

**SPECIAL DOUBLE ISSUE**

# Memorial Business Journal

THE WEEKLY RESOURCE FOR PROGRESSIVE FUNERAL  
DIRECTORS, CEMETERIANS AND CREMATIONISTS

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## Now Is Not the Time to Tap the Brakes on Preneed

**WEST DES MOINES, IOWA** – *Editor’s note: “Tapping the brakes” on preneed sales at this time can have ripple effects that could impair long-term success for a funeral home business. In this article, Dean Lambert and Jill Muenich of Homesteaders Life Company provide insights about why a firm should not pause preneed sales during this uncertain time and show data that support why there have been an increase in consumer calls to funeral homes about advance funeral planning.*

### SHOULD FUNERAL HOMES CONTINUE TO REACH OUT TO COMMUNITIES ABOUT PRENEED?

First of all, we recognize that funeral homes’ most



pressing needs/questions right now deal with such other topics as “Do I have enough staff, can I keep them safe, what are the protocols around current at-need situations and others?”

Still, we feel strongly that now is the time to be available for people who want to plan. We also feel strongly that funeral homes have hired agents to do this work and should let them continue to help families.

So, should funeral homes continue to reach out to communities? Absolutely! We keep hearing about how these “new normals” have caused changes to

people's daily lives in response to the pandemic. What funeral directors should be saying right now is that they are uniquely qualified as a resource to people because the very essence of being a funeral professional is helping people cope with their new normal.

Like first responders and healthcare workers, funeral directors are very familiar with working in crisis situations and helping people create order out of chaos and find some calm when there is turbulence. Take stock of the training and resources at hand and communicate that you are available to help families in any way you can. Here's some suggested wording:

Some funeral directors and preneed professionals may feel that this is an inappropriate time to reach out with a prearrangement message. What you have to remember is that lots of folks are stuck at home. They're doing a lot of worrying, thinking and surfing the web for answers to all kinds of questions.

"With all the things we're hearing about a 'new normal,' you may not realize that few other professionals are as accustomed as we are to helping people face 'new normals.' Please reach out to us if you're having difficulties due to stress, if you're a caregiver or even if you're alone and need a friend. If we cannot answer a question, we will do our best to point you in the right direction."

Regarding preneed at this time, think about this: The vast majority of people who prearrange say the

reason they did it when they did is because they attended a friend or family member's funeral. Facing mortality is a key motivator for people to think about the big "what ifs." Our funeral home customers and marketing partners are broadly reporting increases in inquiries about preneed. The media is reporting growing consumer interest in estate planning and life insurance. It's very important to make the fact that you offer advance funeral planning very apparent right now, when consumers are likely thinking about it.

#### **WHAT ARE EFFECTIVE WAYS TO COMMUNICATE, AND WHAT SHOULD THE MESSAGE BE?**

There are many passive and active ways to communicate the funeral professional's role in assisting families during this time – from social media, where people mostly self-engage, to engagement-inducing methods such as direct marketing (email, postal mail, text messages). However, timing, audience relevance and communication channel are all important things to consider to achieve success.

Let's talk about relevance. Some funeral directors and preneed professionals may feel this is an inappropriate time to reach out with a prearrangement message. What you have to remember is that lots of folks are stuck at home. They're doing a lot of worrying, thinking and surfing the web for answers to all kinds of questions. Many are connecting with family members using videoconferencing platforms.

One recommendation we're making to our customers and agents is to reach out to anyone who has expressed an interest in prearranging in the past, using the following approach:

"I am reaching out to you today because of an increase in questions we have been receiving about advance funeral planning. Because you've previously considered prearranging, I want to make sure you know it's now possible to do this from the safety and privacy of your home. We use secure technology that has made prearranging convenient and accessible to more people than ever. You can email or call us any time you are ready, and we can walk you through the process."

It's completely understandable to be wary of ap-

pearing to take advantage in uncertain times, so start by reaching out to families with whom you already have relationships. Here's what funeral professionals might say to individuals who have already prearranged:

"I write you today because of an increase in questions we are receiving about advance funeral planning, both from people like you who have already prearranged and from others who are inspired by this health emergency to think about the 'what ifs.' We want you to know that we are available to assist.

"As someone who has already thought about the 'what ifs' and has their arrangements in place, now is a probably a good time to make sure family members know that you have an advance funeral plan in place. Perhaps you might recommend that others make the same smart decision you did. In fact, more than half of the people who have prearranged with us say they were referred by someone we previously served.

"For those who decide they need to make plans now, we are able to help them from the safety of their home over the phone. We use secure technology that has made prearranging convenient and accessible to more people than ever."

This content may, of course, be adapted to any medium. Make sure you're using social media to let folks know of your capabilities and resources. If you know people in local media (radio, TV, newspaper), give them a call and tell them what you're experiencing as a funeral director and how you're helping families. If nothing else, confirm that folks know that Homeland Security has declared funeral directors as an essential function in communities and what that means to their audience.

#### **WHAT IF A FIRM IS NOT SET UP ELECTRONICALLY?**

Some of the nationally known preneed funding companies have by now implemented compliant, online solutions to allow for distance selling at this time, requiring only an Internet connection and no local system software installed. It's important to let families know via telephone, email, social media and on your website that you can help while they are sheltered in place.

#### **HOW WILL PRENEED BE AFFECTED IN THE SHORT TERM AND LONG TERM? WHAT DOES THE PRENEED DATA TELL US?**

For years, all Homesteaders' policy owner studies have indicated strongly that end-of-life experiences are a trigger for considering or making prearrangements. We are hearing from our funeral home customers and preneed professionals that they are receiving more unprompted preneed inquiries than before our health emergency.

The reasons cited for prearranging are more compelling now than ever: "It fulfills a responsibility," "Relieves a financial burden [from spouse/kids]," "Relieves an emotional burden [from spouse/kids]." So, in the short term, as long as consumers know it is available and easily obtained, preneed will be fine. To be direct: If funeral directors and preneed professionals can accept the fact that people actually do think about "what ifs" during times like these, it then becomes an obligation to reach out and communicate the advance funeral planning value proposition.

In the long term, all folks need to know is this: The preneed funding marketplace generates \$4 billion annually, split about 50-50 between insurance and trust. Based on the most recent consumer studies, only about 25% of likely prearrangers even know it is available. Add to this the fact that a huge number of baby boomers are coming into the average prearrangement age (73-74) and the long-term opportunity to serve millions more consumers is quite favorable.

The current health crisis should be viewed as a practice run for the funeral and preneed professions in terms of what might be viewed as barriers to preneed sales, such as, "I'm too busy with funerals to do preneed" or "I don't have the resources available to market and sell preneed."

The preneed target market is estimated at 70 million (this takes into consideration the living baby boomers and leading-edge Gen-X segments), and we owe it to families to assist them regardless of when a funeral will occur, especially during a time like this. Our stance is that every funeral planning opportunity, whether it presents itself (walk in or log on)

Year	# of Funded Prearrangements Remaining (8% per 1,000 annual reduction)	# of People Served Via Preneed Policies	Future Revenues Present Value
2021	1,818	14.6	\$80,300
2022	1,803	14.4	\$79,200
2023	1,788	11.5	\$63,250
2024	1,773	10.4	\$57,200
2025	1,758	10.2	\$56,100

*Example does not include persistency or other irregular assumptions.*

pletely” to “very” satisfied with their decision; 5% are “fairly well” satisfied. None is “not at all satisfied.” Here’s another data point: Nearly 40% of prearrangers recommend it to someone they know within a month of planning, 14% say they plan to recommend prearranging and 42% say they would consider recommending it.

or comes from a marketing lead, is an “immediate” need. When a consumer raises her hand because someone has died or she wishes to plan in advance, she needs something right now. How foolish is it to prioritize serving one over the other, especially when tools are available to help in both situations?

Assume you have \$10 million in preneed on the books. Your future revenue growth depends on continued preneed sales. Let’s walk through an example: \$10 million in preneed (10-year block) translates to 1,818 funerals (\$5,500 average prearrangement amount). The current death rate is approximately 8 per 1,000 population. Take a look at the following chart to see the five-year effects of not adding to your block of future business:

The chart above assumes no additional prearrangements, which is unlikely since there are always walk-ins. But it illustrates a pretty large hole in a firm’s revenue bucket when the decision is made to pause on actively meeting the needs of likely preneed consumers. Not only is it a missed opportunity for serving a family, it’s a missed opportunity to provide a viable income for a dedicated preneed associate who can be responsible for a compelling revenue stream for future success.

Going back to the data, Homesteader policy owner studies indicate that 94% of prearrangers are “com-

Professionals and marketers in any field would love to have satisfaction and referral numbers that high, along with a population of likely consumers coming into play that’s the size of the baby boomer bubble. It’s game-changing.

But it all comes down to awareness. When people learn about the preneed value proposition, most respond quite positively. When they do plan ahead, they have a positive enough experience that they proactively tell others to do the same. At this time, not enough people are doing it to create awareness on a scale that can effectively reach the large, underserved market, and that needs to change.

Based on data that may explain why preneed professionals and funeral homes are experiencing an increase in interest for preneed and the impact of refraining from answering this demand, it is vital that funeral home owners continue promoting the advance funeral planning value proposition at this time. Consumers are definitely thinking about “what ifs” while they are seeing media reports about this catastrophic health emergency and experiencing coronavirus in their own communities and families. At this time, it’s even more important for funeral professionals to rise and meet the challenge of answering both types of “first calls.”

**MBJ**

## FTC Extends Comment Deadline for Funeral Rule Review to June 15

WASHINGTON, D.C. – The FTC is extending by 60 days the deadline to submit comments as part of the agency’s review of its Funeral Rule. The deadline was originally April 14 and is now June 15.

The FTC announced in February that it would accept comments on a wide range of issues related to the Funeral Rule. In response to requests from potential commenters for an extension due to the

coronavirus pandemic, the FTC will soon publish a notice in the Federal Register announcing the comment deadline extension.

The FTC is soliciting comments about the efficiency, costs, benefits and regulatory impact of the Funeral Rule as part of its systematic review of all current commission regulations/guides.

All interested persons are hereby given notice of the opportunity to submit written data, views and arguments concerning the rule, which defines unfair and deceptive practices in the sale of funeral goods and services and prescribes preventive requirements to protect consumers against these practices.

Write "Funeral Rule Regulatory Review, 16 CFR Part 310, Project No. P034410" on your comment. Your comment, including your name and state of residence, will be placed on the public record of this proceeding, including, to the extent practicable, at [regulations.gov](https://www.ftc.gov/regulations).

Postal mail addressed to the FTC is subject to de-

lay due to heightened security screening. Because of this, the FTC encourages the public to submit comments online. To make sure the FTC considers your online comment, you must file it through [regulations.gov](https://www.ftc.gov/regulations) by following the instructions on the web-based form provided.

If you file your comment via mail, write Funeral Rule Regulatory Review, 16 CFR Part 310, Project No. P034410 on your comment and on the envelope and mail to:

Federal Trade Commission  
Office of the Secretary  
600 Pennsylvania Ave. NW  
Suite CC-5610 (Annex B)  
Washington, DC 20580

Comments can also be delivered directly to the FTC, Office of the Secretary, Constitution Center, 400 Seventh St. SW, Fifth Floor, Suite 5610, Washington, DC 20024. If possible, submit your paper comment to the commission via courier or overnight service.

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## Letter to the Editor

Thank you for the work you do in keeping us informed through the *Memorial Business Journal*. However, I do have a concern I would like to share.

In the article "Avoiding the Pitfalls of Disposition Now, Ceremony Later" (March 26 edition), it is pointed out that, depending on state law, you may be able to have 10 people per room and 10 people at a time during visitations. While this may meet the letter of the law, I believe it completely misses the intent of the law. As funeral directors, we have an obligation to the family, but we also have an obligation to the public health and safety of the community at large. I believe the public safety of the community outweighs the needs of any individual family.

Knowing the coronavirus has spread at funerals in

this country and infected more than 60 people at a funeral in Spain, I could make a strong argument that the funeral homes trying to work around the occupancy limits by rotation or using additional rooms are acting in a grossly negligent manner. I know my opinion will get tremendous pushback, especially from areas that are early in the virus cycle, but I believe it is the right thing to do. My guess is that the regulators in most states would agree with my interpretation of the law and frown on having a large number of people gathering in one building even if they are divided into groups of 10 per room.

*Russ Weeks, President  
Weeks' Funeral Homes  
Seattle, Washington*

## NFDA Issues Recommendations for Safe Funeral Gatherings During Pandemic

*Editor's note: The following is a statement from Bryant Hightower, NFDA president.*

**BROOKFIELD, WISCONSIN** – The importance of having a funeral to honor the deceased and give loved ones an opportunity to celebrate that life and begin to grieve is unquestioned. While NFDA is deeply committed to promoting the value of a funeral, the unprecedented COVID-19 pandemic requires the funeral profession to balance its long-held values with the need to flatten the curve of the pandemic; protect the health of families, attendees, funeral home staff and clergy/celebrants; and reduce the potential for community spread and mass fatalities.

Therefore, the association recommends that funeral homes limit the size of services to no more than 10 of the decedent's next of kin until further notice.

Issuing this recommendation is a serious step, one NFDA leaders never imagined taking. However, in light of the rising rate of infection and increasing deaths, it is a step they felt necessary to prevent community spread of and deaths due to COVID-19.

NFDA recognizes that this limit will be very difficult for families grieving the death of a loved one but asks for their understanding during this challenging time. Funeral directors will continue to do all they can to help families understand the options they have for commemorating the life of a loved one in a manner that is safe for everyone involved.

This guidance is based on "The President's Coronavirus Guidelines for America," developed to slow

the spread of COVID-19. NFDA urges funeral directors to follow these recommendations for the safety of their staff and the families and community they serve. NFDA will continue to monitor the situation and will provide updates as necessary.

### NFDA'S SPECIFIC RECOMMENDATIONS

Unless a state's guidelines are more restrictive, NFDA strongly recommends that, until further notice, funerals be limited to no more than 10 of the decedent's next of kin; this does not include funeral home staff, clergy/celebrant or cemetery staff.

NFDA also recommends that services be held at the gravesite whenever possible; however, the nature of the disposition, such as cremation, may mean a service in the funeral home is more appropriate. Funeral homes should also encourage attendees to follow current social distancing guidelines by setting up seating accordingly.

NFDA encourages funeral homes to discuss federal, state and local mandates and recommendations, as well as guidelines issued by local cemeteries, with families as they are planning services.

To keep families and funeral home staff safe, NFDA has shared recommendations with funeral homes about how technology, such as video conferencing, can be used for making funeral arrangements in lieu of an in-person arrangement conference. Tools such as webcasting or livestreaming can be used to broadcast funeral or memorial services to family and friends unable to attend the service.

**MBJ**

## COVID-19 and Embalming

**BROOKFIELD, WISCONSIN** – In the midst of the COVID-19 pandemic, the mantra among funeral service professionals has been “follow the guidance.” But what happens when guidance from two organizations are diametrically opposed to one another?

As you know, the CDC has issued guidance indicating that embalming confirmed or suspected COVID-19 cases is safe as long as funeral professionals take such precautions as wearing proper PPE and making every possible effort to minimize the splashing and aerosolization of fluids. Recognized embalming experts have offered their suggestions for how this might be accomplished.

This week, however, alternate guidance on embalming came from the World Health Organization (WHO), another recognized entity on the front lines confronting COVID-19 around the globe.

While WHO recommendations align with CDC guidance in important areas – bodies can be buried or cremated, there is no evidence of people becoming infected from exposure to the bodies of people who died of COVID-19 and families should avoid contact (i.e., touching, kissing, etc.) with the body of the decedent – it differs on two key points:

- Embalming is not recommended to avoid excessive manipulation of the body.
- Adults over 60 years and immunosuppressed persons should not directly interact with the body.

NFDA is sharing this information in the interest of full disclosure and out of concern for the safety of funeral service professionals and their client families. NFDA notes that WHO is a global organization, and embalming standards and practices around the world may or may not match the high safety standards to which funeral professionals in the United States adhere.

NFDA is making every effort to clarify with the CDC whether embalming can be done safely and if older or immune-compromised people should perform this essential task.

In a statement, NFDA said it “strongly believes that embalming and viewing the body is an important part of meaningful memorialization. However, we also recognize that the safety of funeral directors and embalmers is paramount.

“We urge you to seriously weigh the risks presented by embalming COVID-19 cases with the steps you have always taken to be safe while caring for the bodies of people who have died of highly infectious diseases,” NFDA stated.

Whether you are comfortable embalming a confirmed or suspected COVID-19 victim is a personal choice; you should use your best professional judgment to determine your comfort level with embalming these individuals. NFDA hopes that funeral home owners will respect the wishes of a funeral professional who is not comfortable embalming a pandemic victim, regardless of the reason.

Should you choose to continue embalming victims of the pandemic, the CDC guidance represents the minimum precautions a funeral professional should take. Use your best professional judgment to determine whether you should take additional precautions beyond what is recommended.

While scientists have learned much about COVID-19 in a relatively short period of time, there are still many unknowns and guidance is evolving based on new data. As we learn of new guidance on embalming COVID-19 pandemic victims, we will share it as quickly as we can.

**MBJ**

# New Federal Paid Sick Leave Act Applies to Most Funeral Homes

By **T. Scott Gilligan**

*NFDA General Counsel*

**BROOKFIELD, WISCONSIN** – On April 1, the Families First Coronavirus Response Act (FFCRA), also known as the Paid Sick Leave Law, took effect. The FFCRA is one of the first of new COVID-19 laws that will have a direct impact on small businesses like funeral homes. The purpose of the FFCRA is to require employers to provide paid leave to employees who cannot work because of COVID-19.

## COVERED BUSINESSES

There are two employment thresholds that determine coverage under FFCRA. First, any business with fewer than 500 employees is subject to the act. Except for large national and regional funeral home chains, most funeral homes have under 500 employees and will be subject to FFCRA.

The second threshold is 50; businesses with fewer than 50 employees may be exempt from a portion of the FFCRA's requirements, as explained below. However, any funeral home with 1 to 500 employees will be subject to some portion of FFCRA.

## TERM OF FFCRA

FFCRA started April 1, 2020, and ends December 31, 2020. It is not retroactive, and employers have no obligation to pay for sick time taken prior to April 1.

## TWO EMPLOYEE ENTITLEMENT PROGRAMS

FFCRA has two primary employee compensation programs: the Paid Leave Entitlement and the Expanded Family and Medical Leave Entitlement. The first covers any employees unable to work or telework for any of the following reasons:

(1) The employee is subject to a federal, state or local quarantine or isolation order related to COVID-19

(2) The employee has been advised by a healthcare provider to self-quarantine related to COVID-19.

(3) The employee is experiencing COVID-19 symptoms and seeking a medical diagnosis.

In the event the employee is unable to work for any of the reasons named above, the employer is required to pay the employee up to two weeks of the employee's regular compensation, with a cap of \$511 daily or an aggregate cap of \$5,110 over the two-week period. So, if a full-time employee is unable to work for up to two weeks because of any of the reasons named above, they would be entitled to their full pay for those two weeks, subject to the dollar caps listed.

If employees work part time, the funeral home should determine the average number of hours they work during a two-week period and pay them at that amount for the time they are unable to work.

Some funeral homes have questioned whether stay-at-home orders issued by state governors constitute a quarantine order that would trigger the 100% paid leave requirement. With all stay-at-home orders that have been issued so far, they would not be deemed a quarantine order for funeral home employees because all those orders have recognized funeral homes as essential businesses and employees as exempt from the stay-at-home mandates.

The paid leave entitlement also covers employees who are unable to work because they are caring for an individual who is subject to a federal, state or local quarantine or isolation order or has been advised by a healthcare provider to self-quarantine related to COVID-19. In that case, the employee caring for an individual would be entitled to two-thirds of his or her compensation for up to two weeks, with a daily cap of \$200 and a total cap of \$2,000. So, if a funeral home employee is taking care of a spouse who has been quarantined, the funeral home would have to pay the employee two-



thirds of his or her regular pay for up to two weeks.

Under the expanded family and medical leave entitlement in FFCRA, a funeral home may be responsible for up to 12 weeks of paid sick leave at two-thirds of the employee's regular compensation – up to a \$200 daily ceiling or a \$12,000 total – if the employee is caring for his or her child whose school or place of care is closed or childcare provider is unavailable for COVID-19-related reasons.

Because of the potential liability under this entitlement, Congress did allow an employer with fewer than 50 employees to be exempt from the paid sick leave due to school or place of care closures or childcare unavailability if paying the entitlement would jeopardize the viability of the small business as a going concern. A small business may claim this exemption if an authorized officer of the business has determined one of the following:

(1) The provision of the paid leave would result in the small business' expenses and financial obligations exceeding available business revenue and cause the small business to cease operating at a minimal capacity.

(2) The absence of the employee requesting the paid sick leave would entail a substantial risk to the financial health or operational capabilities of the small business because of their specialized skills,

knowledge of business or responsibilities

(3) There are not sufficient workers who are able, willing and qualified, and who will be available at the time and place needed, to perform the labor or services provided by the employer or employees requesting the paid sick leave, and these labors or services are needed for the small business to operate at a minimal capacity.

While this article gives an FFCRA overview, funeral homes are encouraged to contact their attorneys or accountants if they have questions regarding FFCRA details. As noted, it is a very complex law with different requirements that come into play.

The U.S. Department of Labor does have an extensive Q&A document available at [dol.gov/agencies/whd/pandemic/ffcra-questions](https://www.dol.gov/agencies/whd/pandemic/ffcra-questions) that a funeral home can review.

**MBJ**

*T. Scott Gilligan is NFDA general counsel. He can be reached at 513-871-6332 or [scott@gilliganlegal.com](mailto:scott@gilliganlegal.com).*

## COVID-19 and Finances: Ensuring That Your Business Survives

**BROOKFIELD, WISCONSIN** – Just days after Congress passed a \$2 trillion coronavirus stimulus deal for business, Tim Bridgers, senior vice president and head of funeral home and cemetery lending for Live Oak Bank, and Jake Johnson, president and CEO of Johnson Consulting Company, joined Jessica Koth, NFDA director of public relations, for a Facebook Live presentation titled “COVID-19 and Finance: Ensuring That Your Business Survives.”

The question all small-business owners have right

now is how their business is going to financially weather this pandemic. It's a difficult, stressful time for a lot of business owners, but Bridgers said that the government has made available some pretty attractive options to help.

One option is an Economic Injury Disaster Loan (to apply and for assistance, visit [sba.gov/disaster](https://www.sba.gov/disaster)). “In terms of the response timing of how long this is going to take, no one really knows because we haven't been through this position before,” Bridgers

said. “Those loans are up to \$2 million, with a 3.75% capped rate for small businesses and 2.75% for non-profits. These are up to 30 years, and the loans need to be repaid. There is no forgivable qualifications inside this opportunity; it is purely a loan.”

However, because of demand, it could be difficult to get access to these funds. “As of right now, if you apply for the disaster loan, it is our understanding that this doesn’t prevent you from looking at another option,” he said. “However, accepting that loan may impact your ability to take advantage of another product, stimulus or resource the government is putting out.”

“I think the problem right now is that all of us are experiencing information overload. If we dig in and put in some more effort, we can keep in some of those initiatives, such as strategic planning. If you feel you’re in this all alone and don’t have help, you need to be thinking about a succession plan.”

Bridgers said a second program, the Paycheck Protection Program, is intended to provide two and a half months of wage expenses and includes owner compensation and commission-based employees. “These funds are capped at 4% regardless of the business type, with six to 12 months of no payments on a 10-year loan,” he said. “Up to 100% of that can be forgiven.”

“Obviously, you can use these funds for payroll,”

said Bridgers. Applicants are getting qualified in terms of how much is based on a business’ average monthly wage expense (multiplied by 2.5). But the money can also be put toward debt obligations on anything incurred before February 15, 2020, as well as employee salaries, mortgage interest, utility costs and rent.

“By paying for those things, you are enabling your cash flow to continue to pay staff – that is the intent of the government, whether you put that money aside and pay staff every two and a half months,” Bridgers said. “At the end of that 10-week period, via the banks that dispersed those loans, if the majority of the staff you employed prior to the loans is there at the end, that is what we believe the government will use to determine your forgiveness.

“Again, you can use the money for sources outside direct payroll, and as long as those things you spend money on allow you to open up income to pay your staff full time or keep them in their current roles (current hours, status), that does qualify you potentially for forgiveness,” he added.

Payroll costs are capped at \$100,000 on an annualized basis for each employee. Due to likely high subscription, it is anticipated that not more than 25% of the forgiven amount may be for non-payroll costs.

Loan payments will be deferred for six months.

Bridgers added that there is another important item every small-business owner with SBA debt needs to know, and that is the government is currently paying six months of your principal and interest debt. “That, in addition to this Paycheck Protection Program, should really help some businesses get through this time,” he said.

Evaluating the current situation, Johnson remarked that a crisis is a terrible thing to waste. “There are things we could be doing, there are things we should have been doing anyway to prepare for these times,” he said.

“One thing [to keep top of mind] is that cash is king.”

How much cash do you put aside and how you do that through budgeting, capital reviews, [etc]. If you haven't done this and you don't see this as a call to action, I don't know what is. It is very important to go through and consider your budget and recalculate that budget based on these new conditions we're in that we'd like to hope are temporary. But we don't want to keep our head in the sand, nor do we want to make decisions that are emotional and fear driven, not based on facts or data."

What can owners and managers do now? Certainly, the big buzz focuses on what a firm's new revenues are going to look like and what should be expected in the cash flow. Johnson recommended doing a sales contract analysis. "Doing [this] and then recalculating based on the individual average sales is the absolute exact way to do this and the only way you should be doing this if you're trying to make hard decisions within your organization," he said. "This will go in the form of working capital needs and what those needs are – the need-to-haves or the nice-to-haves – in your organization."

In his own funeral business, Johnson shared, he has no intention of not doing things. He may delay some things, he said, but still has a business to run, and assuming COVID-19 won't be here forever, he wants to be prepared. "If we handle this right, we will come out of this better and stronger and as better operators," stated Johnson. "It will force us to do things as an organization that we probably needed to do in the first place. Let's have those things on the table first and do that with educated decisions."

Once a business has a budget and sales analysis, ownership can look at things on the balance sheet that may be affecting cash flow. How is the loan that you have? Maybe it was time to refinance your loan anyway. "There are things that can free up cash flow that should be addressed and reviewed first, before you start cutting people or cutting marketing," he said. "You need to look within; look at yourself first. I think if you do, we are going to come out stronger because it [will] force us to do things that we probably needed to do in our organizations anyway, [and those things] will probably remain when we come out of this, and we'll be better for it."

Johnson related that the pandemic is really not having a big impact on the acquisition market. "We have transactions in the process of closing and we have funeral home listings where the buyers who were interested are still interested," he said. "We're all curious about what the future holds, but it has not slowed things down."

He noted that there has already been some interest in funeral service based on the security of it, as opposed to an investor who was looking at commercial buildings or restaurants or so many of the other hard-hit businesses. "Their job is to generate return, which they can't get at a bank right now," Johnson said. "But if you look into funeral service, obviously we have been affected, but not at the level of other business segments. I think investors remain as interested or are more so, although they want to be careful about their money. It seems to me to be business as usual at the moment."

As for succession planning, Johnson said owners should always be working on that. Times like this allow business owners and managers to see the weak spots and what they should be working on.

"I think the problem right now is that all of us are experiencing information overload," he said. "If we dig in and put in some more effort, we can keep some of those initiatives in, like strategic planning. If you feel you are in this all alone and don't have help, you need to be thinking about a succession plan."

#### **BRIDGERS' TOP THREE TAKEAWAYS FOR FUNERAL HOME OWNERS**

1) *Ensure that your firm has a cohesive team.* "This will be a time during which the continuity among your staff will be tested," said Bridgers. How well do you instill confidence in your team? How well you are communicating now?

"This is an event we can't control," he continued. "But it is an opportunity for you to identify some of the weak spots in your communication efforts. If you can communicate well during a time like this, you'll communicate very well when things get back to normal. Let this be time to build strengths on your team and

show the team you can still operate and communicate, stay in touch with them.”

2) *Now is a good time to nurture existing customers.* “We’re always trying to grow our business and concentrating on getting that next customer,” he said. “Whether you’re in the funeral or restaurant business, whether it’s consulting or banking, we’re all trying to grow. This is a time to slow down, pause and reflect on your customers. Reflect on the families you’ve served. Think about aftercare; maybe this is a time to really focus on your aftercare program. Build that value and I think that value will come back full circle.”

3) *In times like this, one’s habits get tested.* He suggested trying to curb spending habits and using this as a time to really evaluate what’s necessary and what’s not. “You might find down the road that some of these expenses are not necessary when things are normal. I think we get so comfortable and relaxed, but sometimes we really can do without certain things.”

#### **JOHNSON’S TOP THREE TAKEAWAYS FOR FUNERAL HOME OWNERS**

1) *Make informed decisions, not emotional decisions.*

2) *Seek out help from your association and the professionals out there.* There are specialists, and you may need them now more than ever before.

3) *Cash is king.* Your organization ought to have two to three months’ worth of cash already. Framing this as good for the company resonates. “Figure out what your fixed expenses are, what you’ve got, divide by 12 and take that out two or three months. Or perhaps you need to have six months’ worth of cash available. The fact is, for the betterment of the company, you should be setting aside that cash; you’ll be feeling a lot better about yourself in the future,” he said.

Johnson also reiterated that a crisis is a terrible thing to waste. “These are the times when you really can look at things you should have done and the things you have been thinking about,” he said. “The biggest thing would be that if any funeral business owner comes out of this and didn’t learn anything, [it was a missed opportunity.] There are opportunities always being made available out of things like this. If we take advantage of that, we will be a stronger organization in the future.”

**MBJ**

## **Coronavirus and the Six Needs of Mourning**

**By Alan D. Wolfelt, Ph.D.**

**FORT COLLINS, COLORADO** – Alongside the physical pandemic, COVID-19 is also causing a pandemic of grief. Grief is what we’re all feeling right now, and it’s important to recognize that.

Grief is everything we think and feel inside of us whenever any of our attachments are threatened, harmed or severed. We experience shock and disbelief. We are anxious, which is a form of fear. We become sad and possibly lonely. We get angry. We feel guilty or are full of regret. The sum total of all these and any other thoughts and feelings we are experiencing as a result of the pandemic is our grief.

And it’s no wonder. The virus is threatening every single person on earth with myriad losses of every kind – from separation from loved ones to financial endangerment to canceled once-in-a-lifetime events and many, many others.

Name something you care about or that gives your life meaning. In all likelihood, this attachment is now negatively affected or threatened in some way by the coronavirus.

And then, of course, there is worry. What will happen next? Will we get sick? Will people we care about get sick? Will people we love die?

Our anxiety about future unknowns is also part of

our grief. In fact, it's called "anticipatory grief" because our minds and hearts are naturally trying to anticipate and prepare for what's to come.

Grief is normal and necessary because it's part of our love, and I'm sure you would agree that love is our most precious asset. It's also essential to recognize that we can and should work with our grief. While it lives inside us, it's passive and inert. But when we find ways to express it outside of ourselves, it changes. It becomes active. We feel better, and our experience of life is enriched.

The process of expressing grief is called mourning. While each of us grieves and mourns in unique ways, we share six basic mourning needs. It's my hope that we can focus on understanding and intentionally working on these needs during this time.

#### **NEED 1: ACKNOWLEDGE THE REALITY OF THE PANDEMIC AND YOUR GRIEF**

First, ensure that you're accurately informed about COVID-19 and measures you should be taking to keep yourself and others as safe as possible. There's a lot of misinformation out there, so limit news to factual sources. Second, acknowledge the reality of your pandemic grief. As I said, everything you care about may be under threat right now, and grief is your normal and natural response to this threat. You can turn this static grief into active mourning by regularly talking to others about your thoughts and feelings and sharing your fears. The more you communicate openly and honestly, the better you'll feel.

#### **NEED 2: HONOR ALL YOUR FEELINGS**

It's common to experience a wide range of emotions about this unprecedented global threat, including shock, disbelief, anxiety, sadness, loneliness, anger, guilt and regret. Whatever you're feeling, you need to know that it's normal. I understand that most of these feelings are unpleasant and uncomfortable, but if you spend time each day being aware of them, naming them and expressing them outside of yourself in some way, they will soften. Talk about them with others or write about them in a journal or on social media. You'll find that fully and honestly expressing all of your

feelings will provide you with instant comfort and relief.

#### **NEED 3: PRACTICE GRATITUDE FOR THE GOOD IN YOUR LIFE**

Now is an essential time to be mindful of the good in your life. Spend at least a few minutes each day calling to mind the people, experiences and things that have been and are the most precious to you and then find ways to express those memories and awarenesses. For example, while you're sheltering in place, you might write one personalized thank-you note each day to someone who has meant a lot to you. Tell them about moments and memories that have been particularly meaningful in your life. Starting a gratitude journal is another excellent option. Having gratitude for what was and what is will help you foster hope for what will be.

#### **NEED 4: BE KIND TO YOURSELF**

Treat yourself with patience and compassion. Your pandemic grief needs deserve tender, loving care. Every morning, make a commitment to take care of yourself physically, cognitively, emotionally, socially and spiritually in at least some small way each day: a 10-minute walk, a crossword puzzle, brief Facetime with a friend, a board game or online game with a loved one and a five-minute prayer or meditation session. All five of these aspects of yourself are crucial to give attention to. If you neglect one or more, you'll find yourself getting out of balance and your pandemic grief and health worsening.

#### **NEED 5: SEARCH FOR MEANING**

Loss and grief always spur us to search for meaning. It's natural to wonder why all of this is happening. We're in what's called "liminal space" right now, which means we're suspended in this long, weird pause. There was our life before the pandemic, and in the future will be our (unknown) life after the pandemic, but right now, there is just this period of transition. It's the time betwixt and between, and it's uncomfortable. Yet it's often this enforced discomfort that ultimately transforms us. In liminal times, it's normal to search for spiritual answers and try to find steady ground. To meet this mourning need, work on mindfulness. Be present in this day and this moment. Devote some time each day

to caring for your spirit. Whatever helps you feel joy, meaning and purpose, do that.

**NEED 6. REACH OUT TO OTHERS TO GIVE AND ACCEPT SUPPORT**

Even during periods of isolation, human beings need personal contact. When we are grieving, we also need emotional support. Thus, I encourage you to use this difficult time to build relationships. Talk openly and honestly with the people in your home and be as empathetic as you can. To communicate with others outside your home, video calls are probably the best substitute for face-to-face conversations. Voice calls come second. After that, emails, texting and social media work, too. And don't forget the power of the handwritten letter. The point is to stay connected as much as possible *and* be open and honest in those communications about whatever you're feeling or struggling with at the moment. Your candor will encourage others to be honest as well, creating the opportunity for mutual support and kindness.

This pandemic will change the world; it will also change you. The good news is that if you work on these six needs of mourning in the coming weeks, you will emerge from this liminal time a different

person. Your grief work will cause you to evolve in ways that will make the rest of your life more meaningful. Through mourning, you have the opportunity to get to know yourself better. You may have time to develop better self-care habits and the chance to solidify or improve relationships, and you may be able to gain more clarity about what really matters in your life (and let go of some of the things that don't).

Grief is always a transformative experience, but this global grief may unify us like never before. Imagine what we could do together if each of us has used this liminal time to improve self-awareness, foster mindfulness, build relationships, soften fear and take care of ourselves and each other. I have great hope for our shared future. Please join me in mourning well so we can live better, love better and change the world for the better.

**MBJ**

*Alan D. Wolfelt – author, educator and grief counselor – serves as director of the Center for Loss and Life Transition and is on the faculty of the University of Colorado Medical School's Department of Family Medicine. Visit [centerforloss.com](http://centerforloss.com) to learn more about grief and loss and to order any of Wolfelt's numerous books on grief.*

## Small-Business Interruption Loans Under CARES Act

*Editor's note: This article was prepared by SESCO Management Consultants, an NFDA Endorsed Provider for human resources.*

**BRISTOL, TENNESSEE** – Per the Small Business Interruption Loans under the Coronavirus Aid, Relief and Economic Security Act (CARES), the federal government will be allocating \$349 billion to the Small Business Administration (SBA) to guarantee loans to small businesses.

They are referred to as “7(a) loans” since they're authorized by that section of SBA governing laws.

### WHO CAN APPLY?

Any business with 500 or fewer employees can apply. The business does not have to be shut down completely or partially. Any business that applies is presumed to need the loan and will get it. The only underwriting standard is that the company had been in business on February 15, 2020, and had employees for whom it paid salaries and payroll taxes.

Self-employed and independent contractors also are eligible for these loans.

These are non-recourse loans, meaning there are

no personal guarantees or liens on practice assets.

#### **WHAT IS THE MAXIMUM LOAN AMOUNT?**

The maximum loan you can receive will equal 2.5 times your average “payroll costs” during the previous 12-month period prior to the loan being taken. (In the unlikely event that you took a separate SBA “disaster loan” on or after January 31, 2020, then your 7(a) loan amount can be increased to include a refinancing of this disaster loan.)

“Payroll costs” are broadly defined and include:

- Employee salaries, wages, commissions, etc., up to \$100,000 per year (\$8,333.33 per month)
- Payment for vacation and parental, family, medical or sick leave
- Severance payments
- Group health insurance
- Retirement plan contributions
- State/local taxes assessed on such compensation.

Payroll costs do not include:

- Compensation at an annual rate over \$100,000/year (\$8,333.33 per month)
- Federal tax withholdings
- Compensation for non-U.S. residents
- Sick leave and family leave provided by the new Families First Coronavirus Response Act, for which there are already tax credits.

#### **HOW CAN I APPLY?**

The SBA is guaranteeing these loans, and businesses must apply through banks and credit unions. Approximately 1,800 lenders are already approved to issue 7(a) loans. The bank at which you’ve set up your business account will be a great place to start.

Since the maximum loan amount will equal 2.5 times average monthly payroll costs during the 12-month period preceding the loan, you will need to submit an application that includes a sizable amount of documentation, including:

- Employee wages for the last 12 months; contact your payroll provider for the report

- This report must also show paid time off, vacation, sick pay, family medical pay, etc. All of this is eligible to be included. The more you can show the better, as this will increase the loan amount.

- Withholding for state and local taxes on employee compensation
- 1099s paid to independent contractors
- Documentation showing how much you, the employer, paid in employee group health insurance premiums for the past 12 months. Your insurance company should be able to provide this.
- Documentation showing the amount of retirement plan funding the employer made for employees over the past 12 months (profit sharing 401(k) plans, cash balance plans, SIMPLE and SEP IRAs). If your 2019 plan administration has been completed, you should use this as the basis for these figures. (Employees’ own 401(k) salary deferrals won’t count for these purposes.)

Borrowers also need to make a “good faith certification” that the uncertainty of the current environment makes the loan request necessary; that you intend to use the funds to retain workers and maintain payroll or make mortgage, lease and utility payments; and that you haven’t applied for another 7(a) loan.

Note that you are not required to retain employees to get the loan. If you have laid off or furloughed staff so they can collect unemployment, you can still get the 7(a) loan, but as we will see below, the amount of loan forgiveness will be reduced to the extent that staff is laid off or their pay is dramatically reduced.

There will be no fee to obtain the loan – another example of how the government is doing what it can to get money circulating in the economy – and you are not required to look elsewhere as a primary source for the money you need.

#### **HOW LONG WILL IT TAKE TO GET THE MONEY?**

U.S. Treasury Secretary Steven Mnuchin has indicated that he expects ready disbursement of the loans by April 3, as the Treasury Department is

fast-tracking this much needed assistance to the nation's small businesses.

#### **WHAT CAN THE LOAN PROCEEDS BE USED FOR?**

Loan proceeds can be used for more operating expenses than the expenses used to calculate the amount of the loan, including:

- Payroll costs (see definition above)
- Interest (not principal) payments on mortgages
- Rent
- Utilities
- Interest (not principal) on debts incurred before February 15, 2020.

#### **HOW LONG CAN REPAYMENT BE DEFERRED?**

Borrowers can completely defer repayment of principal and interest for at least six months but not more than one year. The particular deferment period will be up to the discretion of the bank issuing the loan.

#### **WHAT PORTIONS OF THE LOAN WILL BE FORGIVEN?**

The amount of loan forgiveness will equal the sum of the employer's:

- Payroll costs (as broadly defined above)
- Interest (not principal) on any business debts incurred prior to February 15, 2020
- Rent
- Utilities, including electricity, gas, water, transportation, telephone and internet access.

#### **WHICH ARE INCURRED DURING THE EIGHT-WEEK PERIOD THAT BEGINS ON THE 7(A) LOAN ORIGINATION DATE?**

The loan forgiveness concept encourages employers to keep workers employed. The amount of loan forgiveness will be reduced proportionately by the reduction in average number of full-time-equivalent employees during the "covered period," meaning the eight-week period beginning on the origination of the loan, compared to the average number of full-time-equivalent employees per month from February 15, 2019-June 30, 2019 or the average number of full-time-equivalent employees per month employed from January 1,

2020-February 29, 2020. The borrower may elect the comparison period. So, if you employed 15 people in 2019 and 10 now, the forgiveness will be reduced by one-third. It will be further reduced to the extent that employees are being retained but are having to take pay cuts of more than 25%.

The CARES Act encourages employers to rehire workers and/or restore the pay of employees who were kept but took big pay cuts. If, by June 30, 2020, you rehire laid-off employees and/or restore the salaries of employees who took pay cuts, then your loan forgiveness will not be reduced.

Note that a large pay cut to a high-paid employee won't proportionately reduce your loan forgiveness. Say you have a high-paid associate who is not working or working in a reduced capacity; you could reduce their pay to \$8,333.33 per month. That will be fully covered by loan forgiveness, and you will not have your loan forgiveness proportionately reduced. On the other hand, if someone earning less than \$100,000 a year suffers a greater than 25% pay cut, say 30%, then your loan forgiveness will be reduced by the 5% excess amount.

#### **IS THERE TAX RELIEF FOR EMPLOYERS WHO RETAIN EMPLOYEES?**

In certain circumstances, the CARES Act provides a payroll tax credit for 50% of wages paid by employers to employees, up to \$10,000 per employee.

#### **IS IT PREFERABLE TO LAY OFF/FURLOUGH STAFF SO THEY CAN CLAIM UNEMPLOYMENT OR KEEP THEM ON THE PAYROLL AND GET A 7(A) LOAN?**

There are two viable approaches you can take, the first more conservative and less disruptive and the second more aggressive but probably better for most.

#### **APPROACH 1**

If you haven't already let your staff go and think doing so will be difficult in terms of employee morale, then consider taking the 7(a) loan at the beginning of the loan application process, as early as April 3. The benefit of this loan is a tax-free gift, via loan forgiveness, to pay eight weeks of your payroll costs, rent, interest on your debt service and utility bills.



Allocated to this program is \$349 billion, and it's conceivable that this money will be depleted before the last day these loans are authorized to be made. If that happens, Congress will likely authorize another round of funding, but that is never guaranteed.

#### APPROACH 2

For many employers, the best way to handle this will be a two-part approach that utilizes both the unemployment benefits and 7(a) loans. This is more disruptive to an employer's operations as it requires furloughing or laying off employees, but if you've already done this, then it's a non-issue.

- If your operations are shut down or mostly shut down, furloughing your staff will allow them to apply for unemployment benefits. Thanks to the CARES Act, they will get traditional unemployment benefits plus an additional \$600 per week from federal pandemic unemployment assistance. This will replace all or most of their normal pay and in some cases give them a raise.
- When you are ready to reopen your operations,

rehire your staff then and obtain the 7(a) loan then. If you are able to resume operations by the June 30 deadline – or better yet, a couple weeks before that in order to give yourself a cushion – you can apply for a loan and use the proceeds to pay your initial overhead expenses while the normal operations resume. You should get the benefit of loan forgiveness for the eight weeks following the date you take your loan (into July and August). And, so long as the employees are rehired by June 30, the loan forgiveness will not be reduced. In this way, you are taking advantage of unemployment insurance to cover employee wages during the shutdown period and also getting the tax benefits of the 7(a) loan once you're able to resume operations.

**MBJ**

*SESCO Management Consultants will continue to monitor and report on developments with respect to the COVID-19 pandemic and post updates in the firm's COVID-19 Resource Center as additional information becomes available.*

## Funeral Service Foundation Launches COVID-19 Crisis Response Fund

**BROOKFIELD, WISCONSIN** – The Funeral Service Foundation announced the launch of its COVID-19 Crisis Response Fund, which will help funeral service professionals and organizations throughout the country who are disproportionately impacted by the COVID-19 pandemic. Gifts at every level can be made at [FuneralServiceFoundation.org](https://www.funeralservicefoundation.org).

The fund has two pillars of support: emergency assistance and grief support. Designed to be flexible, the fund will provide grants for immediate needs within funeral service, including emergency response to significant loss of life, grants to organizations providing services and resources to families with unresolved and complicated grief due to loss during this crisis, and grants for other important needs as funeral service continues to serve families.

“The Foundation Board of Trustees launched this fund with the understanding that funeral service is already responding to the crisis in a big way and will need tremendous support to continue to do so effectively,” said Foundation Chair Anthony Guerra of Guerra & Gutierrez Mortuaries in Los Angeles. “We all may feel a little helpless as we navigate our way forward in the wake of this pandemic. A donation to this fund will go directly to help funeral service and will make a true difference in the lives of those we are called to serve. It feels great to be able to do something concrete to lift up our profession.”

“Matthews is proud to do anything it can to support the funeral service profession during this unprecedented time,” commented Steve Gackenbach,

group president of memorialization at Matthews International and a Foundation trustee. "Our donation helps ensure that funeral service professionals have the resources and support they need to assist families that can't say goodbye in ways they wish they could, which may result in unresolved and complicated grief."

The Funeral Service Foundation is counting on the funeral service community to respond generously with aid at this unprecedented time of need and uncertainty. One-time or monthly gifts to the Funeral Service Foundation's COVID-19 Crisis

Response Fund can be made online at [FuneralServiceFoundation.org](https://www.funeralservicefoundation.org).

Interested supporters can send checks made payable to the Funeral Service Foundation COVID-19 Crisis Response Fund to Funeral Service Foundation, 13625 Bishop's Dr., Brookfield, WI 53005 or call 877-402-5900 to give by phone.

**MBJ**

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## NFDA Reschedules Embalming and Restorative Art Seminar

**BROOKFIELD, WISCONSIN** – September 17-18 is the new date for the NFDA Embalming & Restorative Art Seminar at Pittsburgh Institute of Mortuary Science. The event, originally set for May 14-15, was rescheduled due to the COVID-19 public health crisis and under advisement of current guidance from the White House and CDC regarding public gatherings.

Currently registered attendees have two options:

- Use registration for rescheduled September event.
- Receive a refund.

Contact your NFDA member services representa-

tive to make your selection; call 800-228-6332 or email [nfda@nfda.org](mailto:nfda@nfda.org).

Note that it is the responsibility of all registrants who booked hotel rooms to cancel them. NFDA will not be responsible for any hotel charges if attendees who booked directly do not cancel.

The health and safety of all meeting attendees is first and foremost in the mind of NFDA leadership and staff during this difficult time. Feel free to contact your member services representative with any questions.

**MBJ**

## The Notebook

The 16th **FIAT-IFTA CONVENTION**, which was scheduled for June 22-24 in Yokohama, Japan, has been postponed for one year. Exact dates will be announced as soon as they are available. “The world is facing an unprecedented situation,” the FIAT-IFTA board said in a statement. “In many countries, the governments are taking measures to control the health and well-being of the population. As a responsible organization, FIAT-IFTA is forced to take the necessary actions.”

**WENDY RUSSELL WIENER**, a deathcare regulatory attorney with more than 27 years of industry experience, has formed her own boutique law firm, WRW Legal. Focusing primarily on the deathcare profession, WRW Legal offers counsel in Florida and consulting services nationwide. Based in Tallahassee, WRW serves all members of the deathcare industry, including funeral homes, cemeteries, crematories, financial institutions, insurance companies, state or industry associations and others. Among its services, the firm assists with licensure; prepares forms, policies and procedures; reviews firms’ operations to ensure compliance and serves as liaison between clients and regulators. Wiener brings with her associate Lauren R. Pettine, as well as her longtime paralegal, Kellie Hoover, who has worked with Wiener for more than 16 years. In total, WRW Legal has more than 40 years of deathcare law experience. The firm officially opened for business in January. [wrwlegal.com](http://wrwlegal.com).

Yvonne Slonaker has joined **THE TRIBUTE COMPANIES** team as director of business development. For more than 24 years, Slonaker has served her community as a licensed funeral director. In her position, she will be developing additional markets for the company’s precast and design divisions and serving the Eastern and Southern parts of the United States, as well as expanding to international markets. Slonaker is a certified celebrant, crematory operator and arranger, and presents to local organizations within her community and regionally to educate about the deathcare profession. [tributeinc.com](http://tributeinc.com)

**CONNECTICUT LIFE TRIBUTES: BAILEY FAMILY FUNERAL AND CREMATION SERVICES** is making available personal protective equipment (PPE) for local colleagues in funeral service who find themselves in short supply. “I did some math based upon the predictions of what is being forecast that we will see with infections and death rates. I think our firms are on solid ground with our PPE on hand,” said Matt Bailey, president. “While we don’t have a massive surplus, I think we have more than enough face masks, face shields, Tyvek hoods and the like to carry our team through until the nation figures out the supply chain issues, which I hope will be at least by mid-summer to early fall.”

Bailey looked at the national shortage of items such as sanitizers, gloves, and toilet paper and felt as though the current panic being seen is a dangerous mindset. Given the firms’ strong supply of PPE, he decided to offer local firms who may not be prepared and find themselves unable to secure products in the current environment bundles to help them get through the early days of the health crisis. Connecticut funeral homes who are in need of supplies are encouraged to contact him at: [matt@CTLifeTributes.com](mailto:matt@CTLifeTributes.com).

Bailey hopes that this experience will be a learning opportunity for the funeral service profession moving forward. “Hopefully, as profession, we start to think about these types of scenarios in general and work to ensure that they have everything we need to respond to a variety of challenging situations.” Bailey hopes that his colleagues will come together to support each other in the days ahead, “We’re all in this together. Our firms are fortunate enough to be able to help our colleagues out so we felt an obligation to do so.”

# From the Editor's Desk...

## Gone Phishing

Consumer complaints to the FTC related to the coronavirus have surged in recent weeks. Since the beginning of the year, the FTC has received more than 7,800 coronavirus-related reports from consumers.

The top categories of coronavirus-related fraud complaints include travel- and vacation-related reports about cancellations and refunds, reports about problems with online shopping and – wait for it – mobile texting scams and government or business impostor scams. In fraud complaints that mentioned the coronavirus, consumers reported losing a total of \$4.77 million, with a reported median loss of \$598.

It's often said about the human spirit that people are at their best when circumstances are at their worst, and we've certainly seen that over the past weeks. Unfortunately, there are also those who take the low road and instead are at their worst when things are bad.

One scam bought to our attention by Teresa Gyulafia, Batesville director of strategic communications, involved a female who called a funeral home and stated that "Batesville" was offering a "family program." The caller said that if the person gave her a credit card number, they could get special pricing. "The funeral home manager was suspicious and asked for a callback number," said Gyulafia. "The number he was given belongs to a shopping center in California."

I routinely get scam calls to my landline informing me that a warrant has been issued against me for fraudulent use of my Social Security number, and yeah, those are easy to spot. But the reason why even some of the most ridiculous scams occasionally work is because they prey on victims who want to believe. And sadly, that has been happening far too frequently as people have been quarantined at home.

As I was writing this column, a phishing email turned up in my inbox from Microsoft, telling me that Office 365 had halted delivery of six new emails to my inbox. "You can review these here and choose what happens to them." Of course that is fraudulent since Microsoft does not include specific information in its alerts. According to Brad Roark, NFDA IT administrator, phishers know that a lot of people are working from home now and are counting on home PCs having less security than businesses, so they can take advantage of them more easily.

The FTC urges those who have encountered any type of fraud, including fraud related to the ongoing coronavirus crisis, to report it via [ftc.gov/complaint](https://www.ftc.gov/complaint).

NFDA is continually updating the [COVID-19 section of its website](#), including frequently asked questions, webinars specific to the virus and a host of other resources. Check the site often for the latest information to stay informed and safe.

 **EDWARD J. DEFORT**  
**EDITOR**

## Memorial Business Journal

13625 Bishop's Dr.  
Brookfield, WI 53005-6607  
800-228-6332 or 609-815-8145  
[www.nfda.org](http://www.nfda.org)

### EDITOR

Edward J. Defort  
([edefort@nfda.org](mailto:edefort@nfda.org))

### MANAGING EDITOR

Dawn M. Behr  
([dbehr@nfda.org](mailto:dbehr@nfda.org))

### GRAPHICS

Brooke Krishok  
([bkrishok@nfda.org](mailto:bkrishok@nfda.org))

*Memorial Business Journal* is a weekly publication of the National Funeral Directors Association. The mission of this publication is to provide objective, comprehensive news and analysis to all providers and suppliers of goods and services to the deathcare profession.

### SUBSCRIPTION RATES:

The *Memorial Business Journal* is a benefit for NFDA members. Non-members rates are \$199 for one year (52 issues) \$349 for two years (104 issues)

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