeral Directors Association's 2014 Consumer Awareness and Preferences Study remained fairly consistent when compared with the previous two versions.

The study seeks to measure consumer awareness and perceptions of funerals and funeral service to help funeral directors improve the quality of service they provide to families.

"This research supports the findings from the 2012 and 2013 NFDA Consumer Awareness and Preferences Studies, the ZMET Study and the Citrin Cooperman Study," said Michael Anderson, vice president of marketing and business development for The Outlook Group. To make a long story short – the consumer is changing.

"If we as a profession don't offer consumers what they demand, they will go elsewhere to find what they want," Anderson said. "This research is critical as it helps all of us in the funeral profession understand how we can change to meet the needs of the consumer today, who, increasingly, is not interested in the value proposition of the 'traditional funeral.' We must adapt to meet their needs. The funeral profession is not the first or the

last profession to experience such a shift in consumer demands, and we'll need all hands on deck to meet customers' changing needs. We can do this through a greater awareness of those needs and innovative approaches to address those them. The FAMIC *Have the Talk of a Lifetime* campaign is an important step in the right direction."

Compared to 2013, more respondents said they would encourage their loved ones to plan a memorial ceremony to recognize their death. Also, the importance of a religious component in a funeral has been declining over the past three years.

The survey also found that the importance of having a body present at a funeral has also been decreasing over the same time period.

Taken one year at a time, the results suggest some potential trends among consumers. But now, three years in a row of data have allowed us to separate the aberrations from the trends and asked us to consider some consistent results.

Flat out, the survey reveals what consumers want. They want a funeral home where they already know the funeral director, one that is familiar (previously served family/friends), is close to home and has a good reputation.

The most important items respondents want included in their own funeral or the funeral of a loved one were a gathering of family and friends, to honor the wishes or prearrangements of a loved one and to have a life celebration with an uplifting atmosphere. Respondents also wanted a ceremony or tribute and personalized music.

Included this year were several questions about the Funeral and Memorialization Information Council's *Have the Talk of a Lifetime* campaign, which encourages families to talk about memorialization. While the campaign was launched less than a year prior to the survey, only a small percentage have actually heard of the campaign (prior to April, when the survey was sent). Only 12.5 percent of respondents have heard of the *Have the Talk of a Lifetime* ad campaign.

Even though they had not yet heard about the campaign, however, the survey suggested that consumers would agree with the campaign's message. Of those who had heard of the survey, 58.9 percent said the ad campaign encouraged them to talk to their own family about memorialization.

Moreover, most respondents feel it is either very important (69.7 percent) or somewhat important (24.6 percent) to communicate their funeral plans/wishes to their family.

The survey also revealed that 24.7 percent have talked in-depth with their family about their own funeral plans while 15.9 percent have talked in-depth with their family about their funeral plans. Approximately half of respondents stated they have talked to their families a little about their own funeral plans and the plans of their family.

Over half of respondents said they would encourage their loved ones to plan a memorial ceremony to recognize their death, while 14 percent said they would discourage it.

The top reasons for discouraging a memorial ceremony were simply don't want one/it isn't necessary and it is too expensive. Despite some respondents stating they did not want a memorial ceremony, many still mentioned they wanted some sort of service (i.e., something short and simple, wanted a party/celebration, etc.).

The importance of religion as part of a funeral has been decreasing over the past three years, and although religion in a funeral service is still important to most people, 28.8 percent feel it is not important.

When it comes having the body present, respondents remain split. Just under half feel it is important to have the body present at a funeral service and more than half feel it is not important. The importance of having a body present has been decreasing over the past three years.

Only a small number of people shop around when planning a funeral (13.1 percent). Their reasons for doing so were to compare prices and service options available.

"Just 13.1 percent of people shop when planning for a funeral. Another huge number, 86.9 percent, do not shop," commented David Nixon, Nixon Consulting/Heartland Funeral Solutions, Chatham, Illinois. "Are we concentrating on the wrong group here? Are we more focused on avoiding one lost call (or 13) than solidifying our positions with the other 87 percent?"

## Need for Education

As always, the statistics on cremation show a stark need for more education on the topic within the public sector. First to consider is that only 38 percent of respondents are aware they can view a body that is prepared but not embalmed prior to a cremation service.

We'll look at the cremation statistics in more detail later, but for now, the survey reveals that most respondents (58.2 percent) associate a cremation with just a memorial service and just 15.1 percent associate a cremation as preceding a traditional funeral service – a 3.3 decrease since last year.

The subject of prearranging also raised some eyebrows and offers funeral directors another topic for education within the community. The survey found that prearranging one's own funeral is not a priority for most, as only 19 percent have prearranged their own funeral.

Of those who said they have prearranged, the survey suggests that how they prearranged might be considered a very

casual approach. For instance, what some have done was to simply “tell another person of [their] plans,” include directions in a will or letter, choose a cemetery and/or select a funeral home.

Of the 19 percent who have prearranged, only 26.1 percent have prepaid. The main reason for prepaying is so survivors won't have to pay or worry about costs.

The survey identified the most common prepaid items:

- Cremation
- Burial plot/property
- Services of the funeral director
- Urn.

Of the 73.9 percent who have not prepaid, the main reasons for not doing so include:

- Estate or life insurance will cover costs
- Can't afford to prepay
- It's not a priority
- I don't want a funeral.

The reasons stated by the 81 percent who have not prearranged their own funeral sound fairly familiar: “It's not a priority,” “Don't know/haven't thought about it” and “Can't afford to prepay.”

## The Respondents

Sixty percent of survey respondents have personally been involved in planning a funeral for a friend or relative. This was down slightly from last year's 66.5 percent and the 60.6 percent in 2012.

In 2014, only 15.1 percent of respondents had not attended a funeral in the past five years, up from the 10.3 percent of survey respondents in 2013 who had not attended any funeral in the five years prior to that survey. The average number of funerals attended was 5.49 funerals.

“Based on the demographic of the age range of respondents, this is troubling to me, as this age range is the ‘sweet spot’ for funeral attendance,” commented Bill McQueen, former president of Anderson-McQueen Family Tribute Centers. “[It] could be affected by the convenience of ‘offering condolences’ in some online manner and thus avoiding in-person attendance other than for the closest of friends and acquaintances.

When it comes to “shopping,” most respondents (86.9 percent) visited only one funeral home before making their choice. That figure is consistent with the 86.5 percent and 86.3 percent in 2013 and 2012, respectively.

“Funeral home owners focus on price and what competing firms are charging, yet consistently on all surveys for past three years, only 13 percent or less of families visit more than one funeral home,” McQueen observed.

Predictably, the main reasons for visiting/calling more than one funeral home were to compare prices and check available service options.

The main reasons for selecting a funeral home included: They already knew the funeral director (29.1 percent), respondents' previous experience at the funeral home (26.3 percent), funeral home location (23.3 percent) and funeral home reputation (23.1 percent). Of note, price was cited by just 10.3 percent of respondents, less than the 11.3 percent in last year's survey. “Seeing that only 10.3 percent of respondents said price was the main reason they selected a funeral home proves what I've been saying for years,” said Mike Nicodemus, vice president of cremation services for NFDA. “If people see value in doing business with your firm regardless of the reasons mentioned, they will pay for it.”

McQueen said the survey suggests the need for funeral directors to focus on building relationships and having “top of mind” awareness when death occurs, rather than focusing on price. He noted the difficulty of a new funeral home competing with an established community funeral home, which creates a “high barrier” to entry.

“Good will of brand is very valuable if a current owner is exploring business succession options,” he added.

Almost all respondents stated they would be either very willing (54.4 percent) or somewhat willing (33.4 percent) to

provide feedback to the funeral home that served them. When asked how they would prefer to provide that feedback, most of those respondents would prefer to give feedback via an online survey (73.8 percent). (Editor's note: Keep in mind that since this survey was sent via email, there may be a skew toward electronic communications.)

### Choosing a Funeral Director

The most desired qualities when choosing a funeral director, according to the survey, are honesty and trustworthiness (59.2 percent); care, compassion and sympathy (53.7 percent); and sensitivity to the family's budget (52.9 percent).

"On why people chose a funeral director, 52.9 percent said the funeral director should be 'sensitive' to their budget," Nicodemus said. "They didn't say they wanted something cheap but that the funeral director needs to listen to their concerns."

Factors of less importance include knowing the funeral director personally (11.9 percent), the ability to accommodate religious preferences (29.9 percent) and providing spacious, clean facilities (35.9 percent).

"Consistently over all survey years, almost 60 percent select a funeral home because of some connection (know funeral director, previous experience, etc.) as opposed to price (only 10-11 percent), McQueen observed. He emphasized the importance of finding ways to develop relationships or connections with community members, suggesting increased and enhanced community involvement, making a connection through social media and building continuing business relationships through pet cremation.

The question of what are the most important arrangements or things you would include in your own funeral or the funeral of a loved one produced quite the laundry list of responses.

Bunched at the top, the most important items respondents want were a gathering of family and friends, to honor the wishes or prearrangements of a loved one and to have a life celebration with an uplifting atmosphere. Respondents also wanted a personalized music and a service, ceremony or tribute to the deceased.

At the bottom of the list were non-funeral home locations, a specific type of setting, "I don't want a funeral," military honors and videos.

Focusing on some of the issues related to the *Have the Talk of a Lifetime* campaign, almost all respondents felt it was either very important (69.7 percent) or somewhat important (24.6 percent) to communicate their funeral plans/final wishes to family members.

As such, 73.2 percent of respondents have talked either a little or in depth about their own funeral plans, and 63.1 percent have had these conversations about their family's funeral plans.

As stated earlier, just 12.5 percent of respondents claimed they have heard of or are familiar with the *Have the Talk of a Lifetime* ad campaign. These numbers might be a bit suspect as most of those who said they have heard of the campaign said they saw an ad on TV. While no FAMIC television ad had been prepared for the current stage of the campaign, it's possible that local ads by funeral homes might have included a mention of it.

However, what is notable is that only 0.2 percent of those who had heard of the campaign heard it from a funeral director, while 0.3 percent saw something about the campaign on a funeral home's website and 0.7 percent saw the brochure.

Some open-ended responses were requested from those who were familiar with the campaign, asking what they liked or didn't like about the campaign. Some verbatim comments include:

- Wasn't overly sentimental. Short and to the point.
- It was a reminder not to avoid an uncomfortable subject.
- It is an important topic most people don't want to talk about. I think it is important to address and I like the ad campaign.
- I think it is excellent and have attended a lecture presentation and discussed it with my children.
- I think it is not as morbid as some ads.
- I like that it brings awareness about a subject that is difficult to broach with family.
- Like the frankness and importance of the ad.

• I like that it has been presented sensitively since it would be a hard conversation for a family to have. Hopefully, more families will have the conversation. I no longer have any living family members, though if I did, I would encourage the conversation.

For those who have seen part of the campaign, the results have been encouraging. The survey found that 58.9 percent of respondents who saw the *Have the Talk of a Lifetime* campaign said it motivated them on some level to talk to their family about memorialization.

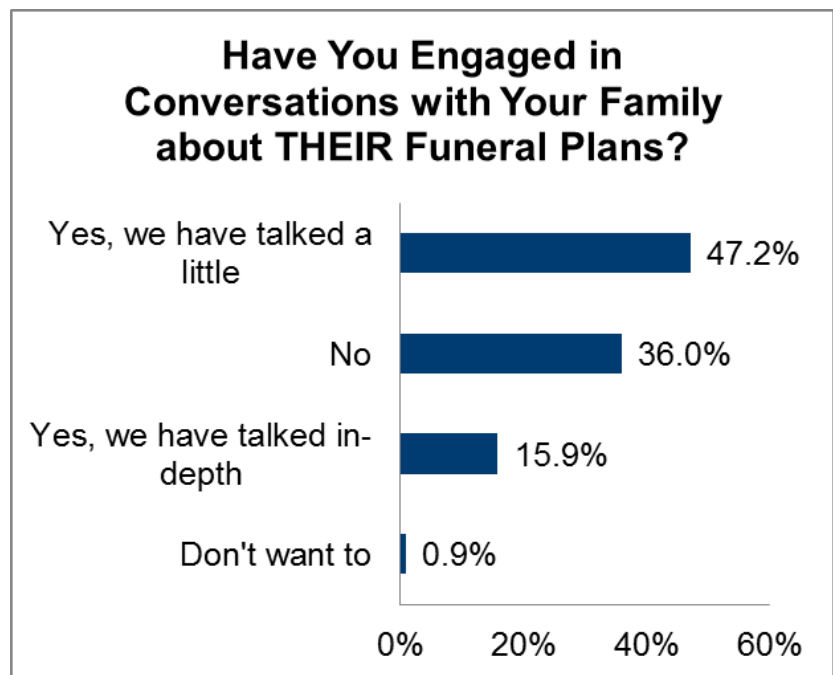
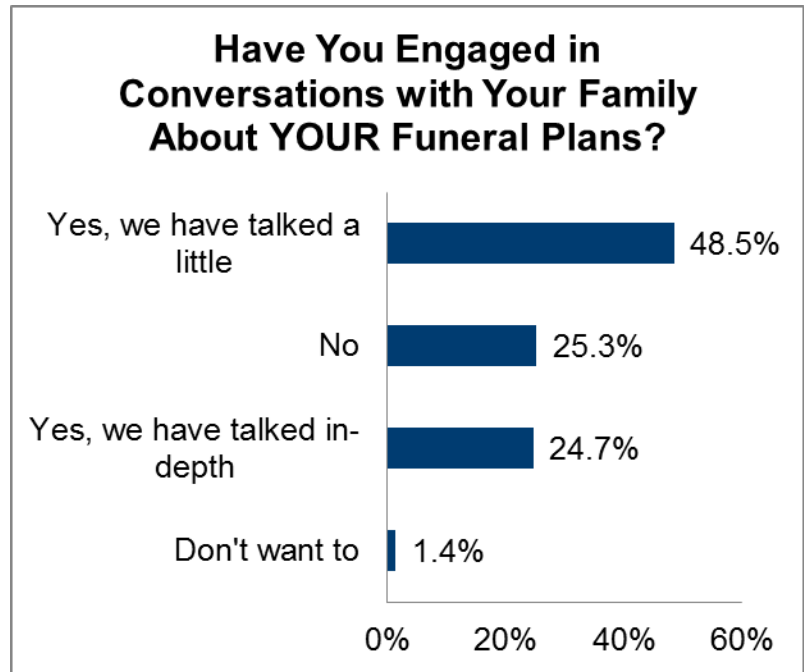
“The results are very impressive considering that it’s been mostly a grassroots campaign so far, one year in,” said Anna Bernfeld, FAMIC executive director. “The fact that we got verbatim comments from consumers, such as, ‘It was a reminder not to avoid an uncomfortable subject,’ ‘I thought it addressed this sensitive but necessary process in a caring and non-threatening way’ and ‘It helps so that talking about death isn’t taboo’ demonstrates that consumers are already aware of our campaign.

Bernfeld added that in March 2014, FAMIC launched a four-month digital campaign using display ads, remarketing, search and contextual targeting. “In just over three months since the launch, we’ve had 18,407,404 impressions [shows how many times a digital ad was served], 21,398 total clicks [indicates how many times people clicked through to the website from the digital ad] and an average of .5679 percent click-through rate,” she said. “Our test pilot of digital advertising is reaching a national audience, and the results we’ve had so far have been outstanding.”

More than half of respondents (54.2 percent) said they would encourage their loved ones to plan a memorial ceremony to recognize their death. This was a significant 7.4 percentage point increase compared to 2013. Only 14.1 percent would discourage a loved one in planning a service or memorial ceremony, down from 18.6 percent in 2013.

So why would respondents discourage a memorial service? Of those who stated they would discourage a memorial ceremony, their top reason was they simply don’t want one/isn’t necessary (35.5 percent). This response increased from 23.8 percent a year ago. Other top responses included “it’s too expensive” (22.7 percent, up from 20.3 percent), they want to be cremated (14.2 percent, up from 6.9 percent) and they just want something short/simple (12.8 percent, which was down from 18.8 percent a year ago).

As noted earlier, more than half of respondents said they had attended a memorial service in the past five years. The survey found that 42.8 percent of respondents feel it’s either very or somewhat important to have the body present at a funeral service, compared with 48.4 percent in 2013 and 53 percent in 2012.



Conversely, 57.2 percent said it is either not very important or not at all important to have the body present, compared with 51.5 percent in 2013 and 47.1 percent in 2012.

“Every day, we see people who replace the physical presence of the deceased with the ‘virtual presence,’” commented John Horan, president and CEO of Horan & McConaty, Denver. “By that, I mean photos, videos, displays, sharing of memories and so on.

“People surmise that this helps them remember the deceased as they would want to be remembered,” Horan added. “I take such a statement as a preference for avoiding discomfort. It is becoming more common to hear people who preplan state: ‘I don’t want anyone looking at me.’ Our culture has failed to sustain the value of leaning toward the pain of grief at times like these. Increasingly, we see receptions replacing visitations and becoming the time when families most meaningfully experience the presence and support of others.”

According to Glenn Gould, CEO of MKJ Marketing in Largo, Florida, the timing for grief has shifted over the years. “I think we feel grief when we learn a loved one has started the inevitable decline, whether it’s being told they have terminal cancer or the treatment isn’t working or they’ve simply reached an age when the organs begin the process of shutting down.

“Over the months of running to the hospital and then selecting a recuperation facility or nursing home, then finally hospice, the loved one and the attending family all suffer physically, mentally and emotionally until death finally comes to everyone’s relief,” Gould continued. “So, enter the celebration of life concept – why focus on the death? Why focus on religious issues? Let’s remember what the individual was like before the illness, when they were young and vital. Why look at a shriveled, depleted corpse. It’s irrelevant at this point. We experienced the death as a group – ‘Thank goodness

## About the Survey

Only people age 40 or older were eligible to participate in this study – 33.8 percent of respondents were between 40 and 54 years old, 39.1 percent were between 55 and 64 years old while 27.1 percent were age 65 or older.

Of note, 19.1 percent stated they had no religious preference.

More respondents, 60.0 percent, lived either in a large city or a moderate city, while 40.0 percent of respondents lived in a small city or a town/rural area.

The majority of respondents were white (88.8 percent).

Approximately half (50.6 percent) of respondents earn \$100,000 or more annually, while half earned less than \$100,000 annually.

In 2014, more women completed the survey when compared to previous years – 55.4 percent in 2014 vs. 48.1 percent in 2013 and 36.4 percent in 2012.

Also, 63.6 percent of respondents were college graduates.

The survey was conducted April 16-17. Invitations to participate were emailed to an online consumer panel consisting of Americans age 40 and older. A total of 1,055 surveys were completed (a 39.5 percent response rate). Average survey length was 8 minutes 19 seconds.

In 2014, only 15.1 percent of respondents had not attended a funeral in the past five years. The average number of funerals attended was 5.49 funerals.

Results for all respondents are projectable within a range of +3.1 percent (with 95 percent confidence).

It should be noted that consumers who participate in online panels are typically high Internet users, have higher income and higher education levels.

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it's over; let's try to enjoy the next couple of hours.'

"[This] might sound cynical, but it's unintentional," Gould added. "Having lost my parents in just this fashion, I can see how the body becomes less significant. We did have the body present, and I believe it can help. My nephew flew in from a war zone; he was extremely close to my parents and it helped him to view them. But for many decision makers, I can see how they consider it irrelevant."

With a nearly 25 percent increase in respondents who feel having the body present for a funeral service is either "not important at all" or "not very important," McQueen said that, although it may be semantics, funeral directors need to shift the benefit focus from viewing the body to the opportunity to say goodbye.

"We need to encourage families to take advantage of this opportunity, even for just family members to say goodbye and then have public ceremony where body is not present," McQueen said, thus meeting the needs of the immediate family to say goodbye and also address the earlier responses for "a life celebration in uplifting environment."

## Religion

While most funerals attended included a religious service, almost half of respondents (44.3 percent) felt that religion is very important. This statistic has declined slightly over the past three years – from 47 percent in 2013 and 49.5 percent in 2012.

This year, 47.4 percent of survey respondents said they have attended a funeral where non-clergy presided over the service, a slight uptick over the 47.3 percent in 2013 and 44.2 percent in 2012.

It seems as though respondents actually became less familiar with the idea of celebrants to officiate memorial services in 2014. According to the latest survey, 41.1 percent of respondents are aware of celebrants but more, 34.2 percent, would consider using one. This compares with 2013, when 41.7 percent of respondents were aware of celebrants and 33.8 percent would consider using one and, with 2012, 42.3 percent and 31.9 percent, respectively.

The number of respondents decidedly against using a celebrant has decreased over the years. This year, when asked if they would consider using a celebrant, 37.5 percent said no, which is down from 39.8 percent and 40.2 percent in 2013 and 2012, respectively. The "unsure" respondents have fluctuated over the past three years, logging in at 28.3 percent, 26.3 percent and 27.9 percent in 2014, 2013 and 2012, respectively.

"I am willing to bet that the 28.3 percent who were unsure about using a celebrant would use one if the funeral director took the time and explained how a celebrant service is conducted," Nicodemus said. "In Kentucky recently, I spoke with a gentleman who told me that during his first year doing celebrant services, he performed 12 services. Last year, he did 60. That means 60 families that were going to opt out of having a service had one."

As noted earlier, most respondents, 58.2 percent, do associate cremation with a memorial service. This number was fairly consistent with previous surveys, which reported 55.7 percent and 59.8 percent in 2013 and 2012, respectively.

Of note, only 28.6 percent of respondents have attended a funeral service where the deceased was cremated after a funeral service with a viewing, which was down from 29.2 percent in 2013 and 31.1 percent in 2012.

Suggesting a specific area for consumer education, the survey found that only 38 percent of respondents are aware that you can view a body that is prepared but not embalmed prior to cremation.

Only 27.9 percent of respondents who have attended a cremation had such a viewing.

If planning a cremation, most respondents (76.4 percent) said it is not important or not very important to use a funeral home that has "cremation" in its name – a result that has held fairly consistent over the past surveys.

Turning to the public's perception of alkaline hydrolysis, it seems nothing much has changed. Only 4.6 percent of respondents were aware of alkaline hydrolysis, which is less than the 5.9 percent in 2013 and the 6.8 percent in 2012.

Correspondingly, 22.9 percent would consider alkaline hydrolysis, up from 20 percent in 2013 and 21.4 percent in 2012. Nearly four out of 10 respondents did say they wanted more information about the disposition process itself before

committing one way or the other.

## Prearrangements

Of those surveyed, only 19 percent of respondents have made prearrangements for themselves. “This means 81 percent have not prearranged. This is huge,” stated Nixon.

Of the 81 percent who have not made prearrangements, only 53.5 percent said they were either somewhat or very likely to make prearrangements in the next five years, which again is consistent with the findings in 2013 (49.8 percent) and 2012 (52.7 percent).

Gould wondered if including consumers between the ages of 40 and 50 might be skewing the preneed data. “Most of our clients report anywhere from 25 percent to 40 percent of their at-need business is prearranged,” he said. “I really wonder about the age of these respondents. We only include people age 45+, and 50 percent of them intend to preneed.”

The main reasons for being unlikely to make prearrangements were it was not seen as a priority (37.2 percent) or they don’t know or just haven’t thought about it (22.9 percent).

The most common prearrangements made were to tell another person of plans (79 percent), include directions in a will or letter (40.5 percent), choose a cemetery (32 percent) and/or select a funeral home (28 percent).

“This question reinforces the idea that prearranging means different things to different people based on the number of ways people ‘preplanned,’” Anderson said. “There is a risk that people may have a false sense of security in thinking [based on their personal definition of prearranging] that all of the arrangements have been made when in fact many more decisions need to be made. So a consumer risks thinking they have helped their loved ones by capturing what they want in their will, for instance, but a majority of the decisions still need to be made.”

Of the respondents who have made prearrangements, only 26.1 percent have prepaid for their arrangements. With less than 5 percent of those who have prearranged services prepaying, Nixon said this is more of an eye-opening statistic than the 81 percent who have not prearranged.

If they have not prepaid, only 32.2 percent said they intend to prepay within five years.

The main reasons for not prepaying are respondents’ estate or life insurance will cover their funeral costs and/or respondents can’t afford to prepay.

Of those who have prepaid, most (31.6 percent) don’t remember how they prepaid for their arrangements. Of those who do remember, most paid via a trust through a funeral home or a life insurance policy through another organization.

Of those who have prepaid, 54.1 percent made payments over time. This has steadily increased over time from 48.7 percent in 2013 and 42.7 percent in 2012.

Anderson noted that the number of people paying over time increased 11.4 percent. “In my experience, the funeral profession has steered consumers to pay for everything up front to help the consumer save money,” he said. “While saving money is a good thing, Americans are buying more on credit than ever before.

“What this means at the checkout counter is that if you don’t offer options, the American consumer today is more likely to say, ‘Let me think about it’ or ‘I’ll get back to you’ because they have other things they want to do [e.g., travel, install new countertops in their kitchen], and those things are more important to them than paying for their prefunded funeral or cremation service,” he added.

Anderson said that if these consumers are presented with payment options, they are more likely to say yes because they are making a decision that allows them to do what they want to do with their money and they are willing to pay more over time for those benefits.

“And remember, the aging consumer will avoid conflict, so saying ‘I’ll get back to you’ or ‘Let me think about it’ is often his or her way of politely saying ‘no,’” he said.



Asked whether funeral costs were guaranteed in the contract, 65.9 percent of respondents said yes, which is less than the 72.4 percent in 2013 but more than the 61.5 percent in 2012.

Somewhat perplexing is the fact that 14.1 percent don't know if their funeral costs are guaranteed. This is more than the 10.5 percent in 2013 and the 16.3 percent in 2012.

The main reason respondents prepaid was so their survivors wouldn't have to pay or worry about their funeral costs (64.7 percent). This has decreased significantly over the past survey waves – from 78.9 percent in 2013 and 82.4 percent in 2012.

More people, but still a small percentage, prepaid to spend down their estate to become eligible for Medicaid – 2.4 percent in 2014 vs. 1.3 in 2013 and 0 percent in 2012.

McQueen said that coming from a market (Tampa-St. Petersburg) where one of the biggest selling points of prepayment is a price guarantee, he finds it very interesting that 35 percent of respondents either did not have a price guarantee or did not know if they had one.

“So less than one-third of respondents prepaying were not motivated by the price guarantee,” McQueen said. “This makes me think of estate planning, where everybody thought the main hook was tax planning. Thus, when the estate tax exemption was raised for married couples to over \$10 million, many felt that no one would engage in estate planning. However, the demand is still great, just for other underlying benefits.

“This seems to tell me that funeral homes should move away from price guarantees or at least charge some premiums to families that want that it,” McQueen added. He also noted that even though 65 percent of respondents said their prepayment plan included a price guarantee, only 36 percent say that the “price freeze” is the main reason for them prepaying.

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*Deana Gillespie is NFDA research manager and Edward J. Defort is editor of NFDA Publications.*

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## Six Dates for 2014 Remain on NFDA's CCO Program Calendar

**BROOKFIELD, WISCONSIN** – The National Funeral Directors Association has six remaining Certified Crematory Operator programs scheduled in the second half of 2014.

Upcoming dates include July 29 at NFDA headquarters in Brookfield, Wisconsin; August 6 at Cincinnati College of Mortuary Science; August 8 in Alexander City, Alabama; September 9 in Columbia, South Carolina; October 11 during the NFDA International Convention & Expo in Nashville; and October 29 in Kansas City, Missouri.

“That will give NFDA 14 programs in our very first year,” said Mike Nicodemus, NFDA vice president of cremation services, who is one of the presenters of the program, along with Mike Watkins, NFDA senior vice president of operations. Nicodemus added that due to popular demand, he is still looking to schedule additional dates in 2014.

“We already have four programs planned for 2015,” he added, “which I think is going to be a busy year for our CCO program.”

The CCO course is based on NFDA's Certified Crematory Operator Standards Manual, which attendees receive at the seminar. CCO certification requires passing a take-home test, also distributed at the seminar.

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## The Notebook

**Companion Press** has published two new books for people diagnosed with cancer and those who want to support them. Entitled *Healing Your Grieving Heart After a Cancer Diagnosis* and *Healing a Friend or Loved One's Grieving Heart After a Cancer Diagnosis*, these books are written by renowned grief educator Dr. Alan Wolfelt and physician Kirby Duvall. *Healing Your Grieving Heart After a Cancer Diagnosis: 100 Practical Ideas for Coping, Surviving and Thriving* helps people who have been diagnosed with cancer understand their many difficult feelings before, during and after treatment. This book guides the reader to find ways to understand and express their grief, experience peace and joy throughout the journey and live with meaning in each moment. *Healing a Friend or Loved One's Grieving Heart After a Cancer Diagnosis: 100 Practical Ideas for Providing Compassion, Comfort and Care* helps those who love someone who has been diagnosed with cancer understand how best to companion their friend or family member during this life-changing journey. This book affirms the needs of the companion and suggests ways to help make the cancer patient's journey easier and brighter.

Author, educator and grief counselor, Wolfelt is a prostate cancer survivor. He serves as director of the Center for Loss and Life Transition in Fort Collins, Colorado. Perhaps best known for his model of "companioning" versus "treating" mourners, Wolfelt is committed to helping people mourn well so they can live well and love well. He is also a respected consultant to hospices and funeral service. Dr. Kirby Duvall is a family practice and occupational medicine physician. For more information, call the Center for Loss at 970-226-6050 or email [drwolfelt@centerforloss.com](mailto:drwolfelt@centerforloss.com).

**The Dodge Company** has announced a new community service project in support of Wreaths Across America, whose mission is to honor our nation's fallen through a series of coordinated wreath-laying ceremonies on a specified Saturday in December at Arlington National Cemetery as well as veterans' cemeteries and other locations in all 50 states and beyond. The Dodge Company is coordinating a trip to Washington, D.C., December 11-14, that will include the Wreaths Across America events at Arlington National Cemetery. The trip will include a tour of significant sites in and around D.C. As this year marks the 150th anniversary of Arlington National Cemetery, the goal is to place 250,000 wreaths on the graves of our nation's fallen heroes. Individuals interested in participating in this year's tour can contact Sally Belanger, community relations liaison, at 207-406-2703 or [sbelanger@dodgeco.com](mailto:sbelanger@dodgeco.com) for more information.

**Homesteaders Life Company** has introduced Security Option Plus, a new product feature that can help reduce the amount and frequency of shortfalls on insurance-funded prearranged funerals. This unique product feature is designed to provide additional protection for Homesteaders' funeral home customers and the families they serve. "Security Option Plus addresses one of funeral home owners' top challenges: shortfalls on prearranged funeral funds at time of need," said Steve Lang, Homesteaders president and CEO. "With Security Option Plus, funeral home owners can more confidently guarantee the coverage of prearranged funeral expenses. It's a smart addition to Homesteaders' comprehensive portfolio of product features for funeral home owners." Available exclusively from Homesteaders, Security Option Plus increases the initial face amount of the insurance policy. Policy growth is applied to the increased face amount, providing further protection for the funeral home and allowing it to continue to offer valuable guaranteed protection to families. Security Option Plus is now available in Alabama, Arizona, Arkansas, Colorado, Iowa, Illinois, Kentucky, Missouri and Wisconsin; additional states will be added in the coming months. Homesteaders has also developed a tool to help funeral home owners project future funeral costs resulting from inflation, which may be useful to firms that wish to charge a separate fee on guaranteed funerals where allowable by law.

The **Fountain National Academy of Professional Embalming Skills** has announced a scholarship program for licensed or qualified embalmers. In August 2012 Vernie R. Fountain, founder of Fountain National Academy, announced at the 2nd Biennial International Embalming and Reconstructive Surgery Conference that FNA was developing a scholarship program specifically for licensed and qualified embalmers. To raise initial funds for the program, Fountain – a licensed auctioneer – conducted a live auction of donated items. He has appointed a panel of embalmers that will evaluate applications and oversee the program. Among other criteria, applicants will submit an essay that explores and defines the values associated with embalming, reconstructive surgery viewing the body, and visitations and/or wakes before final disposition. It should address the value of these services to the funeral home, embalmer, family and friends of the deceased. It should include ideas regarding how funeral service can better promote these values and educate the public, as well as funeral home owners, regarding the value of these services. Each applicant will be given the latitude to be creative and expand on their ideas and concerns for the future. The next auction to be held at the 3rd Biennial Conference July 31 - August 3. Applicants are not restricted to FNA programs or seminars. For more information contact Vernie R. Fountain at [vr@fountain@earthblink.net](mailto:vr@fountain@earthblink.net)

## Give People What They Want

It seems that in the summer there is a spate of gift-giving occasions, between all the birthdays, anniversaries, parties at friends' houses, etc. Some are readily excited to head to the store in search of that carefully selected item, but for others, the search for the right gift for a friend or loved one is more stress inducing than satisfying.

Of course, for those, the gift certificate has been the answer, and even that has been refined thanks to the major credit card companies that offer gift cards that can be redeemed virtually anywhere. So now you don't even need to know if your friend prefers Cracker Barrel or Olive Garden.

No matter how hard we try to stay engaged with the public at large, there is usually a gap between what we think the public wants and what they actually do want. There has always been one approach that helps take the stress out of the process – just ask. I know that might take the element of surprise out of the equation, but it's easier than expecting someone to be on a gift registry for the rest of their lives. (although I do know a number of people who do that – thank you, Amazon.com wish list).

So, with the thought in mind of “just ask them,” each year the National Funeral Directors Association presents its Consumer Survey to find out what the general public is thinking regarding funerals and memorialization. And with this annual survey comes another layer of statistical significance in that we are able to differentiate between real trends and aberrations. Each year, the findings make it clearer what the public is saying about what they know about funeral service and about what they want out of funeral service.

This week, we present some of the findings of the survey (the full survey will be reported in the September issue of *The Director* magazine). One area of interest, where we seem to get the most questions, is cremation.

Another area that surprised me, though I guess it shouldn't, is that when it comes having the body present, respondents remain split. Just under half feel it is important to have the body present at a funeral service and more than half feel it is not important. The importance of having a body present has been decreasing over the past three years.

Generally, these survey results point to areas in which the public is in need of education and guidance in the areas of death, ceremony and memorialization by the experts – funeral directors.

While there is a margin of error in any survey, with three years of remarkably consistent data, we can recognize the trends.

At the end, these types of surveys beg the question: “Are you prepared to give people what they want?” In the meantime, getting out into the community to further the public's education on funerals and memorialization sounds like a solid step one.



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