

Memorial Business Journal

THE WEEKLY RESOURCE FOR PROGRESSIVE FUNERAL DIRECTORS, CEMETERIANS AND CREMATIONISTS

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Back to Basics and Lessons From COVID-19

By MaryAnne Scheuble

MISHAWAKA, INDIANA – Today, right now, in your town and across the world, every business is experiencing challenges never before encountered. Consumers have adapted to takeout food, no salon services and online purchasing of pretty much everything. Interactive events have been replaced by passive TV or internet viewing. Funeral homes and cemeteries are restricted to offering only the most essential, minimal elements of final disposition.

Things that are currently absent include the all-important human touch and the ability to personalize services for families. All of a funeral director’s pastoral skills are being challenged now to provide for



those who died without family present and the ones they left behind.

So, when funeral service can only provide body preparation and entombment or cremation and are not allowed to attend to a family’s personal choice or offer distinctive services, how can it get back to basics?

ORGANIZE

Start with the things you thought you didn’t have time to do; we all have that to-do list of projects we weren’t quite ready to handle. This might be the best time to dive into succession or financial planning or verify that all insurance and certificates are up to date or cull through old furnishings that no

longer speak of elegance or comfort. Tackle those plans that will have long-term and lasting impact on your business. To put it simply, get your house in order.

ANALYZE AND EVALUATE

Have you been waiting for that aha! moment to re-think what you do? Instead of waiting, now is a good time to carefully review every aspect of an ordinary family encounter. Really consider how each family is engaged – from the way the phone is answered to the follow-up call after the service is over. During that first family meeting, are questions encouraged? Anticipated? Limited? Is the meeting a meaningful, open-ended discourse or does it involve a laundry list of what is “usual”? What information is provided so that families are fully educated on the range of choices and options you offer?

If you already use a schematic template for every family encounter so that consistent service and full information is part of your presentation, that’s wonderful! Revisit it. Honestly re-evaluate how service is offered and how it may differ from a competitor’s. Better yet, compare it to your own model five years ago.

Include technology considerations in this assessment. Streaming services, Facetime or Zoom for arrangements and online product selection could be important permanent additions. Think about how to better embrace, expand and personalize new technology.

For another eye-opening exercise, ask people to tell you about a memorable or comforting funeral or cemetery experience. Pay close attention and listen for service cues. Service is the heart and soul of every business, and it’s how reputations are built or destroyed.

SERVE

Getting back to basics means offering the same service opportunities to each and every family you serve. How consistently is the same information provided? It may feel safe to assume that a family that agrees to a direct cremation really under-

stands what it entails, but that may not be the case. This is where the professional can shine. You – not their neighbors, not the internet – are the best resource a family has for all things related to funerals and burials.

Even if a family has had previous experience with a cremation service, take time to educate them on other possibilities. Be sure to share narratives about families that, after having learned more, have chosen other options. Businesses thrive when distinguished by personal service.

Be generous in sharing your expertise. Talk about your passion and the importance of funeral and burial services. This just isn’t part of the average individual’s knowledge base. Continue to assure families that everyone deserves to be memorialized and honored. Invite them to come together later to affirm that the deceased was loved and share stories with others who care. Having extra time before a memorial service can encourage families to create truly beautiful, well-planned events that can be recorded or livestreamed.

RETHINK STANDARD PRACTICES

Here’s where I think we may have dropped the ball. Fifty years ago, funeral directors and cemeterians worked hand in hand to coordinate every burial. With cremation now more prevalent, families are given their loved one’s cremated remains and left to figure out on their own what to do with them. Today, most cemeteries require an outer burial container (vault or grave box) and an appropriate container (casket) for burial. Only some require an urn and urn vault for burial. Why is the cremated body treated differently? Who started that idea? It’s still the body of a loved one. In returning to basics, we need to treat each body – embalmed, unembalmed or cremated – with the same dignity and respect.

I can hear someone saying, “But families I serve don’t want an urn” and “Cremation vaults are unnecessary.” Okay. The uneducated may view a practice as unnecessary, but that doesn’t mean professionals should ever abandon their standards for best practices. The industry has done a great job of educating families about the benefits of caskets and

vaults. This is the perfect time to introduce a similar policy for urns and urn vaults.

Here's an interesting story shared by a fellow industry rep who had also served as a funeral director: "One of my funeral director customers bemoaned how, due to the rise in cremation, he couldn't seem to make a profit. I asked him how much he charged for cremation; it was in line with others. I next asked how often he sold an urn. His response: 'Not very often.' When I asked what final cremation service arrangements he provided, his weak response was that he handed the cremated remains to the family. That was it. I shook my head at the lost opportunities for outstanding service and a memorable funeral."

The rep then volunteered that when he was a director, he took time to educate every family on a wide range of services, mentioning features and benefits. When a family did choose cremation, he returned the cremated body in a cardboard box stamped Temporary Container Contains Cremated Human Remains. Most families would look disparagingly at the box, so the director would suggest that a plastic box (temporary container) was available for \$25. Then he would gently call the family's attention to other urn choices that might, in his words, "better reflect your loved one's personality and be a more fitting resting place." Families frequently chose an urn.

Last, he asked about the family's long-term plan for their loved one's final rest, of course explaining how you can't just leave behind or forget treasured loved ones and saying, "There should always be a plan to memorialize, lay to rest or offer honor in a special place with other loved ones." His goal, like yours, is

to provide the same level of care, respect, honor and dignity for every person.

COVID-19 has clearly reminded us that we are mortal, and that in itself is part of getting back to basics. So, those burials you've handled and the cremated bodies that have gone home will need a follow-up call to help schedule an interment, service or delayed visitation. People need time to grieve and time to gather, and they now have time to plan.

In the weeks and months to come, when families call or stop by, it's natural to mention how life issues and deaths are often unexpected. Help the families you serve also embrace the back-to-basics idea. Your expertise can gently guide them through those things on their to-do list they've may have been putting off.

None of us sees ourselves as order takers – we are professionals – and the pandemic has reminded us that life changes daily. Heeding that, this is the perfect time to move forward in your business. Start getting back to basics by performing a business self-examination and then strive to educate each and every family on memorial and end-of-life options for their loved ones. It's the best and most important service we can offer.

MBJ

MaryAnne Scheuble has 15+ years of experience in the memorial industry. In her sales and marketing capacity with Cressy Memorial Group, she has visited more than 2,500 funeral homes and cemeteries throughout the country, working with and supporting memorial industry personnel. Cressy Memorial Group represents Crowne Vaults, Howard Miller Memorials and R&S Marble Designs.

Condolences in the Time of Coronavirus

By Alan D. Wolfelt, Ph.D.

FORT COLLINS, COLORADO – When someone dies during this pandemic – whether from COVID-19 or any cause – their loved ones are left to grieve in especially harrowing circumstances. They may not

have been able to be by the dying person's side in the hospital or long-term care facility. They may have been prevented from spending time with the body, which we know helps mourners say hello on the path to goodbye. And due to social distancing mandates, they have probably been unable to gath-

er with friends and family to provide each other essential mutual support.

For these and other reasons, it's a terrible time for loss. It's a terrible time to be grieving.

If you would like to support a grieving person during this time, you might feel unsure about what to say or do. After all, many of the time-honored methods of demonstrating your care and concern – attending the funeral or stopping at the family's home to offer an embrace and your presence – just aren't options. Still, you can be a light in this dark time. The five principles that follow will guide you.

When you do talk, validate what the grieving person has said to you. In their isolation, they still need their experience witnessed and affirmed. They still need to feel heard and understood. By actively and attentively listening, you will be giving them this gift.

GET IN TOUCH AND STAY IN TOUCH

To convey your love and support, video calls are 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 note! Depending on how close you are to the family, I recommend reaching out to the grieving person at least once a week in the coming months.

BE AN EXEMPLARY LISTENER

On video calls or the phone, try to listen most of the time. When you do talk, validate what the griev-

ing person has said. In their isolation, they still need their experience witnessed and affirmed. They still need to feel heard and understood. By actively and attentively listening, you'll be giving them this gift.

SAY WHAT'S ON YOUR HEART

Especially in challenging death circumstances, it can be difficult to know what to say to the grieving family. It's always okay to say, "I'm so sorry," "You've had to endure so much" and "My heart is breaking for you." Keep in mind that the word "condolence" comes from the Latin *condolens*, meaning "to suffer with another."

Be genuine, but please refrain from giving advice, judging and sharing your own loss stories and religious viewpoints unless you are asked. What I've learned from my work as a grief counselor and educator for more than 40 years is that what you say is often less important than how you say it. As long as you are genuine and focused on the grieving person's experience and world view, your empathy will come across.

LISTEN TO AND SHARE MEMORIES

In the early days after a death, grieving people are usually consumed by shock, attending to tasks related to the death and integrating the reality of the circumstances of the death. But after some time has passed, they are often ready to start thinking about the life of the person who died. You can be someone who listens to the stories they want to tell and, if you have your own memories of the person who died, shares them with the grieving person. Remember that the love lives on, and the memories live on. You can support the grieving person by honoring this.

CONSIDER THE LOVE LANGUAGES

In his landmark 1995 book *The Five Love Languages*, Dr. Gary Chapman introduced us to the idea that human beings feel cared for by others in five primary ways:

- Receiving gifts
- Spending quality time together
- Hearing words of affirmation

- Being the beneficiary of acts of service
- Experiencing physical touch.

With the exception of physical touch, whose lack is indeed a great hardship right now, all these remain ways you can support your grieving friend or family member in the weeks to come. For example, you can send a gift of flowers, food or self-care items, such as a book or candle. You can still spend quality time together online or by phone. By mailing cards and sending texts, you can share words of affirmation. And you may be able carry out or arrange acts of service, such as dropping off a home-cooked meal, mowing the lawn or running errands.

I hope you will use some of these ideas to reach out to your grieving friend or family member, as well as healthcare workers, emergency services personnel, funeral home employees and others you may know

who are confronting overwhelming illness and death during the pandemic. Most of all, I hope you will keep in mind that it matters less what you specifically say or do and more that you simply make efforts to stay in touch. If you genuinely care and you find active ways to express your empathy, the grieving person will feel your support, even from a distance. Remember that the death of someone loved is a shattering experience. Lead with your heart and be gentle, loving and compassionate in all your helping efforts.

MBJ

Alan D. Wolfelt, Ph.D., is an author, educator and grief counselor. 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. Visit centerforloss.com to learn more about grief and loss.

Foresight Survey Shows Pandemic Materially Changed Consumer Attitudes Relating to Funeral Service

PHOENIX, ARIZONA – The COVID-19 pandemic has significantly altered consumer attitudes and behaviors in three key areas of the funeral and cemetery business: the buying and shopping process, the necessity of physical presence to support loved ones in their time of need and the influence of technology on both, according to The Foresight Companies' 2020 Funeral and Cemetery Consumer Behavior Study.

The pandemic has necessitated consumer use of technology to adapt their behaviors to a business steeped in tradition, and the survey makes clear that these behavior changes are here to stay. For example, 75% of consumers now want pricing online, a practice virtually unheard of today, and many consumers will not do business with providers who do not deliver transparency.

In addition to shopping, the use of technology has

increased acceptance of livestreaming funerals as a regular practice. The study finds that 43% of consumers believe that attending a funeral via live-stream “demonstrates how much I care,” a 72% increase compared to pre-pandemic levels.

“We’re experiencing a sea change in consumer behaviors with long-term implications for technology and physical infrastructure, as well as the deployment of human resources for the funeral and cemetery professions,” said Chris Cruger, Foresight partner and COO. “Webcasts and online pricing have gone from nice-to-haves to minimum expectations overnight. You can’t put that genie back in the bottle.”

The survey revealed:

- 40% of consumers expect that livestreaming of services will be available permanently.

- Just 21% are willing to pay for this additional service.
- 26% feel strongly that it is important to attend the funeral in person, down from 42%.
- 46% of consumers say they will handle funeral arrangements virtually, an activity that has historically *only* occurred in person with a funeral director.
- 52% say they will only do business with companies that provide online pricing options.
- 73% say it's important to have preplanned funeral arrangements, up from 58%.
- Only 19% plan to exceed the current average spend of a funeral – about \$8,000.
- Attitudes around cremation – an industry hot button – remain virtually unchanged.

While analysts have widely speculated about behaviors changing in the deathcare services business, this study puts metrics and measurement around the behaviors and degree of change.

Funeral service, a \$20 billion industry, sees more than 2.4 million funerals take place in the United States annually and employs more than 100,000 Americans serving families in their time of need. Notably, these shifts in consumer attitudes and behaviors take place across demographic and religious spectrums.

“The resulting business implications the study points to are colossal, especially for a sector largely unchanged for decades,” said Cruger. “How owners staff their business, how they use their physical space, their investment in technology – these core operations have shifted in the last 60 days. We’re not implying that the funeral business will now be entirely virtual, but the study clearly indicates that the pandemic has forever changed how consumers plan for, buy and participate in funerals. And those businesses that adapt quickly will win the day.”

When asked specifically which, if any, of the numbers surprised him, Cruger pointed to the 52% of respondents who said they’ll only do business with

companies that provide online pricing options. This statistic raises some eyebrows considering a review of the FTC Funeral Rule has begun and mandating prices on funeral home websites has been one of the changes sought by consumer groups.

“I was [also] expecting a bigger shock to the cremation percentage,” he said, “but it remained relatively static.” The survey’s sample size cremation rate pre-COVID was 43%; post-COVID, it was 45%.

“Interestingly, when I’ve spoken with the different independents and consolidators, they tell me that has been their exact experience,” said Cruger. “They have had direct burials and direct cremations, but it has not changed the cremation rate. That was surprising to me.”

“The winners are the ones who embraced the technology and are listening to the consumer. I think the last 90 days have been an accelerant more than a radical shift of consumer attitudes and behaviors.”

When funeral streaming first made waves about 15 years ago, the complaint was that it depersonalized a drop-everything life experience. Has the pandemic redefined “personal” for consumers?

“I [do] think the pandemic has redefined what personal is,” said Cruger. “I don’t think in any way, shape or form the importance of an individual’s presence at funerals has gone away, [but] I think it has changed what personalized means to people. Today, with some of the younger generations [using] Zoom, Microsoft Teams, Facetime and all the other ways they interact with social media, this is personalized to them. We had 43% of respondents

say they could attend a funeral through livestreaming, and it is just as important to them. It's a change in the mindset of the consumer as to what "personal" means to any individual at any given time."

Cruger admits it's possible that this number could change over time. "One of the risks you have in the midst of the pandemic is that you have an isolated sample size, so we can have a constant measure," he said. Cruger speculated that two things may happen. The first is that people have been exposed to a new reality, and it has changed the expectations of the consumer. The second: "As we evolve as a society and ideas about mourning change, I think this is just going to accelerate [the changes], more than anything else, to where we are headed," he said.

Prior to the social distancing guidelines, a much smaller percentage of funeral directors were using Zoom, Microsoft Teams and other livestreaming technologies on a regular basis. "They were forced into this overnight some three months ago," said Cruger. "The winners are the ones who embraced the technology and are listening to the consumer. I think the last 90 days have been an accelerant more than a radical shift of consumer attitudes and behaviors."

Cruger also made the distinction that when it comes to online arrangements, Zoom and other platforms actually bring a conversational element to the arrangements. "People don't know how to approach the loss of a loved one, and they do want that personal touch. That's why the professionals in this industry are so valuable in what they do," he said. "They still want the interaction and they want the opportunity for the family to express their loss and needs. And the ones at the top of our industry are the ones who do that really well."

The study finds that 43% of consumers believe that attending a funeral via livestream "demonstrates how much I care," which is a 72% increase compared to pre-pandemic levels. How this number changes in future surveys will be interesting.

"This is one of the reasons we intend to make this an annual study, and we will continue to monitor this,"

said Cruger. "Whatever the big differences were in the way we approach this, our real focus is because of what was going on around us and how that will shape the future, and to be more forward-looking at consumers, as opposed to just looking at some of the families that have experienced an immediate death. We're setting our own benchmark, and this is the time for us."

Cruger said there have been so many people doing remarkable things in funeral service over the past few months. "Online arrangements, Zoom [and] livestreaming were such remote concepts, and we saw all these things happening, and the real question is how much of an impact are these things going to have on funeral service permanently?" he said. "That's the way we approached this survey. Looking at a representative sample size across the country, what were the attitudes and behaviors pre-, during and post-pandemic?"

"Some of these things are now expectations of the consumer. I think the challenging side is that consumers now have certain expectations, but their willingness to or expectations about paying for them is different."

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On June 6 at 1 p.m. EST, The Foresight Companies will present a free webinar aimed at funeral home owners and managers, along with executive directors of the organizations representing the profession. Webinar link: https://zoom.us/webinar/register/WN_L8G0rVBYSx6EIFyUQgL1RQ

The Foresight Companies' 2020 Funeral and Cemetery Consumer Behavior Study was conducted by Los Angeles-based SoCal Approach Marketing and Consulting Group, whose goal is to measure and deliver data-driven market insights businesses can use to understand and reach target audiences. The study was designed to understand consumer attitudes, perceptions and behaviors about the funeral and cemetery industries during three separate periods: prior to, during and after the pandemic. The study is based to 2,548 respondents drawn from a nationally representative panel sample of U.S. residents.

StoneMor Mulls “Going Private” Offer

TREVOSE, PENNSYLVANIA – StoneMor Inc. has received an unsolicited proposal letter dated May 24, 2020, from Axar Capital Management proposing to acquire all of the outstanding shares of common stock of the company not owned by Axar or its affiliates in a “going private” transaction for \$0.67 per share in cash, subject to certain conditions.

According to the proposal, the \$0.67 per-share price represents a premium of approximately 17% to 50-day moving average share price as of market close May 22.

Axar currently owns approximately 52% of StoneMor’s outstanding common stock. Axar has engaged Schulte Roth & Zabel LLP as its legal advisor for the proposed transaction.

The proposed transaction would not be contingent on any financing and would be funded with equity from Axar and its affiliates. The proposed transaction would be conditioned upon, among other things, the negotiation and execution of mutually satisfactory definitive agreements, which Axar proposed would contain terms customary for a transaction of this type, including a closing condition that the approval of holders of a majority of the outstanding shares not owned by Axar or its affiliates be obtained.

On May 26, the StoneMor board formed a special committee consisting of independent directors to consider and evaluate the potential “going private” transaction. The committee intends to retain inde-

pendent legal and financial advisors to assist in its review and evaluation of the proposed transaction and has been authorized by the board to reject the proposed transaction or recommend the board approve the terms of the proposed transaction.

The board cautions StoneMor stockholders and others considering trading in the company’s securities that the board has just received the proposal and that neither the board nor the special committee has had an opportunity to carefully review and evaluate the proposal or make any decision with respect to the company’s response to the proposal.

“There can be no assurance that any agreement with respect to the proposed transaction will be executed or that this or any other transaction will be approved or consummated,” StoneMor stated in a news release. “The company does not undertake any obligation to provide any updates with respect to this or any other transaction, except as required under applicable law.”

The company also announced that it entered into a Common Stock Purchase Agreement on May 27 with affiliates of Axar to purchase 23,287,672 shares of StoneMor’s common stock at a price of \$0.73 per share, an aggregate of \$17.0 million. The \$17.0 million purchase price will be paid by delivering the Preferred Shares purchased on April 3, 2020 and paying an additional cash purchase price of \$8.2 million. The company expects the transactions contemplated by the purchase agreement to close in June 2020.

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The Notebook

PRECOA has launched Remote Preneed, a comprehensive remote sales process developed to help funeral homes safely connect with families. The process is clearly outlined at precoa.com/covid-19, a webpage that also includes free at-need and preneed COVID-19 resources for funeral homes. Remote Preneed features carefully manage marketing and remote appointment setting for phone consultation appointments, which have been enhanced and improved by additional digital tools, including remote signing processes and digital sales kits personalized with unique service and merchandise options for every funeral home. Using these tools, advance funeral planners can deliver presentations and fund appointments without families having to use third-party software. Planners also receive one-on-one management and training to help them stay successful in such difficult and trying times. The free COVID-19 resources on Precoa's response page are intended to help funeral homes communicate new at-need guidelines and connect with families interested in preplanning. precoa.com/covid-19

THACKER CASKETS has acquired Miller Berry and Sons, a multigenerational, family-owned business since 1968 that supplies adjustable bed mechanisms, bed mounting brackets, bed frames and bed mattresses. thackercaskets.com

COMFORT ZONE CAMP, a national nonprofit bereavement organization, is offering a virtual program designed to support kids and families who've experienced a death during, or due to, the COVID-19 pandemic. This program, which will be held May 30 from 12-2:30 p.m. ET is offered at no charge for kids and young adults ages 13-25. The program is designed to help break isolation, share stories and learn how to commemorate loved ones. Parents of children who are participating are also invited to attend a separate session designed for them. To register, visit comfortzonecamp.org. A Zoom meeting login will be emailed to registrants. 804-377-3430; info@comfortzonecamp.org

TUKIOS has launched SendHugs, a virtual way for friends and family to send their love to the bereaved. This service allows for loved ones to share their favorite stories and memories, and express their love to the family via recorded video messages. It works from any computer or mobile device with a camera. The funeral director simply sets up a link that can be shared with family and friends. The videos, once gathered, can be shared online or easily stitched together using Tukios tribute video software. Visit tukios.com/send-hugs to request access.

PITTSBURGH INSTITUTE OF MORTUARY SCIENCE is pleased to announce that it will not be increasing tuition for the 2020-21 academic year. Dr. Barry Lease, program director and board member communicated that the PIMS Board of Directors, at its most recent meeting, declared that due to the COVID-19 issues we have all faced this year and the unexpected financial burden it has placed on many current and future students, a per-credit tuition increase was not in the best interest of their mortuary education. pims.edu

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From the Editor's Desk...

A Memorial Day Like No Other

There isn't a more humbling sight than a cemetery on Memorial Day weekend with its rows of American flags placed at the graves of those who served. Every year after Sunday morning Mass, I make a point of visiting the grave of a great-uncle who was killed in World War II. Although he died some 25 years before I was born, he was always a source of great pride in our family. There's even a street named after him in the town in which he grew up.

This year, it was after the streamed church service that I went to the cemetery. Usually, I'd see dozens of cars parked along the narrow roadway as families visited loved ones. This year, there were only several other cars in the cemetery, and not all of the vehicle occupants made the trek to the family graves, opting to stay inside the car.

I took the long way home from the cemetery, curious what beach traffic would be like since the governor opened the beaches along the Jersey shore, sure that people were anxious to get to their summer sitooteries. The beaches I drove past had some fairly dense crowds. I didn't see too many masks, and it seemed people had a pretty liberal interpretation of six feet.

Along one road, a police cruiser was parked on the shoulder, waiting for other cars to line up behind it. I glanced at some of the vehicles and saw VFW flags on them, for what I assumed would be a slow parade to the nearby veterans' cemetery.

After grilling up a couple of burgers and hot dogs, I sat back and resumed a familiar posture – flipping channels on the TV. On one of the sports channels, the image of Fenway Park in Boston captured my attention. A 37-foot-tall flag was unfurled and draped over the ballpark's famed left field wall. A slow pan to the infield showed a lone bugler blowing *Taps* in the nearly empty ballpark.

The weekend might have looked different to us – and felt different – but the spirit of thankfulness to those who lost their lives in service to our country was still the same.

 **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

EDITOR

Edward J. Defort
(edefort@nfda.org)

MANAGING EDITOR

Dawn M. Behr
(dbehr@nfda.org)

GRAPHICS

Brooke Krishok
(bkrishok@nfda.org)

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