

Memorial Business Journal

THE WEEKLY RESOURCE FOR PROGRESSIVE FUNERAL DIRECTORS, CEMETERIANS AND CREMATIONISTS

NFDA

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NFDA Calls Up First Volunteers for COVID-19 Funeral Home Relief Efforts

BROOKFIELD, WISCONSIN – NFDA has called up its first volunteers to lend on-the-ground assistance in some areas hardest hit by the pandemic.

On March 27, NFDA sent out a first call to both members and nonmembers asking for volunteers to help funeral homes in “hot spots” as well as help government agencies.

At press time, almost 700 members of the funeral profession – from licensed directors to students and apprentices – have expressed willingness to help their colleagues in need, and volunteers are coming from as far as Sweden, Canada and Australia.



NFDA has called up the following:

- On April 8, the names of eight licensed funeral directors from the state of New York were provided to the New York State Funeral Directors Association (NYSFDA), which is managing requests for assistance from firms in the New York City area.
- On April 9, the names of 115 students and apprentices were sent to the New York City Office of Emergency Management to help hospitals ensure that decedents in their custody are treated respectfully until funeral homes conduct transfers.
- On April 10, the names of 23 volunteers – 16

licensed directors from New Jersey and seven students and apprentices – were forwarded to the New Jersey State Funeral Directors Association, which is managing requests for assistance from funeral homes.

- On April 10, NFDA sent the names of 15 volunteers from the state of Michigan to the Michigan Funeral Directors Association, which is managing requests for help from funeral homes.

- Last week, New York Gov. Andrew Cuomo granted temporary license reciprocity to out-of-state funeral directors, paving the way for NFDA to send the names of 100 additional volunteers to NYSFDA in the coming days.

- On April 11, the names of an additional 113 funeral directors were sent to NYSFDA to help funeral homes. Jet Blue is also providing free flights to NFDA members traveling to New York.

The total number of volunteers sent off with these groups as of April 13 was 274.

NFDA continues to work with the National Governors Association on a comprehensive solution to license reciprocity, which will enable it to quickly respond to requests for assistance from state funeral associations in the days and weeks to come.

The Funeral Service Foundation's COVID-19 Crisis Response Fund is reimbursing expenses incurred during the volunteers' service (e.g., transportation, lodging and meals) that are not covered by any other funder or agency.

The fund has two pillars of support: emergency assistance and grief. Designed to be flexible, it 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.

“Those who care for the dead in hot spots – funeral homes, cemeteries and crematories – have been stretched to their limits,” said NFDA President Bryant Hightower. “They are facing an unprecedented situation – caring for the many people who are dying due to coronavirus in addition to all of the deaths from other causes. I am grateful to the funeral professionals who are able to leave their funeral homes to help colleagues in need. If you are like me and unable to serve as a volunteer, I ask you to join me in keeping our volunteers in your thoughts and prayers.

“Regardless of whether you've cared for victims of the pandemic, we are all facing challenges now,” Hightower continued. “From limiting attendance at funeral services to taking extra precautions to ensure that we're keeping families, our staff and our communities safe – we've all had to make significant adjustments in a very short period of time. As someone in the trenches with you, I am very appreciative of all your efforts during this difficult time.”

MBJ

How You Can Help

NFDA continues to add names to its volunteer roster in anticipation of other potential emerging hot spots. Funeral service professionals willing to volunteer should fill out the form at nfda.org/covid-19/help-needed, which asks potential

volunteers to be as specific as possible with the kind(s) of assistance and expertise they can offer. (Professionals who have already submitted their name do not need to provide their information again.) Questions about volunteering

can be sent to nfda@nfda.org.

Visit funeralservicefoundation.org for more information about or to make a contribution to the Funeral Service Foundation's COVID-19 Crisis Response Fund.

Exploring the Natural Complications of the “WHYS” of Funerals During the Pandemic

By Alan D. Wolfelt, Ph.D.

FORT COLLINS, COLORADO

When families find that words are inadequate, I often recommend they have a ceremony. But as you well know, now is a challenging time to fully make use of ceremonies to help grieving families.

The novel coronavirus has brought almost the entire world to a standstill, except for essential workers, which, as you well know, includes your profession. Funeral homes and other deathcare organizations and suppliers are needed now more than ever. Tragically, not only are more people dying, leaving more dismayed at-need families in need of especially compassionate and capable care, but humankind is suffering from a pandemic of grief.

At this critical moment, you occupy a critical role. We need you to lead. You have the opportunity to use this pivotal time to educate and inspire families and communities about why excellent deathcare and meaningful funerals are so necessary when someone loved dies. Yet at the same time, given current restrictions, you must also be creative and persistent about finding new ways of doing funerals. It's a challenge, but it's one I believe you can meet.

THE “WHYS” OF THE FUNERAL

As you know, we have funerals for many essential reasons. For thousands of years, in addition to offering a way to respectfully dispose of the body of someone we love, they have been a means of expressing our beliefs, thoughts and feelings about life and death.



The triangle graphic (left) captures the purposes of the funeral ceremony. It puts the simplest and most fundamental reasons on the bottom and works its way up to more esoteric yet significant reasons. Let's review each “WHY” and then consider how COVID-19 is interfering and what you can do about it.

REALITY

It's hard to truly accept the finality of death, but the funeral helps us begin to do so. At first, we accept it with our heads, and only over time do

we come to accept it with our hearts.

Unfortunately, the pandemic is wreaking havoc with this “WHY.” Many can't visit family members who are dying [of COVID-10 or any cause] in the hospital, distant family members can't travel to be near, and spending time with the body has become more complicated. It's much harder to acknowledge the reality of the death when you never see the person who died.

You can help families with this “WHY” by encouraging them to view the body if at all possible, even if only a few people can be in the room at a time. Televiewings are another option. And while it's not typically done in recent times, this is a circumstance in which it is appropriate to take photos of the body to share with family members, if they request them or respond that photos would be helpful to them. And finally, holding an immediate service, even if it must be held online, will also help families with this “WHY.”

RECALL

Funerals help us begin to convert our relationship

with the person who died from one of presence to one of memory. When we come together to share our memories, we learn things we didn't know and see how the person's life touched others.

Families aren't able to get together right now, however, so ensuring that they have other means of gathering and sharing memories is something directors can do to help with this "WHY." In addition to offering online memorials, be creative and innovative. For example, what if the obituary suggested that the family would like to receive notes containing special memories?

When we grieve but don't mourn, our sadness can feel unbearable, and our many other emotions can fester inside us. Mourning helps us heal, and the funeral is an essential rite of initiation for mourning. It helps us get off to a good start and sets our mourning in motion.

SUPPORT

Funerals are social gatherings that bring together people who cared about the person who died. Funerals are in remembrance of the person who died, but they are for the living as a special time and place to support one another in grief.

But how do people support one another when they can't gather together? Like many of us, you've probably had a crash course in technology alternatives over the past month. Video meetings are so much better than no gathering at all, and you can help facilitate this. Also encourage families to begin planning a larger memorial service to be held later on. This will be an essential part of helping grieving families

affected by the pandemic support one another, and you can take the lead and be a part of the solution.

EXPRESSION

When we grieve but don't mourn, our sadness can feel unbearable, and our many other emotions can fester inside us. Mourning helps us heal, and the funeral is an essential rite of initiation for mourning. It helps us get off to a good start and sets our mourning in motion.

Because mourners can't gather for funerals right now, they're being deprived of a special, sacred time of expression. Such funeral elements as the presence of the body, meaningful music and the eulogy facilitate the expression of feelings – and those elements are absent right now. Perhaps the best way to help families meet this need is to offer some education about the need for expressing their inner thoughts and feelings (grief) outside of themselves (mourning). In fact, I hope you are routinely educating families about all of these "WHYS" of the funeral because that is where the true value lies.

MEANING

Did the person I love have a good life? What is life, anyway? Why do we die? There are no simple explanations, but the funeral gives us a time and a place to hold the questions in our hearts and begin to find our way to answers that give us peace.

Without a funeral ceremony, there isn't an event that helps families embark together on this search for meaning. Instead, their grief experience tends to be more chaotic and unanchored. Many people end up feeling lost and alone. One way you can help with this "WHY" now is by making sure families that are so inclined are connected to a religious or spiritual leader in their communities.

TRANSCENDENCE

Funerals have a way of getting us to wake up and think about what we truly care about and how we want to spend our precious remaining days. Ultimately, funerals help us embrace the wonder of life and death and remind us of the preciousness of life.

While this “WHY” of the funeral is the most esoteric, it is ultimately the most important. A good after-care program may be the best way for your firm to help families work on this need over time, especially in cases when a meaningful ceremony wasn’t possible.

Perhaps the most important overall lesson you can impart to grieving families at this unprecedented time is that a funeral or memorial ceremony will transform their grief journey. It’s best to have a small service (in person, online or a combination) right now and a larger service when restrictions are lifted. If even a small service now isn’t possible, then it’s absolutely essential to have a memorial service as soon as possible. Please teach families that it’s never too late to have a ceremony and that more than one ceremony is even better in situations of complicated loss.

COVID-19 has brought death and grief to the fore in ways not seen in generations. Funeral directors are in the spotlight, and people are eager to listen and

learn. I truly believe this is a rare opportunity for you to educate, lead and renew our cultural understanding of and respect for excellent funeral experiences.

As Simon Sinek says, “People don’t buy *what* you do; they buy *why* you do it.” Use this time to teach people the “WHYS” and watch what happens.

MBJ

Dr. Alan Wolfelt is an author, educator and grief counselor. Recipient of the Association of Death Education and Counseling’s Death Educator Award, he presents workshops to bereaved families, funeral home staffs and other caregivers, and teaches courses for bereavement caregivers at the Center for Loss and Life Transition in Fort Collins, Colorado, where he serves as director. He provides training to cemetery directors and funeral directors on the “WHY” of both meaningful funerals and permanent placement. Email Wolfelt at drwolfelt@centerforloss.com or call 970-217-7069. To explore additional resources related to meaningful funerals, go to centerforloss.com.

New Procedures for Witnessing Interments at VA National Cemeteries

WASHINGTON, D.C. – While Department of Veterans Affairs’ national cemeteries remain open and continue to provide interment for veterans and eligible individuals during this health crisis, a new procedure was enacted this week to ensure social distancing at the cemetery.

Effective April 15, witnessing family members are asked to view the interment from their cars or the road very near to their cars. Families may visit the gravesite in the days following the interment consistent with CDC guidelines and local travel restrictions.

Last month, the National Cemetery Administration (NCA) temporarily discontinued committal services while continuing to allow families to witness their loved ones’ interments with up to 10 individuals.

“Please emphasize with families that the CDC rec-

ommends those individuals who are not feeling well, have been exposed to someone who is COVID positive or have received a COVID-positive diagnosis to not leave their homes except for medical care and to not visit public areas,” the NCA said in a statement.

NCA is offering all families the option to postpone interment or proceed and provide a memorial service at a later date. Families choosing to witness should also understand that [NCA] staff is closely following CDC guidelines on social distancing, to include maintaining safe distances and using personal protective equipment such as face masks and gloves.

NCA has launched [new web page](#), which provides the names of those veterans interred in our national cemeteries from the previous day.

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Funeral Homes Scoring Paycheck Protection Program Loans

BROOKFIELD, WISCONSIN – In determining how the rollout of the Paycheck Protection Program loans has been faring, it all depends on whom you speak to. Funeral homes have been among the small businesses nationwide securing billions of dollars in loans as part of the federal government's \$2 trillion COVID-19 pandemic economic relief package to provide emergency assistance to workers, families, small businesses and distressed industries.

The U.S. Small Business Administration's Paycheck Protection Program was designed for small employers, self-employed individuals and "gig economy" workers to help prevent workers from losing their jobs and small businesses from going under due to pandemic-caused economic losses. The Paycheck Protection Program would provide eight weeks of cash flow assistance through 100% federally guaranteed loans to small employers that maintain their payroll during this emergency.

If the employer maintains payroll, the portion of the loans used for covering payroll costs, interest on mortgage obligations, rent and utilities would be forgiven, which would help workers to remain employed and affected small businesses and the economy to recover quickly from the crisis. This proposal would be retroactive to February 15, 2020, to help bring workers who may have already been laid off back onto payrolls.

According to the COVID Loan Tracker (covidloan-tracker.com), which collects data from more than 9,000 small businesses and reports up to \$3.5 billion in loan applications across the 50 states, as of 9 a.m. April 15, only 5% of small businesses had received their PPP loans, while 3.5% of small businesses had gotten Economic Injury Disaster loans (EIDL).

Explains Daniel M Isard, managing partner of The Foresight Companies: "You have to understand the funding of PPP loans," he said. "Unlike the EIDLs, these loans are funded by the issuing banks through

the SBA. These banks will get reimbursed at a later date. They are getting a fee for processing the loans, but they have to use their own money."

Isard said that since the federal funds rate is now 0%, banks parking money have the choice of the rate at which they are parking it (before COVID at about 1.5% to 2.0%, and now, at most 0.25%).

"Banks can take the fee and put their money on the street at anywhere from 0% [to the Fed] or 1% [on any amount not being repaid]," Isard said. "This is not good news for banks that need their cash ready to go at higher rates. Thus, some banks are being very stingy and only issuing the minimum PPP loans required. It is also why so many are only doing PPP loans for their depositors. In a big picture, this would be a chance for banks to sway people to start banking with them."

Isard said that if anyone has a problem with a PPP loan, they either have a bank that only wants to issue the minimum, they applied late to a bank that wants to issue the minimum or they have problems with payroll.

Explains Isard: "Imagine you're a small business. You pay yourself a nominal salary and take out large rents [as rents do not have FICA/FUTA]. Then you go to apply for a PPP loan. Owners' salaries are not substantial. Some are paying staff or part-timers under the table. That is not showing up in last year's payroll records.

"Too many businesses have low cash balances," he added. "They tried to cut corners every which way. Now, they can't get government help."

The COVID Loan Tracker estimated that the average payment speed was six days, the median company size was 15 employees and the median PPP loan size was \$113,800.

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The Notebook

The COVID-19 crisis has quickly presented the need for climate-controlled emergency response temporary structures. **KPS GLOBAL** (Fort Worth, Texas), which designs, manufactures and installs insulated panel solutions for a number of industries, has designed units configured specifically for temporary hospitals and mortuary applications that can be manufactured, shipped and installed very quickly. Emergency morgues designed and constructed by KPS Global can handle the overflow of an already full system to humanely hold the bodies of COVID-19 victims. Accounts in New York of healthcare workers having to resort to storing bodies in refrigerated trucks or on ice rinks have, with good reason, upset many who may fear that their loved ones are not being treated with the level of respect desired. For more information, visit kpsglobal.com.

ALLEGHANY CAPITAL CORPORATION has acquired a majority interest in Wilbert Funeral Services; the company has owned a 45% equity interest in Wilbert since 2017. Headquartered in Overland Park, Kansas, Wilbert operates through company-owned locations and a network of nearly 200 licensees that manufactures and distributes Wilbert-branded products throughout the United States and Canada. “Consistent with Alleghany Capital’s operating model, Wilbert’s day-to-day operations will not change following the closing of the transaction,” said Rob Hulick, principal of Alleghany Capital.

Gov. Tom Wolf granted a request by the **PENNSYLVANIA** Department of State and the **STATE BOARD OF FUNERAL DIRECTORS** to suspend the state’s Funeral Board regulation requiring resident interns to restart their internship if it is interrupted for 30 days or more. The COVID-19 emergency created urgent circumstances across many industries, including the funeral business, which finds itself under a number of mandates and precautions set by the CDC and departments of health. The number of funerals that include public visitation has decreased due to social distancing concerns. Funerals involving cremation and immediate burial have increased. The need for embalming, cosmetizing, dressing and directing of funerals has dropped dramatically. Until the COVID-19 emergency ends, interns are not required to restart their internship unless it is interrupted by 120 days or more. Resident interns need not file anything with the board or otherwise seek permission to remain in the program to avail themselves of the extension. Funeral directors will be encouraged to retain resident interns until the training is completed, if possible. If it is not possible and resident interns are laid off before their training can be completed, they will not be required to start their training anew unless the interruption has continued for more than 120 days.

NEW ENGLAND BURIALS AT SEA (Marshfield, Massachusetts) has designed a no-charge upgrade program for the increased demand of COVID-19-related family scattering requests. Captain Brad White, NEBAS founder, said that during this public health crisis, his company is upgrading smaller family-attended events from the standard 30-foot to 50-foot vessels to larger 65-foot to 110-foot vessels at no additional charge, enabling safe-at-sea 6-foot social distancing for up to 10 passengers and at the same time following published CDC safety requirements. Full-body sea burials are on hold at this time, so in the meantime, NEBAS is offering this no-charge scattering upgrade program so families can get healing and closure to cope with the unexpected loss of their loved ones.

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From the Editor's Desk...

Adapting, Part 2

Last week in this column, we talked about the “new normal” and the unique and innovative ways funeral directors have been able to serve families impacted by the COVID-19 pandemic.

Anyone who's read our feature story on Kristin Tips in the April issue of *The Director* knows about the high bar of innovation set at Mission Park Funeral Chapels and Cemeteries in San Antonio. And while drive-up visitations have been one way funeral homes have accommodated families during social distancing, this week, Mission Park took the drive-up concept to another level by becoming the first funeral home to open a drive-in theater that allows mourners to watch a service from their cars – an idea that landed them on the front page of the *Wall Street Journal*.

With a large video screen overlooking the chapel's parking lot, mourners can view the casket or urn and then proceed to a microphone stand to leave a message for the family. According to *DailyMail.com*, the ceremonies conclude with guests honking their car horns three times to represent comfort, support and love before driving away. For those unable to attend in person, services are streamed online.

The drive-up theater concept isn't the only thing Mission Park has done to honor families that have lost loved ones in the pandemic. On Good Friday, Mission Park South raised a 50-foot cross in honor of COVID-19 victims. Weighing more than three tons, the cross overlooks the San Antonio River.

Refreshingly, the media have been sharing a wide variety of stories like these; a random sample of current headlines included:

- Funeral homes finding ways to help families grieve during emergency
- Funeral homes continue to support families through pandemic
- COVID-19 pandemic changing how funeral services operate.

In this week's journal, we talk about the funeral directors volunteering to help their colleagues in the hardest hit parts of the country.

It has been said that through adversity comes innovation, and rising to the challenges provides inspiration for all.

In appreciation for all that funeral directors have done during this pandemic, [NFDA has produced a video as a way of saying, “thank you.”](#)

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