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What Possessed You to Do This?

By Daniel M. Isard

As a mortuary school student or recent graduate, do you wake some mornings trying to recreate your thinking as to why you chose funeral service? In my four decades of experience, I have asked people just like you. The answers fall into several predictable groupings:



1. *Guilt* My family owns a business and I've always been told, "Someday, this will all be yours." This statement is generally accompanied by a grand sweep of the arms and a smile of pride on the face of the parent telling you about your future; it usually, however, includes little training to do the job.

2. *Glory* I fancy myself an entrepreneur and there is a great need for individuals to take business ownership. You ponder, "If I can take over one, I can take over two or more." Then you experience the joys (sarcasm implied) of business ownership.

3. *Ministry* You want to change the world or at least a small portion of the world that is suffering at that moment. "I want to help a family in mourning handle their dead loved one and help the survivors." That feeling of providing care is only sustainable if you can monetize your ministry. There are many preachers selling shoes and driving cabs because they couldn't monetize their pulpit.

4. *Competition* There are three funeral homes in the town in which you reside and none are doing funerals the way you think they should be done. "I believe that every funeral should have some features that none of the [other] funeral homes are providing." You are going to change funeral service.

5. *Community Respect* There are only a few careers in which

you are known by your occupation. Funeral director is one of them (others are doctors, clergy, teachers). No one ever bumps into a plumber at a restaurant and immediately introduces him to others by his “title.” The reason I’ve never seen funeral directors walk around a community dressed very casually or with ill-prepared hair is they never know when they’ll be approached by a community member. In communities with high personal goodwill (such as the Jewish, African-American or Catholic communities), funeral directors contemplate which car to drive so they are not seen as ostentatious.

Therefore, neophytes, why did you choose funeral service as a career? What do you hope to achieve as you walk through this valley of deathcare? What’s going to get you over the difficult days?

The opposite must be observed as well. What factors hinder people from coming into/staying in this business?

1. *Life/Workplace Balance* A business doing 360 calls a year does not do one call per day. There are weeks with 15 calls and other weeks with none at all. The number-one staffing challenge is giving people predictable days off. Children of funeral directors learn that plans were made to be broken due to another family’s tragedy. Eight-hour work days are unrealistic as well. Typically, a boring day is followed by a 16-hour day with just a short night’s sleep.

2. *Chance of Above-Average Compensation* I’ve met thousands of funeral directors and have worked for at least 2,000 in my career. Many had a net business value of more than \$1 million. Many had a lot of money in the bank. However, it’s usually because of the life/workplace balancing act that they have that money because they didn’t have the free time to spend it.

3. *Desire to Be a Professional* This might seem like a conflict with #5 above. However, it is not. If you really want to be a professional, there is a continued drive for education. A doctor doesn’t stop studying after getting out of medical school. If the National Boards are the minimum education, then why doesn’t funeral service have additional levels of education? The CFSP designation is a great example. The CFSP should be a highly sought-after, recognized designation, but

it is not, and it brings no additional compensation to those who qualify. What is the degree beyond mortuary school? Do any degrees reward the candidate for the added time spent to achieve them? Sadly, no.

Therefore, neophytes, why did you choose funeral service as a career? What do you hope to achieve as you walk through this valley of deathcare? What’s going to get you over the difficult days?

When I first started in this business in the mid-1980s, I did a study for an insurance company that was looking to create a rational premium for disability insurance to insure funeral directors.

My first discussions with the underwriters focused on the multiple levels in funeral directing. We agreed that there were five levels and that each had a slightly different risk of disability: embalmers, arrangers, dual-licensed people and tradesmen; the fifth category is owners.



Owners are at a different level as most don’t embalm. Embalming was a big differentiator as we saw high levels of needle stick disabilities as well as occupational lifting issues. Creating this line of demarcation was an important separation in the probability of morbidity/disability.

As I studied the claims however, owners had another risk associated with them. At the time, that risk was labeled “one-car accidents” – when an owner driving late at night had a near-fatal or fatal wreck. In the 1980s, we didn’t have the strict drunk driving laws we do now.

Owners also had a morbidity probability that was not evident in the other four categories of funeral directors – a higher-than-average claim rate. As their income was higher, so were their claims.

I beseech each of you to understand why you came into this business. Make sure it’s a motive that will sustain you long-term, past the superficial inconveniences of this business. Create a support group of colleagues with whom you can talk about problems. Most important, always look to the future of funeral service.

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Taking Stock of the Funeral Profession

By Todd W. Van Beck

Many years ago, I worked in a funeral home out West. I was terribly young, had graduated from mortuary college and was a lowly apprentice. I was literally at the bottom of the food chain, and no one cared about any thought I might have about any subject on earth.

At that period in my life, my God-given right to freedom was singularly ignored, and if I had complained, that complaint would have been ignored or ridiculed. Such was my lowly state in life.

This story is not about me, however. It's about a man with whom I worked during this period of servitude.

This gentleman was always impeccable in his dress. He was bilingual, speaking Spanish fluently. He was a deputy county coroner (my boss was the high coroner). He was detailed in making funeral arrangements and conducting funerals, people loved him, and he was kind, sensitive, compassionate, caring and highly concerned about client families.

He had been on the staff of the funeral home for many years, having started right out of high school. He came from a terribly impoverished family, so the job in the funeral home was a lifesaver for him.

He went to church every Sunday and had three children and a lovely wife. In fact, he was so involved in the life of the community that he had built his own following. Many families requested him and only him to serve them when they experienced a death. He never received a complaint from a bereaved family. Not once.

In addition to all of these stellar funeral director strengths, he was also excellent in the preparation room. Nothing seemed too challenging for him. He could rattle off the chemicals from any chemical company, he excelled at restorative art and cosmetics, and he never cut corners when embalming a decedent. Never!

He was also very skilled in the presentation of funeral merchandise and consistently exceeded the firm's required casket averages.

I thought he was one of the most professional members I had ever encountered in funeral service. He was good at what he did, and more than just being good, he loved his position. It was his mission in life.



He was also illegal. He did not have a license. He had never gone to mortuary school. He had never taken the National Board Examination. He had never served an apprenticeship. (I was doing that job!) He had never taken the state law examination and he was never, ever going to take any of these roads to licensure. Online programs were unheard of; in fact, online was unheard of.

But this story begs the question: Was this funeral director also unprofessional? Now stop here. If you exclusively and firmly equate a license as being the sole criterion to claiming professional status, then you can stop reading right now because you don't need the information put forth here. If you feel this question is something for us to ponder, keep on reading. I hope you enjoy your time.

This is also probably a good place for me to express another thought. I personally believe in licensure. I believe firmly in the value, purpose and benefit of formalized mortuary education, and I believe in the concept of education for the simple sake of learning – in other words, all education is good.

For the moment, let's shift gears and freeze this frame about the situation of my friend out West. We'll come back to him later.

Let's begin exploring.

I was rummaging through my files when an article caught my attention. Published 103 years ago, in November 1915, in an ancient funeral professional journal called *Embalmer's Monthly* was a word-by-word account of an address a gentleman by the name of Bradford Leavitt gave before the National Funeral Directors Association convention in San Francisco. Leavitt titled his speech, "Lifting a Business Into a Profession."

As I read this gentleman's thoughts and opinions, I was struck by an awareness that in our present day, funeral service seems to be trying to tackle and determine once and

for all the definitive answer to this simple but very old question: “Is funeral service a profession?” Leavitt, our noble professional ancestor, was trying to accomplish the same task more than a century ago!

I have read lots of information and sat in on many presentations in which this question is the main topic, and the readings and presentations are filled with genuine seriousness of intent in attempting to get hold of the question about whether or not funeral service is a profession.

I’ve also heard strong opinions expressed on both sides of the issue and have witnessed tempers flare and feelings being hurt in an attempt to answer this nagging question. I mean, my friends, if a question that has been alive and unresolved for a whopping 103 years doesn’t qualify as persistent, then I don’t know what the word persistent means.

Before I dive into the substance of my thoughts, I want to first and foremost disclaim to the reader that a guy like me has the brains or the insight to prove or disprove this question. I can try because I love funeral service, but honestly, I will no doubt disappoint and annoy some readers.

However, because I trust the inherent goodness of the average great American funeral director, I will trust that you, the reader, will make the determination as to whether my thinking and conclusions concerning an answer to this question are flawed or not. I will take that risk.

In preparation for this work, I thought a good place to start would be looking at governmental agencies and authorities, such as state and federal government, funeral service licensing agencies, accrediting agencies, civil service bureaucracies and the like. Do government bureaucracies view funeral service as a true profession?

What I discovered was not overly surprising. The rules and regulations pertaining to funeral service from state to state were as I expected. There was list after list of egregious violations that could result in a license vanishing. There were myriad preneed laws, cemetery laws, cremation laws, licensing laws and funeral procession laws. Within this labyrinth of codes, statutes, rules and regulations, the words “profession/professional” were indeed used, but any solid claim by these important authorities that a funeral director was indeed a professional... well, there was some reference but not too much.

The closest piece of tangible information I found was under federal Wage and Hour Laws, which say that a funeral director can take an exemption as a professional. But as most of us old-timers know, this exemption was not always the case. Just a few years ago, funeral directors could not claim this exemption since a “professional,” per federal Wage and Hour Laws, was then defined as a “learned” person (whatever “learned” means), and funeral directors,

back then anyway, were not recognized as “learned” people (by Wage and Hour Laws anyway).

By this point in my research, I started to wonder whether looking to any governmental authority for professional validation of funeral service was even the right direction to take or the correct place to look. As we all know, rules and regulations change, they are affected by political power and they are, at times, so complicated that a slow boy like me just can’t understand them. I was also keenly aware that many individuals read the state law book just once in preparation for the state law examination and then never revisit that valuable, informative publication.

Because government rules and regulations are fluid and unpredictable, I determined that government authority could not be the final arbitrator concerning the professional status of funeral service. These agencies certainly had the power to be the final arbitrators concerning the licensing of both individuals and establishments, but does that power establish the work of funeral service as a true profession? I felt there had to be something more, so my search went on.

While polls show that the public clearly likes and trusts funeral directors, I’ve found that funeral directors are mighty hard on (and sometimes brutally critical of) themselves.

I decided next to attempt to explore the subject of how the public perceives funeral directors. For instance, does my Great Aunt Tilly think funeral directors are professional people? Here, I ran into some good news indeed! I’ve shared this information for many years in my seminars, and I share it frequently because I’ve never thought this good news got the attention and adulation it deserves. So here is the good news about my Aunt Tilly, the public and funeral directors: People like funeral directors, people trust funeral directors and people find funeral directors to be honest. How do I know this? The Gallup poll, that’s how. For several years, funeral director has ranked mighty high in Gallup’s public assessment identifying the top 10 most honest, trusted and admired professionals in a community.

I was so happy when I ran across this information by accident. Oddly, I never saw this good news published in any of our professional journals, and even more strangely, I have had people in funeral service argue and debate whether that piece of news is even good news. It's almost like these good people can't accept the fact that the local funeral director is popular and well liked.

Obviously, a growing number of people in 2018 may not like caskets, vaults, graves and/or embalming, but they do like funeral directors.

But even in our own ranks were people who couldn't accept the idea that funeral directors are liked and given high marks for doing good work. Listen to this: I even won the online award given by a computer-oriented funeral director for posting the "Worst Funeral Blog of the Year" when I wrote about this good news.

Think of that, friends – a funeral director who fights the fact that people like funeral directors. Is that not odd?

After receiving the highly coveted "Worst Blog" award, I was motivated to look at how funeral directors perceive each other.

Here's what I found. While the public clearly likes funeral directors very much, I found that funeral directors are mighty hard on (and sometimes brutally critical of) themselves. I encountered funeral director naysayers who found much to be critical about concerning their work in funeral service as directors.

I even attended one meeting in which several funeral directors proclaimed, "We are our own worst enemy!" All I could think was, "Are you kidding? We are our own enemy? Seriously?"

I did not agree with that assessment in the least because I know that in truth, there are few careers in which members work so diligently and ceaselessly to satisfy their clients. Funeral service is a career and a way of life in which thousands work hard every day to do the right thing and who, moreover, have to deal professionally with some of the most heinous and distasteful circumstances that can ever happen in a community and do this monumental task with grace, dignity and confidentiality.

I concluded that those nay-saying funeral directors at the meeting were just venting their frustration concerning just how significantly and permanently things have changed in funeral service. And Lord knows things certainly have changed! For all of the drama of these good-hearted naysayers, however, that interaction gave me nothing to go on concerning finding the answer to the ancient riddle of whether funeral service is a profession.

Thus, I concluded I had to take yet another avenue. I decided to focus on exploring and making an evaluation concerning the basic mission of being a funeral director, a look at the real big-picture funeral stuff. Regardless of a license, regardless of an agency, regardless of personalities, territories and the like, I decided to zero in on the pure and noble mission of our careers. I decided to zero in on the worthy ideal of funeral service.

Read Part 2 of Van Beck's series in the next issue of *Director.edu*.

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Top 5 Reasons to Apply for a Funeral Service Foundation Academic Scholarship

By Kelly Manion

We get it. School is expensive: tuition bills, book fees, commuting costs, child care. It all adds up. We can help.



#5. Hey! Free Money!

Each year, the Funeral Service Foundation awards scholarships ranging from \$1,000 to \$5,000. Here's the skinny:

You must be enrolled (or be accepted into) an ABFSE-accredited institution or an accredited Canadian mortuary science program to apply for one of our 18 annual scholarships. Nine of the 18 scholarships will be awarded this fall; the online application deadline is November 30. Should you be selected, we'll send a check directly to your school to help offset your

tuition costs. Get details online at funeralservicefoundation.org/academicscholarships.



#4. Impress Your Professors

Professors may seem a bit tough, but they've been in your shoes, know all that you're juggling and want you to succeed. That's why they've been telling you to "apply for a scholarship already!" For just a little bit of extra work, you could chip away at your tuition and get back to what's important. Who knows? You might even score extra points when you ask your professors for insight on your essay or video.*



#3. Total. Résumé. Booster.

Since 1945, the Foundation has boosted the résumés and careers of more than 6,000 funeral service professionals. Funeral home owners and hiring managers look at what sets a potential employee apart from other candidates. Noting that you're a Foundation academic scholarship recipient could help send your résumé to the top of the pile. You'll show that you value education and aren't afraid of a little extra work to get the job done.



#2. See Your Name in Print!

We understand that exposure is necessary in building

a successful career. That's why we showcase our scholarship winners on our website and in trade publications across the profession. You'll also be featured in our annual Impact Report, which lets our donors know how their dollars are impacting our profession. (Many of our donors are those same funeral directors looking to hire great talent.)



#1. You Can Tell Your Story

You're dedicating your career (or maybe your second or third?) to helping families and communities understand that funerals matter, and your stories inspire our work and drive our mission. When you apply online, you'll be able to tell your story through a brief essay and video. Show us your personality, your compassion and your professionalism, and share your great ideas and experiences.

*Applying for a Foundation academic scholarship doesn't guarantee extra credit, but it's been known to impress many professors.

Kelly Manion is director of communication for the Funeral Service Foundation.

The Future in the Cremation Business

Editor's note: This summer, Dr. Barry Lease, chief academic officer at Pittsburgh Institute of Mortuary Science and an instructor currently teaching a cremation principles class in PIMS' distance learning program, sought permission to share the information from the July 12 edition of the Memorial Business Journal with his students. The issue presented the findings of the 2018 NFDA Cremation and Burial Report. Lease's goal in sharing this information was to create a writing assignment for students based on the data yet personalized to their own employment situations so they begin to reflect on their future in the funeral service cremation business.

In With the New: Student Perspective on the NFDA Cremation Numbers

By Precious Boone, PIMS Student

My grandmother just celebrated her 85th birthday among 50 of her offspring. Her six children swarmed in from various states across the country, and many of her grandchildren and great-grandchildren came out to hug her neck and share a meal. When Granny leaves her body, our family will give her a traditional, Christian funeral and she will be buried next to Granddaddy, just as she wishes. However, of the four generations represented at her celebration, she will likely be one of the

last to have such a disposition. If the statistics are true, only three of Granny's offspring who attended her celebration will choose to follow her to the grave. That's because by the time Granny's children are ready to leave their bodies 20 years from now, the cremation rate in Michigan will have



reached almost 93%, meaning that only 7 of 100 people (or 3.5 out of 50) will chose burial. The rest will choose cremation.

While cremation has caught on in practice, it has not caught on in theory. My current curriculum focuses heavily on embalming and burial, and significantly less on cremation. The recent NFDA Cremation and Burial Report is an invitation to educate myself through real-life experience, which I can do by simply talking to people – people like my dad, who wants to be cremated because he does not want his children to have to “fuss” over his body. Or people like a saleswoman to whom I spoke who wants to be cremated so her ashes can be scattered in Hawaii, her favorite place. Or people like a local funeral director I met who said people really seem to like cremation jewelry and the thought of being able to carry their loved ones with them wherever they go. Talking to people about the “why” behind cremation educates me in a way that is poignant and personal. Statistics are great. Books are great. But a personal connection concerning such a personal choice is just as – if not more – enlightening.

Talking to people about the “why” of cremation educates me in a way that is poignant and personal. Statistics are great. Books are great. But a personal connection concerning such a personal choice is just as – if not more – enlightening.

My conversations with these three Michiganders – my dad, the saleswoman and the funeral director – seem consistent with the NFDA report. People are choosing cremation based on the desire for simpler funeral services, an increasingly transient population and changing consumer preferences. By 2035, Michigan will have the third-highest cremation rate, at 92.4%, behind only Minnesota (93.5%) and Montana (92.8%). And these cremation statistics in Michigan are not an anomaly. Across the United States, the cremation rate will reach nearly 80% in less than 20 years, according to the NFDA report.

Such a cataclysmic shift in practice requires a similarly forceful shift in strategy. To meet the demand, the industry can do more. We could offer more participation with cremations, such as witness cremations. We could facilitate more options

related to what people can do with the cremated remains, such as having the ashes pressed into diamonds. The industry could also consider organizing destination funerals for families that want to scatter ashes at a specific place. To meet the demand, the industry may also need to do less: less square footage for funeral homes, fewer facilities for embalming and fewer personnel for elaborate burial funerals. The profession may have to loosen its affiliations with casket manufacturers and embalming fluid companies and seek out affiliations with travel agencies, jewelry makers, party planners and celebrants.

Cremation statistics emphasize the importance of creating new, secular rituals that will work with cremation rather than against it. Amy Cunningham, a progressive New York funeral director and owner of Fitting Tribute Funeral Services, expressed it best: “I just want to give them a kind of separation ritual that will be meaningful to them and will endorse or include the values of the deceased and also send them out of the cemetery or crematory that day to their luncheon or whatever meal they’re going to have after the service [reassured] that the deceased person was loved, honored, taken good care of and that we really did, as a group, the best job we possibly could.”

This is the type of funeral director needed in Michigan and the type of funeral director I aspire to be. I want to help the family honor the deceased by being a facilitator for what they want.

The NFDA Cremation and Burial Report was eye-opening for me. Notably, the reasons for choosing cremation stood out. I have heard that people choose cremation because of environmental concerns, but the report provides several other considerations, which are echoed by the people to whom I have spoken. The financial considerations and changes in religious affiliation and consumer preferences play a huge role in the shift toward cremation. What I also found striking is that 30% of people would consider using a celebrant and nearly 50% of consumers would consider green funeral options. Traditional funerals are becoming a niche market for people like my Christian Granny and my Muslim sister, but the market of the future for the masses is cremation. It will require agility and innovation. It will require a loosening of the grip on old affiliations and the forming of new alliances with new industries.

But it’s hard to forget the old and embrace the new. After Granny’s 85th birthday celebration, she went to my granddaddy’s gravesite to tell him about the party we threw for her. I felt bad because I did not join her, nor did I want to. I don’t feel him there. I feel him when I am cooking his pecan tart recipe. Like Granny, I have a need to maintain the connection to Granddaddy. We just feel it in different places – Granny in a cemetery and me in the kitchen.

The same is true for burial and cremation. People choose a “separation ritual” that feels right to them. Apparently, if the numbers are any indication, what feels right to most is a ritual involving cremation. The numbers have spoken. It is up to the industry to hear and respond accordingly.

Cremation and My Career in Funeral Service

By Breanna Hix, PIMS Student

Many mortuary science students have spent two years in the program, countless hours with their noses in the books and thousands of dollars to educate themselves in the profession of fellow funeral directors and embalmers before them. And each year, we attend and graduate from schools that inform us that a significant portion of our educational focus – embalming and burial – is on the decline.

Statistics from the 2018 NFDA Cremation and Burial Report show that by 2035, cremation rates may increase to nearly 80%, or 79.1% of all deaths in the United States.

So, what does that mean for me, a soon-to-be graduate of Pittsburgh Institute of Mortuary Science? I have six years of funeral home experience and am starry-eyed and ready to start my licensed career. I also live in California, where, by 2035, it is presumed that burial rates will fall below 10%. According to the U.S. Census Bureau, California is the highest populated state in the country, with more than 39 million people; it represents 12% of the overall population of the United States.

To be candid, that's a lot of deaths occurring, and baby boomers will represent a large portion of the deaths served during my career. David Nixon comments in NFDA's Cremation and Burial Report, however, that funeral homes may only see a 1% increase in revenue from this anticipated increase in deaths.

It's also predicted that my employment in the profession will still be needed to accommodate the influx of deaths, but in what capacity? There are no current laws in California that require a licensed director or embalmer to make removals, transport decedents or even prepare a decedent for a direct cremation. Of course, a licensed funeral director to manage and oversee the licensed facility is required. It would also behoove a facility to be able to handle any full-service funeral, but with the growing rate of cremation, the employment of embalmers is limited or outsourced.

Naively hoping things will just work out does not make these hindrances go away, so how can I expect to have a long career in my chosen profession? Embrace it, I say.

It's apparent that additional training in things outside my comfort zone may be needed. My job and role are changing. While I do not plan to own a firm, I anticipate my future managers and owners will require further knowledge in such things as pet cremation, catering sales or celebrant offerings. I hope there will be an increase in in-house training and more opportunities for training I can reach for myself. I also foresee a strong menu of offerings outside the funeral home and possibly a more casual approach to our services.



All in all, I must be ready and willing to learn because things are changing!

Using celebrants is one approach our profession has used to better serve families for both burial and cremation. With the increase in cremation and decrease in religious affiliation, we must find an approach to allow families to

gather, reflect and memorialize. From a personal standpoint, I did not envision myself as a celebrant when I began my journey. However, it is a benefit to me, to families and to the funeral home that celebrant offerings are available.

What I find incredibly shocking is just how much time I thought we had before much of this became a reality for my career. But the increase in cremation *has been happening*. Some of my predecessors have fought against the trend; others have gotten creative and either flourished or succumbed to the inevitability of cremation being our bread and butter. I'm also surprised that it's nearly inescapable for all of us, as many states are currently well over the 60% mark for cremation.

Lastly, the Bible Belt represents a majority of the lower range of cremation. While this is not shocking, it is a glowing reminder of how much religion and tradition still play a major part in the services families choose for loved ones. Utah, a state adrift geographically from the Bible Belt, has a burial rate much higher than others; it is also home to a large population of members of the Church of Jesus Christ of Latter-Day Saints. With nearly 63% of the population church members, it's not surprising Utah's burial rates are significantly higher.

How do we better serve families that choose or will inevitably choose cremation? Since many are straying from religion, how do we create unique ways to memorialize loved ones?

It's a scary thought, but this is where my job lies over the next 30 years.



Profession at a Crossroads

By Jeff Yeomans, PIMS Student

Funeral service is at a crossroads. In its 2018 Cremation and Burial Report, NFDA projects that by 2035 in the United States, 79.1% of families will choose cremation for their loved ones. Currently, 73% of families choosing cremation are not electing to include the full services funeral homes provide. The prevailing wisdom is that an 80% cremation rate is inevitable, that cremation revenue is only a third of burial revenue and that the future seems bleak.

Plainly stated, the public does not value our services. The answer, of course, is not to try to reverse the cremation trend but to provide full-service funerals. Business-savvy funeral directors must find alternative profit streams to replace the revenue traditional burial provides and increase the percentage of full-service funerals for cremation dispositions. We must teach the public that our services are valuable.

I serve families in central New York state, and the dollar figures reflect this market. New York state is predominately Catholic (63%) and Protestant Christian (33%). A long established Jewish population and an increasing population of recent immigrants that are Muslim, Buddhist and other Eastern religious traditions account for the remaining 4%.

In 2002, New York state Catholic bishops put out a flier titled Catholic Teaching on Cremation: "Although cremation is permitted, Catholic teaching continues to stress the preference for burial or entombment of the body of the deceased. This is done in imitation of the burial of Jesus' body. 'This is the Body once washed in baptism, anointed with the oil of salvation and fed with the bread of life. Our identity and self-consciousness as a human person are expressed in and through the body... Thus, the Church's reverence and care for the body grows out of a reverence and concern for the person whom the Church now commends to the care of God.'" Clearly, cremation is not forbidden, but it's certainly not promoted.

"Church teaching *insists* that cremated remains must be given the same respect as the body, including the manner in which they are carried and the attention given to their appropriate transport and placement. The cremated remains of a body are to be buried or entombed, preferably in a Catholic cemetery and using the rites provided by the Order of Christian Funerals. The following are not considered to be the reverent dispositions the Church requires: scattering cremated remains and keeping cremated remains in the home. The remains of a cremated body should be treated with the same respect given

to the corporeal remains of a human body. This includes a worthy container to hold the cremated remains."

The "worthy container" to hold the cremated remains is a profit opportunity of between \$100 and \$300 for a conventional urn. And the urn needs to be "carried" in a respectful manner, which means the use of an arc and a hearse, generating a \$300 to \$600 profit. The use of a rental casket prior to cremation can yield an additional \$1,500 profit. That's \$2,400 in profit before offering cremation items. Typical supplemental sales include stationery, guest books, prayer cards and programs.

For clients who are not strict Catholics, there is an opportunity for family and friends to physically hold on to the loved one through cremation objects. Some memorial items are made with the actual cremated remains, such as glass art and statues. Another offering is a personalized charm holding the cremated remains. A bracelet filled with multiple loved ones' remains may become a person's prized possession and family heirloom. Choices range from affordable sterling silver and stainless steel to precious metals, including platinum.



We do not have to settle for 1% ROI because a family chooses cremation. There is an opportunity to make the same profits as a decent casket sale, but one has to take a little more time in the arrangement room. We need to work to present families with the options available to make the passing

memorable and personal. Furthermore, our professional service charge needs to be high enough to cover our needs without a casket sale, period. We should not be concerned with the final disposition, for that is an issue for cemeteries and crematories.

The single largest hurdle the industry must overcome is the prevalence of cremations without formal funeral services. According to the 2018 Cremation and Burial Report, 37.5% of cremations are direct cremations and 35.6% are direct with a memorial service afterward, often done without the supervision of a funeral home. Seventy-three percent of the cremation funerals are done without the full service that funeral professionals provide. The fault for this resides with the funeral profession, and the remedy lies there as well.

Starting in the 1980s, cremation was touted as a cheap alternative to a funeral. That should never have been the case because the funeral then became an unnecessary expense. Why

did the industry tell the general population it did not need us, that a funeral was unnecessary? Psychology classes on grief emphasize the importance of a proper funeral for the family and friends of the deceased. Indeed, we are now the experts on shepherding families through the grief process toward a life integrated with the comfort of memories and lessons learned from the departed.

In a very real way, the funeral industry has changed American culture. We have cheapened life by cheapening death. How many families have more concern regarding the death certificate and how much life insurance will be left over than in providing an appropriate funeral for the deceased and the family and friends left to mourn? We are our own worst enemy. The good news is we can change with a little courage, work and diligence.

NFDA, as the largest association group in our industry, commands the most dollars and therefore has the most ability to change the perception of funerals. The message should be that funerals are necessary for good mental health, that the departed deserves a party in his or her honor commemorating the life and that friends and family need a viewing to come to

grips with the very real loss of this person and time to commiserate with other caring members of the community. People are left with an empty feeling when a person is missing and a funeral never happens. Direct cremations create the same emptiness.

NFDA must have the courage to work to change the profession's ways and lead the industry instead of just reporting dismal numbers about its future. The NFDA budget should be used primarily for reaching consumers regarding the need for, and solutions provided by, a funeral. Diligence is needed to select the correct Madison Avenue company to create an advertising campaign that will inform the public in a caring way why they need conventional funerals. The funeral industry must initiate trends instead of just blindly follow them. We need to spend our investment money on marketing initiatives that grow our industry instead of on legislation to protect our industry.

The needs of the people we serve, and our own needs, are one and the same – we need to have a funeral. The way we achieve this is by informing the public that *they* need to have a funeral for their own equanimity.



Another Saturday Morning

By Heather Braatz

It's another Saturday morning and I'm hugging an elderly woman. She's clutching my elbow because her husband of 60 years is in a cardboard cremation container and it's almost time to put him to rest. It's never an appropriate

time to say goodbye. So, I patiently swallow my tears and nod. "No rush, Nora." (Or Mildred. Or Dorothy.) We walk, slower than slugs, from her car to the crematory door. Can you imagine – 92 and still driving?

Most Saturdays, they come with their children, who are old enough to be considering for themselves whether they want to go with cremation or burial. Some Saturdays, the widows are solo. Usually, the husband was a veteran. He probably wanted her to stop worrying about what to do with him when he went. After all, they took care of each other for decades. Stoic to the end, he says, "Just find something simple, Nora. I don't want a big fuss."

She's exhausted from watching him fail in the hospital, thinking, "It's imminent; soon, he will have peace." But she is feeling the furthest thing from at peace.

So these women come to me. I once told my mom I was a "professional widow hugger." It's a living.

I get Nora to the door and she tugs on my sleeve. "Can I see him? I want to say goodbye. I just need a few minutes."

Like two dancers, I spin on my heel and direct her back to her car. "Of course! No problem! I just have to get him ready. It'll only be a few minutes. Let's have you wait in the car with your family, out of the rain."

Slowly, I guide her back to the car and place her again in the care of her bewildered children – middle-aged, preoccupied, feeling the dread of "Is this how it's going to feel when Mom passes away? Is that going to be *me* someday? Aren't these things supposed to be more formal, with pomp and circumstance and a priest and lots of coughing?" Unaccustomed to seeing their aging parent hugging a stranger, some little librarian dressed in a thrift store suit, they fiddle with their

iPhones and look resigned and uncomfortable in their grief.

Nora is back in the car. With a few more respectful simper-and-nods, I hustle and duck inside the crematorium. Shutting the door and now out of sight, I freak out and run to the crematory operator. “You were right! She wants to see him, Peeds!”

Peeds shrugs knowingly. He’d hinted that they would spring a viewing. That’s why they come to the crematory – the need to “peek-a-bye.” Yesterday, they shuddered and said, “No, we don’t want to see him.” But when I ask Nora if she wants to watch him be placed in the cremation chamber, her “Definitely” was loud and clear. I should have known! Peeds helps me throw off the cardboard lid, grabs a head stand, dons lavender-colored nitrile gloves and we unzip the body bag in tandem.

He looks... Okay, I mean, he doesn’t look alive. He looks pretty good for someone who is not alive. He does not look like the guy from the obituary, smoking a cigar, driving a brand-new, now classic car, holding up a monstrously large fish. In the pictures, they look, I don’t know... fuller. I fix him up as best I can: prop the head, tuck a sheet, dab a tear, check that the eyes are closed, close the mouth as much as possible, fix the hair. This is the easy part. This is normal. Don’t think. Do a good job.

“Peeds, I think she may want to press the button.” He looks at me hard and nods solemnly. Inhale. Exhale. We rush outside.

“Thank you for waiting, Nora. He’s ready.” She sees the box. Doesn’t register. The lid’s propped, so it covers him like an awkward rectangular comforter. He looks like he’s sleeping. I walk her up to him and her eyes lock on her husband. No one breathes. Then she waves a weak hand, so I back away.

Peeds and I stand still as guards outside Buckingham Palace, with the door propped open beside us. We try not to listen to Nora’s sobs. Her children sit in the car, staring, impatient, yet grateful they don’t have to be there. They don’t want to see their father like this. Better to remember him in the hospital. Hell, better to remember him before that. Before the decline.

After a few months of Sundays, Nora emerges. Shakily, she looks at me and there’s water pooled at the bottom of her fashionable-again Medicaid bifocals. She’s ancient and shaky, but she’s still got apple cheeks from a lifetime of smiling and holding hands on cruise ships and playing with the kids on the beach when they were babies. She manages a quiet, choked whisper of “Thank you” before she throws her arms around me. She spills: something about Hawaii, something about Veterans National Cemetery, that she needed to do this, thanking me for some act of kindness I can’t grasp but she thinks I’m responsible for, the word “relief” a few times mixed in... It’s beautiful and touching. I give up and start silently crying with her.

Peeds nods and motions to her children to get out of the car.

Nora is gripping my sleeve again. “I want to see it all the way through,” she says. Her jaw is set. She takes a big breath and pushes the button.

The children, always, wear looks of grateful horror, watching their dear mother weeping on the shoulder of some girl. Usually, they have a daughter my age. Maybe they’ve never seen their mother like this. Sometimes, I feel guilty, like they wish it was them, not me. Usually, I just feel embarrassed because I’m crying in front of them and holding up their mom. It’s a good thing I’m short – it makes it easier somehow.

We go back inside, and the speedy Peeds has shut the lid on the box and wheeled him to the chamber opening. Nora hobbles up, determined and her back straight, the kids watching and wondering how their mother suddenly looks older and younger, stronger maybe, all at once. There are rollers on the table and cardboard tubes the box rolls on for a smooth and effortless placement into the chamber. Easy enough for a lady in her 90s to help. Peeds closes the doors, a long plate moves down on pulleys and two stainless-steel shutters lock like a weird dumbwaiter, one that goes deep into the wall and goes only one way – up.

Nora is gripping my sleeve again. “I want to see it all the way through,” she says. I walk her to the control panel on the wall and point to the glowing green button. All of the other buttons are red. I don’t know what those do. Nora looks at me. “That one?” I nod. She nods. Her jaw is set. She takes a big breath. She pushes the button; her hand doesn’t shake one bit.

Everyone backs up and you hear the big whoosh of the process starting. And then a quiet hum. Peeds looks at me and I nod and make eye contact with the children. Everyone breathes again because they’ve been holding it. They grab Nora’s shoulders, which are hunched, her eyes hidden by the wet shields, and they guide her and turn for the door.

At the car, I let them know that I’ll call them when the urn is ready. They catch me off guard, with a rapid barrage of hugs and thanks and handshakes. One of the daughters kisses me on the cheek. “Mahalo,” she says. I see Nora in the backseat and she kind of half-smiles at me. She waves, like we’re good friends at recess. Like a little girl from the deck of a ship.

Heather Braatz is NFDA education manager.

From the Editor's Desk...

An Open Window

In 2016, for the first time, the U.S. national cremation rate exceeded all other disposition rates, according to final statistics compiled by NFDA. And for any of you who don't mind spoiler alerts, the study also predicted that by 2035, the cremation rate will have increased to nearly 80% (79.1% of all deaths). The annual rise in the percentage of cremations and corresponding decline in percentage of burials has followed a relatively steady pattern nationally, averaging about 1.55% in most states. In looking at total volume, the number of cremations is expected to rise from 1.5 million in 2018 to 1.94 million by 2025 and 2.8 million by 2035. This compares with 2010, when the number of cremations barely topped 1 million.

In 2016, 20 states had cremation rates above 50%. By 2025, 45 states are projected to have cremation rates exceeding 50%, and by 2035, 50 states are predicted to have cremation rates exceeding 50%. By 2035, Mississippi will likely remain the only state with a burial rate that exceeds its cremation rate.

Even with the expected increase in U.S. deaths from 2.8 million in 2018 to 3.5 million in 2035 – a 25% increase – increasing consumer preference for cremation will result in the number of burials declining from 1.1 million in 2018 to 910,300 in 2025 and just 524,550 by 2035. In 2010, the number of burials was 1.3 million. The primary reason for selecting direct cremation (no formal viewing, visitation or ceremony with the body present) is the perceived cost effectiveness of this choice. There is a trend to follow direct cremation with some type of memorialization event with family and friends, but it's frequently without the services of a funeral director.

NFDA attributes the steadily rising popularity of cremation to a number of factors, including consumer cost considerations, environmental concerns, an increasingly transient population, fewer religious prohibitions of the practice and changing consumer preferences, such as the desire for simpler, less ritualized services. Cremation has also become more socially acceptable as more Americans are thinking and talking about death in new ways, and its popularity is expected to increase.

I have often asked funeral directors the following: If you knew in 1997 that the cremation rate 20 years later would top 50%, how would you have changed your business? But you know what? The prediction of a 50% cremation rate was indeed already out there. To meet the business challenges created by the ongoing rise in cremation rates and continued decrease in preference for a traditional funeral, funeral homes, crematories (when allowed by state law) and cemeteries will likely offer more products and services associated with cremation, along with cremation packages and custom urns.

In the 2018 NFDA Cremation and Burial Report, the statistics paint a pretty specific picture of the future of funeral service. The challenge is in the adapting.



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