



Memorial Business Journal

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Tighter Guidelines Put in Place for New Jersey Funeral Homes

TRENTON, NEW JERSEY – New Jersey funeral homes are acting under tighter restrictions, according to a new executive directive signed by the commissioner of the state's Department of Health.

Executive Directive #20-010, which went into effect April 22, is intended to ensure the timely removal, preparation and disposition of all decedents, regardless of the cause or manner of death, and to streamline the proper disposition of the dead while protecting the living during the remainder of this public health crisis.



Among the directives that are to be followed regardless of the cause of death:

- Final disposition is strongly encouraged to be immediate cremation, direct burial or entombment.
- Embalming is strongly discouraged but may be performed when determined necessary by a licensed mortuary practitioner and if appropriate personal protective equipment is utilized.
- Human remains may not be stored or otherwise held for future memorialization. As a general rule,

licensed mortuary practitioners should provide for disposition of all human remains within seven days.

- Mortuaries, cemeteries and crematories shall, within their reasonable safety precaution capabilities, maximize their hours of operation in response to increased demand for final disposition services, including expanded daily, weekend and holiday hours.
- There are to be no in-person, open-casket viewings of the decedent, regardless of the decedent's cause of death. Viewings, visitations or ceremonies with closed caskets or the presentation of the cremated remains of the decedent are permitted, but under no circumstances are more than 10 people to gather for any decedent. (Ten and under is inclusive of family, funeral home staff, clergy, cemetery/crematory personnel.)
- To avoid cremation delays, registered mortuaries must utilize crematories that have the capacity to provide services in a timely manner.

In a message to its members, the New Jersey State Funeral Directors Association (NJSFDA) said: "It is more urgent than ever that funeral directors assist

families through their grief that will undoubtedly be compounded by these tighter but necessary restrictions by encouraging and engaging in the development of thoughtful and meaningful public gatherings and services to be held in the future. Any workarounds to these orders are now clearly prohibited.

"These expanded restrictions require the immediate cooperation of all New Jersey licensees/mortuaries and involve tough conversations that, without delay, should be compassionately had with family members with every arrangement going forward."

NJSFDA further noted that because primary concerns continue to be close contact with the living, not the dead, next of kin are urged to authorize disposition and finalize funeral arrangements over the telephone and electronically through Skype, FaceTime, Funeral Matters and email. "Be sure to maintain detailed records of all communications with the individual(s) with the right to control," the association urged.

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Checking In: Busch Funeral and Crematory Services in Cleveland

BROOKFIELD, WISCONSIN – Experiencing the COVID-19 outbreak has inspired countless stories of first and last responders going above and beyond the call of duty. As we reported last week in these pages, NFDA has called on more volunteers to lend on-the-ground assistance in some of the areas hardest hit by the virus. As of last week, nearly 850 members of the funeral profession – from licensed directors to students and apprentices – have expressed their willingness to help colleagues in need; almost 500 have been called up to serve.

This week, in a brief Q&A, we check in with J. Mark of Busch, vice president of Busch Funeral and Crematory Services in Cleveland, Ohio. He and his brother, James H. "Jim" Busch, president,

are fourth generation of the company founded in 1905.

Generally, how are you doing?

On February 23, our father, John, died. Oh my, where would we be in the midst of this chaos? If we had not had the overwhelming human-to-human personal interaction of his funeral and instead had to hit the pause button?

The tremendous outpouring of support during calling hours and the church sanctuary full for the funeral service were extremely comforting. We were blessed to be able to have a healing goodbye.

To think that only 60 days later we would be asked

to share our thoughts regarding the current state of funeral service, I can only say it's surreal. To have significant personal loss and no time to grieve – at times, this has been overwhelming.

How would you describe the impact of the virus on your service area?

Ohio Gov. Mike DeWine made some very early unpopular decisions. Those decisions no question flattened the curve here in Ohio. We have tremendous healthcare based here in Cleveland Clinic, University Hospitals and Metro Health.

The healthcare response has been beyond words. The largest impact and one that saddened us is the impact it has had on the at-large workforce across the region.

What has the impact of the virus been on your business in terms of caseload? Compared with the same time a year ago?

We prepared for a surge and the surge really did not happen, thank God! Our number of families served is up year over year through Q1. April will be very telling with an entire month of a very different daily operational and revenue results.

How has the public reaction been toward the limitations of gatherings when they've lost loved ones?

The biggest limitation and impact is for the family whose love one died alone. We just cannot fathom not being at my father's side.

With visitation and service gatherings generally, families appreciate our position: "Our safety is your safety and your safety is our priority."

Have you been discussing plans for a larger memorialization whenever things stabilize?

We are planning for May 1 announcements due from Gov. DeWine April 27. We will adjust our offerings based on those guidelines. We do not see a return to prior-March 15 activities as they were and any stabilization for an extended period; we are preparing for a marathon.

We have many families that have completed services, with no future service planned, and a long list of delayed events as far out as October.

Is there a particular event that has happened in the past few weeks that stands out in your mind?

In particular is the significant deepening of the relationships of our caring professional team. We've witnessed a new cohesiveness. Knowing we all have the same fears and anxieties at the workplace and uncertainties with our personal and family life, we have come to rally around one another. We are truly blessed by how our team has adapted and responded to caring in new, uncharted, meaningful ways.

How has the supply chain been for you? What are your main needs?

At first, we really did not have a concern. We had orders that were outstanding and then they went to back-order status. We started ordering from anyone we could that had inventory on hand.

Since then, we have calculated our PPE run rate per case and are working toward a new on-hand inventory and orders confirmed in the pipeline. This forecast looks out 30, 60 and 90 days.

We do not see suppliers' normal PPE stocked inventories coming back any time soon. That's a huge concern ongoing.

What have you been doing communication-wise in your community?

Our Community Response Plan is on our website (buschcares.com), and we update the document as guidelines warrant. On Mondays, we share on social platforms and on Thursdays, we share our weekly blog. We also have the Our Caring Way video to tell families and the community how our facilities are prepared to receive them safely.

We are also actively reaching out to all our community contacts with a wellness hello. Those conversations have been inspirational.

What have you done differently to protect your

staff during this time?

Give them daily assurance and affirmation that together we will navigate this event and come out stronger. Monday through Friday, Jim opens the floor at our 8:30 a.m. Zoom meeting. Everyone is allowed to ask Jim questions, and he will respond to concerns. If we don't have the answer, we get it. Daily, my role is public information officer.

All external distractions or new guidelines are sent to me, as I do feel this allows everyone to just focus on service delivery. We sort out the facts versus fiction. Monday through Friday at 4 p.m., we have an internal briefing, which is emailed with verified factual information. We listen to employees' needs and deliver on their requests.

Some of the best solutions to problems have come from our front-line personnel. Jim and our managers have moved the Care Center to split shifts, and our daily scheduling teams have been working extremely hard to keep a balance for all personnel.

Any lessons learned during this crisis for which you might implement a solution in a more stable environment?

We firmly believe that technology will be a fabric of our services. This event has taken our previous technology uses to an even higher level. As a profession, we must be prepared for this shift that

families, going forward, will expect more memorial technology platforms.

Some that are coming forward fast are for preplanning consultations, document completion and the overall arrangement process.

What are your thoughts on news articles discussing how funeral directors are the Last Responders and describing what they are doing in terms of the crisis?

We are proud of all our colleagues. We are proud of our profession. We need to be sensitive to the fact we are *all* on stage right now. We can control the images that we can control and realize we cannot control the images or messages of the media. We know what we do, and all of us do it with respect for the dead while caring for the living.

We encourage our colleagues to utilize resources we have found helpful from Dr. Alan Wolfelt, Dr. Bill Hoy and Glenda Stansbury. These resources have been instrumental for our media talking points.

Busch closed his responses with the popular quote by William E. Gladstone: "Show me the manner in which a nation cares for its dead. I will measure exactly the sympathies of its people, their respect for the laws of the land and their loyalty to high ideals."

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The Impact of COVID-19 on Mortuary Science Education

By Marc A. Markell

MINNEAPOLIS – Practically overnight, COVID-19 changed what we considered normal and ordinary life to a very different and sometimes challenging "new normal." Elementary and secondary schools have switched to online instruction, as have post-secondary institutions. Many face-to-face

mortuary science education programs had to convert to online instruction almost overnight.

Some were slowly transferring classes to an online format prior to the pandemic and other programs were not planning to transfer classes online. Either way, for most programs, the learning curve has been steep in getting everything up and running

on a different instructional delivery platform.

The transition to online learning was an exciting yet challenging experience for students and faculty, who had to quickly transfer everything. Many students felt the transition went smoothly, while others experienced more anxiety and stress about such a huge change in such a short period of time. Fortunately, the transition went well and programs continued with minimal disruption.

To address students' anxiety directly, one director with whom we spoke contacted every student in the program by phone to find out what worries they were experiencing and to offer help and options. For example, students were given the option to stop their program and continue when face-to-face classes were again available – at no extra cost to students.

This direct communication seemed to ease student fear and anxiety. All students from this program stayed enrolled during online instruction. This type of personal attention to students and faculty seems to be more the norm than the exception.

Though this short-term transfer to a different learning platform seems to have gone well, if the pandemic prevents programs from returning to face-to-face instruction for several more months, there are several areas mortuary science programs may want to consider as they move forward.

During a pandemic, programs may want to consider delaying labs until it is safer for classes to meet face to face. One suggestion given that may be helpful when teaching embalming and restorative art is to create videos modeling different skills so students can practice at home. They may need to practice restorative art skills by using wood to simulate drilling and wiring bone together or practice suturing by using thread and foam. Instructors will have to be creative in delivering content so that the learning remains active and engaging.

If labs cannot be postponed, deliberate and strict safety measures must be taken. Perhaps programs might consider having low-enrollment lab classes

in which students can remain at least six feet apart. A video system could be used to project one student completing a hands-on learning demonstration while other students observe. We know that having students teach one another assists with mastering of content.

Additionally, instructors and programs will need to consider implementing even more instruction on the use of technology for interacting with families and continue educating and assisting students in thinking about and planning inclusive and personalized ceremonies for the families they serve. This personalization will continue to go beyond having videos and picture boards. For example, programs may need to focus even more on what funeral directors can do to create a memorable ceremony when a limit is placed on those able to attend. Students need to continue to think outside the box by envisioning how to conduct virtual funerals, drive-in visitations and balloon messages in place of close friends and relatives.

Finally, mortuary science instructors must continue to teach and stress the importance of personal safety procedures. Though safety has always been taught as a high priority, these procedures are more important now than ever before, not only to protect funeral professionals but also their families, friends and community.

Situations in the world have changed. The needs of families have changed. And mortuary science programs will change, as they have in the past, to meet these new challenges.

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Mark Markell teaches at St. Cloud State University in the School of Education, at Worsham College of Mortuary Science and at Mayflower United Church of Christ, where he teaches death education to second, third, sixth and seventh graders. Markell earned his Ph.D. in educational psychology at the University of Minnesota, is a certified thanatologist and is certified in death and grief studies from Colorado State University through the Center for Loss and Life Transition.

Checking In: Northeast Texas Community College

MT. PLEASANT, TEXAS – The transition from business as usual to the COVID-19 reality has been different in every state and accordingly for every mortuary science program. We reached out to Rebecca Robidas Gardner, director of funeral service education at Northeast Texas Community College.

Generally, how are you doing?

Overall, I'm fine. Finding my new balance has been most difficult. It's hard to have a balanced home/work life when work is six steps from home. The new norm of teaching my small children in-between Zoom conferences and emails is definitely a challenge.

How would you describe the virus' impact on your service area?

Being in a rural community, the impact has not been as great as it has been for my friends in more urban areas. The county in which I reside has only seven confirmed cases, and the funeral home at which I assist has not seen a positive case yet. It is unfortunate that I'm unsure whether this is due to being in a more rural area or if it's due to a lack of testing.

How have you and the students adjusted to the current reality?

I believe it's been difficult for all of us to adjust. The virus itself has impacted each student differently. Some are working at funeral homes in hot spots

and others are not in the funeral home every day experiencing the effects of the pandemic. That said, the impact we each experience is different based on whether we have friends or family who have tested positive, whether we are handling COVID-19 case after case in our service area, or for others who may think the virus is some type of hoax.

Some students have expressed that finding their balance has been extremely difficult due to being overwhelmed by a surge in the death rate and fear of running out of PPE, along with the other worries of continuing to be successful in school and caring for their own families. Others have not even approached the subject that things have changed. With more of a virtual reality developing and less human contact, I think it is has been quite difficult to tell how others may be adjusting.

What has been the most challenging hurdle for students in the funeral home?

The biggest challenge [expressed by students] is the disservice families are now experiencing due to the changed protocol for funeral and memorial services. Many have shared that funeral service feels so impersonal now. Students are watching funeral directors tell families they can't do something when our motto is to do everything we can to serve a family in a personal manner while making services memorable.

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The Coronavirus Challenge: The Wonder of Waiting

By Alan D. Wolfelt, Ph.D.

FORT COLLINS, COLORADO – Have you noticed a number of people saying some variation of, "I just can't wait until these restrictions are lifted"?

The trouble is that in our fast-paced, hurry-up culture, we are not good at waiting. Waiting for a streaming movie to buffer, waiting for the light to turn green, waiting to see how the coming months will unfold – staying calm in the midst of all this

waiting certainly does not come easily.

While we are all acutely aware of the life-or-death crisis affecting essential workers and families affected by COVID-19 and our hearts and prayers are, of course, with them, most people are sheltering at home. In this scenario, this time of stasis for the homebound can be both a luxury and a challenge.

Sadly, waiting is often perceived as wasted time, a kind of liminal space in which we are “betwixt and between.” But the truth is that if we learn to perceive and use this time mindfully, we’ll see that each moment of our fleeting lives is precious and that the concept of “waiting” itself is something to reconsider.

Creating a new relationship with waiting demands acknowledgment, desire and practice.

ACKNOWLEDGING IMPATIENCE

Do you feel impatient when you have to wait? Explore past situations. Have you felt impatient waiting for food at a restaurant? What has it been like when you’ve had to wait at the doctor’s office? Was waiting in normal times a challenge for you? If so, this period of waiting is probably even more of a challenge under current COVID-19 restrictions.

DESIRING TO CHANGE

After acknowledging that waiting is a challenge, you have the opportunity to reframe it into a positive experience. Developing a desire to bask in what I call a “quiet calm” can have a major impact on five areas impacting your quality of life: your physical, cognitive, emotional, social and spiritual self.

Can you befriend any fear you might have related to waiting? Can you give yourself permission to do nothing, to simply *be*? Obviously, being still is the opposite of needing to focus on being busy and accomplishing something. Waiting reminds you to counter any potential work addiction from which you might suffer and value yourself for being in contrast to “doing.”

If you don’t learn to slow down and wait, you put

yourself at risk for fallout symptoms such as alcohol and drug abuse, psychosomatic symptoms, immune system breakdown and, in particular, debilitating anxiety and depression.

I believe you can learn to live these in-between days in a state of “quiet calm,” while also respecting your yearning to return to your former pace, but only if you allow yourself to be humbled. Only if you don’t perceive this temporary time-out as a waste of time. Only if you see it as an opportunity to relax, have meaningful conversations, rest and even rediscover your true priorities in life.

If you’d like to develop this ability to live in the present, then you have the desire you need to move into practicing your new way of being.

PRACTICING QUIET CALM

With acknowledgment and desire as a foundation, you are ready to begin practicing the skill of living each moment in a state of mindful presence. There are many ways to work on learning how to inhabit quiet calm. Here are just a few.

MIND THE GAP

Train yourself to notice the space between stimulus and response. When something happens that makes you feel impatient, before responding with your usual thoughts or gestures of anger or annoyance, stop and choose a more mindful, quiet-calm response.

NURTURE YOUR SPIRIT

Use this time to give attention to spirituality and your underlying beliefs and values. Pray, read spiritual texts, watch spiritual videos and contemplate the eternal.

SIT IN STILLNESS

Learn to sit in stillness and simply observe what’s happening around you. Pay attention to the amazing things you can experience with your five senses. Meditation is an alternate method, in which you go inward instead of observing the outward.

STAY CONNECTED

Reach out to others. Doing so strengthens the

bonds of love that make life worth living.

LOVE YOURSELF

It is a gift to be alive, and you are a unique human being capable of giving and receiving love. Use moments of quiet calm to silently affirm this.

JOURNAL THOUGHTS AND FEELINGS

Journaling creates a safe place of solace where you can express yourself whatever you're experiencing.

ALLOW YOURSELF TO SIGH

When you sigh, you resign yourself to something; you are accepting what is.

BANISH WORRY

Worry tends to find a foothold in waiting. If you find yourself worrying, it means you're thinking about future what-ifs instead of experiencing the moment.

ENGAGE YOUR BODY

When you find yourself slipping into worry or impatient waiting, do something active. Go for a walk, grab a broom and sweep, putter in the garden.

CULTIVATE KINDNESS

Mindfulness and kindness go together like soil and seed. In this moment, there's no baggage, which lives in the past; there is only empathy and appreciation. Expressed empathy and appreciation is kindness.

BE GENEROUS

Practice generosity. For example, give away possessions you no longer need but someone else could use. Or gift someone with a book you believe might help them. "Do good things and good things will follow" is a mantra I try to live by.

ELEVATE THE ORDINARY

It doesn't matter what you're doing; if you are doing it mindfully, you are living in the now and are experiencing quality time. Mindfulness makes all your day-to-day tasks more special.

BE MORE INTENTIONAL ABOUT LITTLE DECISIONS

The next time you pick up your phone to mind-

lessly scroll or the TV remote control to mindlessly channel surf, stop and ask yourself about your intention in that moment.

APPRECIATE SLOWNESS

Impatience with waiting is, in part, impatience with slowness. But the profound truth is that slower is often better. A meal prepared and eaten slowly is a sensual feast. A book read aloud is a memorable experience.

BE CHILDLIKE

Children may not be good at waiting or spending time in quiet calm, but they are masters at living in the moment. When at play, they're completely engaged. In fact, play is mindfulness in motion. So, go on, play like a child.

BREATHE

If you find yourself anxious or impatient, pay attention to your breathing. Breathe in to a count of five, then out to a count of five. Do this as many times as it takes to find your sense of quiet calm returning.

DAYDREAM

Daydreaming, wishing and hoping are all precursor activities. They help us imagine and clarify our best futures. Making a vision board is an in-the-now activity to capture and set your intentions to realize your dreams.

EMBRACE HUMILITY

Entering a moment with humility means trying not to judge or stress, preplan or control. Subdue your ego and instead be open and receptive to whatever the moment brings.

CHOOSE EFFECTIVENESS OVER EFFICIENCY

Efficiency often means getting things done quickly but mindlessly. Effectiveness means first reflecting on why we're doing what we're doing and then choosing the best, most mindful path.

HEED YOUR DIVINE SPARK

I believe our spirits know why we're here on earth. All we have to do is notice what makes our divine

sparks grow stronger or weaker and then make choices about how to spend our time accordingly.

In this dormant period, many of us have extra time to spend on these quiet-calm activities. In doing so, we will discover that the wonder of waiting is that there is no such thing as waiting – there is only ever living each moment as it arises. It turns out that the very concept of waiting is a myth constructed by the ego. In fact, with the exception of the significant reality that we may be temporarily physically separated from loved ones, this rare opportunity to practice living in the now is a taste of life at its best.

The wonder of waiting is that if we use this hiatus to practice quiet calm, when restrictions are lifted, we'll be equipped to return to our "old normal" as changed people. Life will never be the same, but in a good way. And imagine what this world can be if

even a small percentage of the seven-and-half billion of us are transformed into more patient, mindful, kind and humble people.

Right now, I invite you to use the next moment to call someone you care about and let them know that you love and miss them and that until you can see them again, you are putting this waiting period to the best possible use.

MBJ

Alan Wolfelt is a respected author and educator on the topics of companioning others and healing in grief. He 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. Wolfelt has written many bestselling books, including One Mindful Day at a Time: 365 Meditations on Living in the Now. Visit centerforloss.com to learn more.

Arlington County, Feds Reach Agreement On Cemetery Expansion

ARLINGTON, VIRGINIA – Arlington County and the federal government have reached two agreements to move forward with the expansion of Arlington National Cemetery. The expansion will create much needed burial space using a parcel of land south of the existing cemetery, achieved by closing, realigning and relocating Arlington roadways.

The Arlington County Board approved an agreement with the federal government endorsing the major design elements for the planned realignment of Columbia Pike, which the federal government will be paying for.

“The expansion of Arlington National Cemetery is an opportunity to better align Columbia Pike and increase its multimodal transportation capacity, especially with the addition of new bike trails,” said Libby Garvey, County Board chair. “Our partnership with the federal government is important to the county’s ongoing efforts to improve this vital corridor.”

The board approved a second agreement that calls for Arlington to provide \$500,000 for the federal government to design a multi-use trail along Washington Boulevard adjacent to the cemetery. This segment of the trail is an important connection from Columbia Pike Pentagon City to Memorial Drive. The agreement gives the Eastern Federal Lands Highway Division the authority to move forward with designing the trail.

The project will add about 50 acres to the cemetery, making room for 60,000 more burial plots and sustaining the cemetery until 2050. No homes will be relocated in the scope of the project.

Columbia Pike will still be four lanes wide but will add 8-foot sidewalks on both sides and a 10-foot bike path to the north of the roadway. Construction for the project is slated to begin in spring 2021 and is expected to finish in summer 2025.

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LendingUSA Survey Finds 70% of Funeral Professionals Say Families Are Less Prepared For Funeral Costs

SHERMAN OAKS, CALIFORNIA – According to a recent in-depth survey conducted by LendingUSA, families are generally unprepared for the cost of funeral services. In the survey, funeral homes across the country were asked detailed questions and encouraged to share feedback on their perspective of their industry as funeral professionals. Their main challenge? The family's budget.

Key takeaways included:

- 70% of funeral professionals said families are less prepared for funeral costs than they were 10 years ago.
- 48% responded that the top challenge facing funeral homes is “planning services that will fit within the family's budget”; 31% said “collecting payment.”
- 45% of funeral professionals revealed that cost is the primary reason families choose cremation over burial.
- 6% of respondents said fewer than half of families have life insurance policies.

With fewer insurance policies available, families must dig into dwindling savings accounts, max out credit cards and/or start crowdfunding campaigns.

This difficulty has been amplified by the COVID-19

outbreak. As firms scramble to acquire personal protective equipment and shift to small or virtual services, they're also preparing for worst-case scenarios. Not only does this include bracing for a spike in demand but also preparing for families that won't be ready for the expense.

This leaves funeral homes today at a critical point. In addition to responding to a global pandemic, they're also in a difficult position with the families they serve, knowing that many will not have the ability to pay in full. As the world changes, funeral homes should remember to be ready to evolve and find new solutions. In addition to emergency preparedness, funeral homes can prepare for families by offering better payment options.

“Whether families need a low monthly payment or more time to gather funds, solutions are available that can help funeral homes get paid – and help families spread the cost over time,” said Camilo Concha, founder and CEO of LendingUSA. “We're proud to partner with our funeral homes to offer families a solution during this challenging time.”

A more comprehensive version of this study will be published in the June issue of *The Director* magazine.

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The Notebook

MATTHEWS AURORA FUNERAL SOLUTIONS has launched new remote arrangement capabilities for funeral homes via its enhanced Family Connections system. With Family Connections, funeral homes can offer families a private, password-protected website where they can review and select services and merchandise. Through the interactive site, families can preview important preparation details for the arrangement conference, review choices, make selections for creating a meaningful celebration of their loved one's life and even record important biographical information needed to complete the death certificate and other required forms. Funeral directors can create this private website from anywhere using the new Advisor smartphone app (available for iOS and Android devices). Family Connections also includes a preneed interface that can be added to a funeral home website so families interested in learning about a firm's services can make selections from the comfort of home. Family Connections is available to Matthews Aurora funeral home customers free for the first two months if social distancing requirements are still in place. Customers can learn more and register to schedule an online product demonstration at matthewsaurora.com/solutions/technology-solutions/family-connections.

ELLERY BOWKER (Aftercare.com) and **WELTON HONG** (Ring Ring Marketing) have launched "Elevating Funeral Service," a new podcast to help funeral homes and cemeteries be more competitive in today's market. Bowker and Hong co-host the podcast, which is available free in video format on platforms such as YouTube and in audio format on platforms such as iTunes, Spotify and Stitcher. The podcast's inspiration came from the challenges confronting funeral homes today, including increased competition and declining revenue due to more families choosing cremation with no services. "Elevating Funeral Service" is a podcast with a very specific mission: to help funeral professionals elevate their brand by adding more value and improving each family's experience. Selling value instead of price is the way for funeral providers to differentiate themselves and give families something to compare other than just price. This podcast departs from the typical interview style in favor of delivering specific lessons. Each week, Bowker and Hong discuss a single idea that can add value for families, usually with little effort or cost. To subscribe, text "elevate" to 910-335-4341 or visit elevatingfuneralservice.com.

FEDERATED INSURANCE has announced its COVID-19 Client Relief Credit, providing premium reductions for its customers in funeral service and others throughout the country. Federated's COVID-19 Client Relief Credit will provide a 15% credit based on Business Auto premium, Auto Dealer/Garage Coverage Part premium and Business Owners Policy premium through June 15. Policies must be in force at the time relief credit is applied. These actions are subject to regulatory approval. Policyholders will automatically see the COVID-19 Client Relief Credit applied in the upcoming months. Federated's Right Report will identify exposures and customize an insurance program specifically for your business that reflects today's environment and needs.

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From the Editor's Desk...

Duly Noted

Just a few minutes before I sat down to write this, the Navy's Blue Angels and the Air Force Thunderbirds made a dramatic flyover of my community on their way to Philadelphia in a salute to healthcare workers. The work of healthcare employees and first responders, along with the continuing contributions of other essential workers, is very much appreciated by those they continue to serve every day.

Not often singled out in displays of appreciation, however, are funeral directors. But the profile of the work they've done in these trying times has definitely been raised. #LastResponders has trended on Twitter, and governors and other state and local officials have paid tribute to their work of caring for those who have lost their lives to the virus and their families.

This week, a high-profile thank-you came from *Shark Tank's* Mark Cuban, who famously invested in the deathcare company Eterneva last year. Cuban invested \$600,000 for a 9% share in the company. A video by Cuban made the rounds this week, offering his appreciation for the unsung heroes. "I wanted to say thank you to the deathcare industry," he said. "You know, you are not out there getting credit. People aren't out clapping for you when you drive home, but you have to do some of the hardest things that anyone has to deal with during this pandemic. You guys are the unsung heroes. I just wanted to say thank you – it's noticed. Take care, everybody, and be safe."

While it's cool to have your efforts singled out by a shark, it's humbling when it is done by the pope. During his early morning Mass April 25, Pope Francis noted funeral home workers for what they are doing during the pandemic. "What they do is so heavy and sad," he said. "They really feel the pain of the pandemic so close."

With the news cycle going a hundred miles a minute, it is appropriate to take time between the headlines to simply say, "Thank you."

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