

# Cooperative Funeral Fund Inc.

Finger Saluting the Road Trip Interview

as seen in:



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# FINGER SALUTING THE ROAD TRIP INTERVIEW OR TAILGATING THE ROAD TRIP INTERVIEW

BY ANN MARIE ST. GEORGE

Driving 3 hours home from a Buffalo Bills game, I found myself agitated. My agitation was not caused by the loss to the Baltimore Ravens, but due to the dumb @#\* behind me who insisted on riding my bumper. Where the crap did he think he was going to go? There were only 65,000 other agitated fans trying to get home too. What I found even more annoying was "Mr. Rogers" who let every car in the neighborhood cut in the line ahead of him. Ugh, doesn't he know the simplest of merging rules? I don't want to be his neighbor, I just want him to only let "one" car cut in as long as the traffic exits. Geez Louise, it is not a "neighborly day" when you are trying to get the heck out of the stadium lot after losing and some knucklehead is letting everyone cut ahead. It wasn't a beautiful day in my neighborhood as I sat stewing for an hour. I had visions of wrapping a cardigan around his back bumper and tying it to the nearest goal post and then see how beautiful his neighborhood would be.

Don't get me wrong, I love Mr. Rogers! When I was growing up, there weren't many shows to watch, and his was one of my favorites. I remember the good old days when we played outside in the neighborhood, unlike today where most kids stay inside creating a virtual one. Oops, was that out loud, darn, now all I can hear is "OK Boomer." For those of you that haven't heard the phrase "OK Boomer" it was created as a retort for older people who according to the younger people "just don't get it." Basically, kids use it as a comeback to pretty much anyone over 30 who says something condescending about the younger generation and/or the issues that matter to them. Apparently, as the phrase is being more widely used, it has lost some of its light heartedness; I say we all need to learn to laugh at ourselves a little more.

As times have changed, a common concern I hear as I travel around the country is the difficulty in hiring someone who is willing to commit to a career that demands almost 100% of one's soul. Our calling is not for everyone and because of this maybe, just maybe, we should consider an interview that is a little unique, just like we are. In the beginning of this article I touched on a few ways people choose to drive and whether you were aware of this or not, how we drive often determines what kind of person we are. While researching these personality traits I came across a column written by Geoffrey James a contributing writer for Inc. com. His ultimate finding was that if one was obnoxious behind the wheel more often than not, they would be just as obnoxious at work. These common bad driving traits are typical of someone you may not want to hire; Unless of course you see yourself in them, lol. I honestly know I am guilty of a few.

- **Rolling Stops:** People who don't come to a full stop at a stop sign can't be trusted to handle details. They literally and figuratively cut corners, both on the street and in the workplace.

- **Tailgating:** People who tailgate (i.e. leave less than one car length per 10 mph) are unimaginative. They assume that nothing can go wrong and are caught by surprise when the unexpected happens.

- **Road Hogging:** A road hog insists on going either below or at the speed limit rather than pulling over and letting a line of cars pass them. This is classic passive-aggression; Road hogs will bog down any and all initiatives at work.

- **Finger Salutes:** People who feel it necessary to express profanity at other drivers (especially while driving away) are usually frustrated and a bit cowardly. At work, they can be counted on to backbite and gossip.

- **Over-honking:** These are people who honk longer than necessary, like a full second (rather than a polite tap) at a driver who hasn't noticed the light has changed. Over-honkers tend to be both overly critical and overly sensitive to being criticized.

- **Texting:** Driving while texting is more dangerous than driving while drunk. Anybody who texts or emails while driving is a dangerous fool and cannot be trusted with any responsibility whatsoever, at work or anywhere else.

- **Speeding:** Habitual speeders are like my former boss. They don't really care about other people and they don't think the rules apply to them. At work, they are the jerks that make everyone else miserable.

On the flip side there are some obvious traits of a good driver that equate to an outstanding employee:

- **Patient:** Patience is one of the most important traits a driver can have. Heavy traffic, road construction, parking, and the actions of other drivers will test patience on a daily basis. Impatience can lead to aggression, bad decision making, and ultimately on the job costly mistakes; patience is a virtue.

- **Considerate:** By definition, a considerate person is one who is careful not to cause inconvenience or hurt to others. Considerate people exhibit good driving etiquette. They let people merge, follow the speed limit, yield to pedestrians, and use turn signals. What they don't do is equally important.



Due to the abundance of readily available resources and information, today's families are much more knowledgeable. This is where the biggest change in the industry exists from how it was handled in the past. The industry is abuzz about changes in products and services, but the real difference is that the consumer has been trained by the internet to be price conscious and every purchase people make is an analytical one to some degree. This paired with the research on funerals makes the consumer feel they are an expert before engaging a funeral director. In many cases they believe they know what they want and what they are willing to pay for it.

"The problem with this new consumer approach is that they are not buying something simple like a toaster," begins Todd Mannix, Vice President with Cooperative Funeral Fund, Inc. "Today's online consumer lacks experiential input. A funeral is not a packaging of products and services. Rather, it is the reason why those products and services are being purchased and what the family is attempting to do when they buy them. They are saying goodbye to someone they cared about. There is a lot of emotion involved and when the consumer thinks they understand what they are doing in terms of products and services, they are making the funeral transactional as opposed to emotional. This is especially true in a preneed sale because the loss has not occurred yet. A funeral director may be better able to overcome the know-it-all, I'm not going to pay a lot for this funeral, transactional mindset and help a family create a loving service during a time of loss when people are feeling the pain and wanting to memorialize. It takes a little more savvy in a preneed setting, depending on the client, when the emotional experience of loss is not upon them. In these circumstances, if the conversation is handled the way the consumer thinks it should go based upon their transactional research, the funeral could be devoid of it's true purpose; Honoring the loved one that has passed and providing the grieving family and friends a chance to gather and celebrate the life as opposed to just observing the death," Todd states further.

How we reach out to potential preneed customers is changing as well. While a funeral home should not entirely stop their traditional approach for generating conversations that lead to a preneed contract, awareness campaigns using a variety of methods including social media, seminars, lunch and learns, elder care information and how to navigate social security benefit elections for retirement are good methods to reach new customers.

"Social media is becoming more prevalent in getting your message out to your local community and to the extended family. Using social media can assist funeral homes by answering questions about how the process will benefit the family and create buy-in for all family members. Awareness campaigns help soften and eliminate issues that may arise for a large extended family who does not fully understand the value of preplanning. Recent developments in technology have allowed us to speed delivery for issuance of coverage for preneed agreements and speed up claims process to hours versus weeks previously," says Tom Holland, Vice President National Accounts with Atlantic Coast Life.

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"Cooperative Funeral Fund, Inc. (CFF) has been a leader in preneed fund management and account servicing since 1989. Over 1,000 clients already rely on CFF for their preneed fund management. With over 600 million dollars under management the CFF program was created specifically and exclusively for the death care industry in order to facilitate the creation, investment, related tax compliance and payout processing of preneed funds and the management of care funds for cemeteries. CFF's custom built subaccounting system was created with you in mind. Through this system, fund balances are available to you online (and via smart phone applications) 24 hours a day down to the individual trust level, so you always know how much is available when a call comes in. Our focus on the customer, attentive customer service, and meticulous attention to detail, has allowed CFF to enjoy an excellent client retention throughout the years.," begins Todd Mannix, Vice President with Cooperative Funeral Fund, Inc.

Cooperative Funeral Fund, Inc, is in the business of providing preneed trust fund management. They are solely focused on serving the funeral services industry. They have a deep knowledge of the business honed through over 30 years servicing the death care industry and by focusing on putting the customer first. This philosophy has helped CFF to become a leader in the industry.

"While technology and the shift to cremation are certainly disrupters to the traditional funeral services industry, there are also many benefits in terms of not only reaching the consumer in their comfort zone, but also to create new and customized funeral experiences. There is a great opportunity to set expectations and help the consumer to understand why a funeral service is so essential in healing after a loss by using the internet and social media. In addition, the more educated consumer of today is also used to a high level of customization as they can generally get what they want, when they want it, and many products have customized options. They are used to this type of service and will expect the funeral process to be the same. Consumers may become frustrated, disinterested, or disengaged with a process that does not fit their normal purchasing experience. Funeral directors should use their online presence and marketing to show how funerals can commemorate in thousands of different and unique ways. In looking at the opportunities created by the disruption, funeral directors will be a part of crafting and directing the change to the industry instead of being pushed by it and reacting after the fact," Todd explains further.

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