

# Cooperative Funeral Fund Inc.

Get Out of Your Own Way

as seen in:

## ICCFA MAGAZINE

March-April 2017

CEMETERY      CREMATION      FUNERAL



**Jan Scruggs: The man behind the Vietnam Veterans Memorial in D.C.**

- Lemasters on phone calls & the Funeral Rule
- Wagemann on how to develop a relationship with your local hospice

**Cremation:**

- Building a successful online business
- Embracing the options that cremation offers
- Creative use of unused spaces in your cemetery

**Sales:**

- The elements of an effective selling system
- Cemetery Impossible: Should salespeople tell you where to set prices?
- Forming community relationships to create long-term sales success

**Also:**

- Wolfelt on watching the words you use
- Van Beck on silence
- Visiting a cemetery in Beijing, China



• Profiles of many of the firms exhibiting at the ICCFA Expo in Nashville's new Music City Center

The following article was first published in the March/April 2017 issue of the ICCFA magazine, and is reprinted with permission.

by Ann Marie St. George, CPC

ICCFA Magazine author spotlight



[annie@cffinc.com](mailto:annie@cffinc.com)

1.800.336.1102

► St. George is the New York regional manager for Cooperative Funeral Fund. She has worked in the funeral industry for the past 30 years. She is also a mortuary officer for both DMORT Region II and Kenyon International Emergency Services.

► **Cooperative Funeral Fund Inc. (CFF)** specializes in the management of preneed and perpetual care fund accounts. CFF has provided a program for the death care industry to facilitate the creation, investment, tax compliance and payout of funeral trusts since 1989.

[www.CooperativeFuneralFund.com](http://www.CooperativeFuneralFund.com)

CREMATION

Cremation is the common change that everyone in the funeral and cemetery profession needs to address. Approach it with positive thinking and help families embrace the options it offers.

## Please, get out of your own way

While outlining this article prior to attending this year's ICCFA World Wide Sales (WWS), I had no idea that I had created the precursor to what I would experience. This was my second year at this mind-blowing conference which has given me so many ideas to share with all of you. If you have ever considered attending, I encourage you to do so. It will change the way you feel about what you do, and it will energize you and make you want to be better at what you do. (Yes, I drank their delicious Kool-Aid.)

Our industry is changing rapidly, and we can't afford to not open our eyes, hearts and minds to these changes. Seminars like the ones held at this year's WWS will give you that needed leg up. Trust me, you don't want to be playing catch-up, especially when it comes to cremation.

Across the death-care profession, cremation is our common change denominator. It is affecting all of us across the board, and it is my hope that after reading this article, you will open yourself to positive thinking when addressing the ever-increasing cremation rates.

Remember, it is not going away, rather, it is fast approaching the norm.

Is cremation affecting your bottom line? Why? It is only a form of disposition. When a family tells us they wish to be cremated, why do we think it is because of a desire to save money and go right to the direct cremation option on our GPLs? Is this really fair to our families?

To help explain the need for each of us to change our mindset in order to get out of our own way, I would like to share a very personal story, about the cremation of my sister, who died in 1996.

Lisa was the middle child of five in our Irish-Catholic family. She was born in the '60s. Her life was lived in the '70s, '80s and '90s, when burial with a two-day wake was the norm.

Cremation was just starting to become

a blip on the radar for families like ours, partially due to the change in the Catholic Church's view of cremation as an acceptable practice. Catholics could now be cremated as long as they were then buried.

During my sister's battle with cancer, we were able to candidly talk about what she wanted when she died. Being a unique person, she wanted a unique funeral. (Sound familiar? We are seeing more and more of this perspective today.)

Who are we as funeral directors and ceterians to judge what families want? We need to be open-minded as well as willing to share with our cremation families ideas and possibilities about which they may not have been aware.

When my sister died, my family chose a full-day closed casket viewing, a church service the following day with the cremation to follow. (She died prior to the Catholic Church allowing cremated remains to be present for the church service.)

Once we received her cremated remains, they were taken to the cemetery and enbenched—a word I made up to describe my mom's choice to purchase a bench in the cemetery to hold my sister's remains, along with my dad's and, many, many, many, years from now, her own.

Several weeks later we held a party that served as a fund-raiser for brain cancer. It featured a band, drinks and food. The event was held in the main lobby of the Ellicott Square Building in downtown Buffalo, New York. My sister had previously worked for the owner of the building.

Lisa lived more in 29 years than most people live in 100. If that same event were held today, it would be called a "celebration of life."

What did we hand out as a remembrance, you may ask? A tiny portion of her cremated remains in small bottles purchased from Pier One. (She died prior to the plethora of cremation keepsake product options now available.) She actually wanted her cremated remains put into plastic baggies, but I

## CREMATION

improvised a little with the miniature genie bottles.

Since Lisa loved to travel, the people attending were asked to take her with them on vacation and scatter the remains in their bottle. Some friends chose to put her in their gardens; a few even keep her on their shelves in the offices where they work.

A very close friend had just started a new business where they rolled cremains into hand-blown-glass, creating beautiful globes with the cremated remains suspended in a simple ribbon of color. I was her first customer, purchasing one of every color.

In addition to keeping a beautiful green-ribboned globe, I have personally taken and scattered my sister in more than 15 different countries. I am still waiting for the day I have to explain to airport security, "No, sir, it is not hazardous; it is just Lisa in a bottle."

My point here is that cremation is only a form of disposition. When a family in a preneed or at-need conference tells us they want cremation, we should get excited to share with them all the possibilities and options available when choosing cremation. More often than not, our families are not themselves aware of these options.

improvised a little with the miniature genie bottles.

Since Lisa loved to travel, the people attending were asked to take her with them on vacation and scatter the remains in their bottle. Some friends chose to put her in their gardens; a few even keep her on their shelves in the offices where they work.

A very close friend had just started a new business where they rolled cremains into hand-blown-glass, creating beautiful globes with the cremated remains suspended in a simple ribbon of color. I was her first customer, purchasing one of every color.

In addition to keeping a beautiful green-ribboned globe, I have personally taken and scattered my sister in more than 15 different countries. I am still waiting for the day I have to explain to airport security, "No, sir, it is not hazardous; it is just Lisa in a bottle."

My point here is that cremation is only a form of disposition. When a family in a preneed or at-need conference tells us they want cremation, we should get excited to share with them all the possibilities and options available when choosing cremation. More often than not, our families are not themselves aware of these options.

In addition to having a variety of product

options such as cremation jewelry available, we need to search for and find ways to help families have a personalized cremation experience.

One of the best ways to learn these techniques is through attending events like the WWS, where you can learn to improve your company's bottom line while better serving all families, whether they chose cremation or not.

Talking about final arrangements can be difficult, whether you're a funeral director or counselor talking to a family or a family member talking to someone facing death. It wasn't an easy conversation to have with my sister. I prayed every day she would be with us at least another 50 years.

However, being a funeral director, I knew it was a conversation that I had to have. I am grateful for a family who was open-minded and enjoyed love, laughter and uniqueness. I was fortunate enough to be able to ask my sister what she wanted, and I was open-minded enough to help follow through on her requests.

My only mistake was telling a Catholic priest that all of her cremated remains were not at the cemetery (which, it turns out, is required by the church). Oops.

# Allowing You To Confidently



## Manage Your Preneed Program



*Cooperative Funeral Fund Inc.*

PRENEED & CEMETERY CARE FUND MANAGEMENT

CooperativeFuneralFund.com

800-336-1102

Information contained herein should not be treated as investment advice or a recommendation to buy or sell any security. This advertisement does not offer or promise to offer tax advice, and as such investors should be advised to consult their own tax advisers regarding the tax consequences of their investment activities. Investment return and principal will fluctuate, so that a client's initial investment may increase or decrease. Any investment is speculative and involves a high degree of risk, including the risk of principal loss.