

A Conversation with the President and CEO of Everest Funeral Package

Mark Duffey solidified his reputation as a businessman to be reckoned with when he co-founded Carriage Services in 1991, which now operates 167 funeral homes in 26 states and 33 cemeteries in 12 states.

But for more than 10 years, Duffey has been building up a completely different company – Everest Funeral Package, which became the first nationwide funeral planning and concierge service when he co-founded it in 2001.



Mark Duffey

Although some funeral professionals were initially nervous about Everest – viewing it as a competitor or as a service that encouraged consumers to “spend down,” many now see it as a company that provides a valuable service.

In a wide-ranging conversation, we spoke with Duffey – the president and CEO of Everest – about a variety of topics, including his days at Carriage Services and how his company is changing the way many people plan funerals. Edited excerpts follow.

When you co-founded Carriage Services in 1991, what steps did you take to set it up for success?

When I started the company with co-founder Melvin Payne, we didn’t know anything about the funeral business. We weren’t funeral directors, and we hadn’t been involved in the industry at all, so we were at a distinct disadvantage. But that disadvantage of not having the experience was actually one of the keys to our success.

We focused on a number of different factors that helped us achieve success: One was the issue of creating a service culture versus a sales culture. That was paramount – we needed to decide what kind of culture we wanted.

We wanted to be, first and foremost, a leading service culture and not driven by sales. If you make that distinction early on, decisions about who you hire and how you handle your business solve itself. At the time we were one of the only ones focusing on that, and that focus is really what most independent funeral directors look at, so our business model resonated with them.

SUBSCRIBER SERVICES

EXECUTIVE DIRECTOR:

Thomas A. Parmalee
Phone: 732-730-2586
tparmalee@katesboylston.com
www.linkedin.com/in/thomasparmalee

EDITOR:

Patti Martin Bartsche
Phone: 732-730-2583
pbartsche@katesboylston.com

ASSOCIATE EDITOR:

Lauren Moore
Phone: 732-730-2540
lmoore@katesboylston.com

CUSTOMER SERVICE AND SUBSCRIPTIONS:

1-800-500-4585 | customerservice@katesboylston.com

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Second, we always stressed local autonomy, and we didn't have a lot of layers of management. When we were looking to acquire a firm, the key was that the existing owner/manager would stay on or that a key assistant was in place and ready to take the mantle of being the manager and that the owner would still be involved. If someone was trying to sell and move to Florida, we were not interested in that business. Our culture was all about the continuation of the family legacy ... and then we also stressed participating in the profitability.

In the early days, how would that help you convince firms to sign on with Carriage Services?

As president, I was the one out in the field making the acquisitions. I'd look at the individual budgets and go through the entire business model; I'd show them exactly what the model would be.

We found that people really liked that, and it got rid of a lot of the consternation about not knowing what life would be like after an acquisition. This way, we could have businesses come on smoothly without any bumps.

Another big part of our success was that we were transparent – like an open book. When we'd talk to someone about joining our company, we'd give out a complete list of locations with the names of the owner or former owner and manager. So if someone wanted to call someone, they could do it. If we are giving every single one we got, then we are not cherry picking off the people we want someone to call. We were very open.

We also followed the Golden Rule: Treat others like you want to be treated.

What was your strategy in determining what firms to buy?

Contrary to the strategy that consolidation is all about clustering, we had the strategy that each individual funeral home had to stand alone. We thought the benefits of clustering were way overblown. There is little benefit of sharing a hearse or embalming facility and giving up your service responsibility. We wanted the service and delivery to be as close to the client as possible. We'd buy only one location in a state and have it stand on its own. Smaller add-ons – we didn't do those.

What else did you do to ensure your success?

We focused on the best operators. We were actually going out and attracting very, very good operations and/or having really good operations raise their level of service – all through an entrepreneurial model. Everyone worked hard from the local level to bring that forward. We never really had any real hiccups or bad acquisitions that went sideways.

How did the idea of Everest first begin?

Back in 1999, when Service Corporation International made its big announcement that it would miss its numbers because of problems in Europe, that was when all the stock prices dropped, and a lot of the ability to make accretive acquisitions ended. Then the Loewen Group filed for bankruptcy, continuing the downturn of stock prices. Growth slowed, and all industry prices collapsed. There was a long time without any significant acquisitions.

Because of that, we looked at strategies for growth, including a cemetery operations contract strategy through which we'd go into public cemeteries and take over operating agreements and drive sales. We did a few of those.

The second thing was our preplanning strategy ... we thought there had to be a better model, but we weren't really sure which way to go. During this timeframe EDS, Ross Perot's old company now owned by Hewlett-Packard, approached me and asked if we'd be interested in talking about a new strategy in the industry.

So we called them in ... and we put a team together at Carriage and worked on it, and there was a team from EDS. At one time, there were 100 different people involved in it. We worked all the way through 2000 and what came out of that was essentially the Everest strategy.

And what was that strategy?

Clearly it was being an independent advocate for consumers, but that was a conflict being inside a funeral home consolidator. It became clear that to initiate it, it needed to be spun off as a different company. We had some great partners put the strategy together ... we decided that an independent funeral advisory service coupled with an insurance policy would be our model.

I decided if I was really going to do this, I had to resign, and go and start it up. I started it in 2001, left the company, and over time sold all my shares. Everest pursued a similar strategy to Carriage – but our strategy was to consolidate consumers instead of providers.

I did this in conjunction with Carriage Services; it had an economic interest in the venture that does not exist anymore. We clearly developed it at Carriage, but being owned by Carriage would be a nonstarter. They've been out of it for a number of years.

This was really an idea, and since the idea was germinated at Carriage, they had ownership of that concept – but it was a concept the people in charge couldn't execute upon. They worked it out so they could recover their investment and make some money.

When you first started Everest, how did most funeral professionals view the company?

When we started off, most funeral homes didn't know who we were. And when we started building our PriceFinder database in 2006, we did run into funeral homes reluctant to give us prices because they didn't know who we were or what we were doing with the information.

We call every funeral home a few times a year just updating our prices, and now, it's really rare that we have something come up. We even have a lot of funeral homes that call us up proactively so we'll update the prices in the database because they want us to have the most recent prices.

Once a funeral home realizes we are not here to sell funerals or drive people to a particular funeral home – that we're just trying to make it easier to understand funerals and be an advocate for the consumer – then there is no issue. We are independent, we don't have any ties to anyone and because of that we can give unbiased information to the consumer. It's all about keeping them happy.

Why is there a need for your service?

The families that work with us don't ever have to worry about being taken advantage of; their number one fear as consumers is dealing with a funeral home, and that fear is generated because of a lack of information.

We provide a licensed funeral director as an adviser, and generally consumers have a better experience and the funeral home has someone who is more educated.

Tell us some more about how you work with consumers, and what are some of the most common questions that funeral homes have about Everest?

We'll sit down with a family and figure out what they want. Generally most consumers think all funeral home prices are the same, and then they find out there is a 250 percent difference. That usually snaps them to attention. They think, 'Maybe I'll look at this more. Maybe I won't go to Smith Funeral Home just because I drive by there all the time.' This is not to say they go to the cheapest provider

because that doesn't happen either.

If there is one thing funeral homes don't understand, it's the relationship we have with our insurance partners and knowing that if a family decides they want an inexpensive cremation or a \$25,000 traditional funeral, our compensation is no different either way.

We are being paid to provide the service to the portfolio of clients that the insurance company has. For instance, we may have a family choosing cremation because they don't think they can afford a traditional funeral. As we go through things, they may say, 'Cremation is cheaper, right?' And we'll say, 'Not necessarily.' For instance, if the person is a veteran, they can be buried in a veterans cemetery, and it's free.

You have to kind of break through the paradigms everyone has out there, and explain the options. We are in a particularly good spot to do that because we are not trying to sell anything. And we find that when people are comfortable, they generally spend up.

Most funeral professionals know you mainly work directly with insurance companies, but tell us more about your business model.

Our business model is to primarily partner with life insurance companies to provide a package of funeral concierge services in conjunction with a life insurance policy to help pay for the funeral. We generally either work in the Group Life market or the Individual Life market. In either one, we operate on a membership model, like OnStar, AAA or a health club.

In the Group Life market, we work primarily with The Hartford, Aetna and ING, and our service is added as a benefit to employees in over 18,000 different companies or organizations. Currently we cover over 25 million people across the country through these carriers. We get paid by providing our service for a per member per month charge to the carrier, regardless of utilization, and it is our responsibility to deliver the service within that model.

Our first big client was The Hartford; it found it got more business with us included because we were a differentiator. Human resources departments saw it was a significant value and would use The Hartford over a competitor. So we were able to drive sales and profitability.

You also are in the individual market as well. Tell us more about that.

Our business model on the individual side takes one of two options. First, we sell our service alone on our website for either a one-time payment of \$495 or an annual subscription of \$48/year with a \$95 enrollment fee. Additionally, we currently offer a whole life life insurance policy in Canada with our

Key Facts About Everest

Everest bills itself as a "nationwide consumer advocate that provides its clients with funeral planning and concierge services to prepare for and deal with all issues surrounding a funeral," according to its website.

Here are some other key facts about the company:

- Everest is not affiliated with any funeral home and it does not sell funeral goods or services.
- An Everest advisor does comparison price shopping for a family at the time of death.
- An Everest advisor works with a family to help them create a personalized funeral plan.

Everest advisors work with families exclusively over the phone, and they are available 24 hours a day, 365 days a year.

- "Everest's advisors understand how to locate and select funeral products and services that will fit any budget and still produce a thoughtful and meaningful funeral," according to its website.
- Everest is constantly updating its PriceFinder database. "Every funeral home in the country is contacted at least twice a year to verify that our database contains current pricing," according to the company's website.

service combined into it, similar to our Group Life product. That product is being distributed by World Financial Group, a subsidiary of Transamerica. Early next year, we will be offering a similar life insurance product in the U.S. The proceeds of the life policy can be used by the beneficiary for anything they choose, including paying for the funeral."

You seem to be convinced that some consumers don't like working directly with funeral homes. Why do you think that is?

We are big proponents of the Funeral Rule, but the problem comes with a couple of things: For instance, two-thirds of Americans have never planned a funeral, so when they come in and get a big document, they have this under-pressure feeling that they have to make the decision quickly. They don't know what to do or where to start, and when they see all this information, it can become very confusing.

We are all about transparency; we were at Carriage and we are at Everest. I think transparency just helps. The big problem consumers have with the industry is it just seems opaque; they cannot see through it. They can't understand why they can't just go on the Web and buy this like they can do with everything else, including a home and a car. That drives a lot of the issues that consumers have with the industry. To them, it looks confusing and like they are trying to hide something.

You can go buy socks at Walmart or Neiman Marcus. Both sell socks, and we know that socks at Walmart are cheaper. But there must be a reason why Neiman Marcus is selling them at a higher multiple, and it's no different in the funeral industry. Some great providers ought to charge more, and they should not be afraid of it.

Consumers understand value, and if you can describe value to them, they'll buy it ... They'll do that with every other thing out there, and they'll do it with funerals and cemeteries. And that's why I think transparency is a good thing.

In addition to The Hartford, you also have deals with Aetna, ING and Prudential. How much room for growth do you think is left?

Today, we cover more than 25 million employees and family members. I think we come close to doubling that, but there is a limit in the group space. We will only work with a handful of carriers and then cut it off because it's a differentiator. Maybe we'll eventually get up to 40 million, with the vast majority being in the group category. What we require with carriers we work with is they need to add us onto their entire book of business; they cannot pick and choose, so there's a long-term relationship that's established. Everyone gets the coverage. We'll also see big growth in the individual market.

Do you have any plans to expand your service offerings beyond the United States and Canada?

If we saw the right opportunity, we would. With Hewlett-Packard as our partner, we would be able to handle that. But we'd probably only go into a new market if we had a big financial services partner to go in with. The obvious would be Great Britain and Australia just because of the language issues.

How many people with coverage actually use your services?

We cover 18,000 different companies through these carriers; it depends on how well they communicate the benefit to their employees. Some companies have a very high utilization and others have a very low utilization.

In the realm of employee benefits, it trails behind, say, health insurance. Everyone knows who their health provider is, but they may not remember who their life insurance provider is – and some may not even remember they have that as a benefit at all.

You must have a unique vantage point when it comes to seeing what's going on with the cremation rate. What are you seeing?

We are seeing a steady rise in cremation just like the industry is, but it is driven by where in the country you live, your religious preference, ethnicity – there are a lot of different drivers. Most people know going in what they want to do – except for those who have a preconceived notion that's just incorrect and that we correct.

Canada has a much higher cremation rate, but the percentage of those wanting to have a service is nearly 100 percent. In the U.S., there's a lot more of just opting out of a service altogether and having a cremation.

Most people assume that a funeral means a traditional burial; that they are tied, and we explain that's not the case ... that I can go and have the funeral I want to have and not be stuck with the tired, old funeral where you don't even know who it is who has died.

We've seen numerous other funeral planning services crop up in recent years, including

Behind the Numbers

Everest's PriceFinder database shows that families can usually get better prices at independent funeral homes versus their corporate counterparts.

When it comes to ranking three of the top chains – Service Corporation International, Stewart Enterprises and Carriage Services– prices – prices tend to get lower as the company gets smaller, according to Everest data.

The charts below, provided courtesy of Everest, show a breakdown of prices among corporately owned funeral homes and independent funeral homes, as well as a more specific breakdown on how prices vary among three of the largest funeral home chains.



Corporately Owned Funeral Home Versus Independently Owned Funeral Homes
June 11, 2013

	All Funeral Homes			Corporately Owned Funeral Homes			Independently Owned Funeral Homes		
	Low	Average	High	Low	Average	High	Low	Average	High
ITEMIZED SERVICES FOR A TRADITIONAL FUNERAL									
Basic Services of Director & Staff	\$100.00	\$1,914.00	\$8,900.00	\$405.00	\$2,691.00	\$8,900.00	\$100.00	\$1,847.00	\$6,100.00
Embalming	Included	\$683.00	\$2,995.00	\$300.00	\$928.00	\$1,995.00	Included	\$662.00	\$2,995.00
Dressing & Casketing	Included	\$222.00	\$1,500.00	Included	\$261.00	\$695.00	Included	\$218.00	\$1,500.00
Facilities & Staff for Visitation	Included	\$433.00	\$3,000.00	Included	\$458.00	\$2,090.00	Included	\$431.00	\$3,000.00
Facilities & Staff for Services	Included	\$502.00	\$3,400.00	\$95.00	\$600.00	\$2,800.00	Included	\$494.00	\$3,400.00
Transfer Vehicle to Funeral Home	Included	\$308.00	\$3,295.00	\$100.00	\$512.00	\$1,000.00	Included	\$290.00	\$3,295.00
Hearse	Included	\$304.00	\$1,095.00	Included	\$371.00	\$975.00	Included	\$298.00	\$1,095.00
Utility/ Flower Vehicle	Included	\$134.00	\$845.00	Included	\$216.00	\$845.00	Included	\$127.00	\$720.00
Lead Car	Included	\$50.00	\$675.00	Included	\$59.00	\$675.00	Included	\$50.00	\$650.00
Total Average Service Charge:		\$4,550.00			\$6,096.00			\$4,417.00	
DIRECT CREMATION									
Basic Services of Director & Staff	\$395.00	\$2,055.00	\$9,625.00	\$505.00	\$2,584.00	\$9,625.00	\$395.00	\$2,009.00	\$5,940.00
Alternative Container	Included	N/A	\$995.00	Included	N/A	\$375.00	Included	N/A	\$995.00
Crematory Fee	Included	N/A	\$1,000.00	Included	N/A	\$595.00	Included	N/A	\$1,000.00
Total Average Service Charge:		\$2,150.00			\$2,663.00			\$2,106.00	

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Corporately Owned Funeral Homes Versus Independently Owned Funeral Homes
June 11, 2013

	Independently Owned Funeral Homes			Service Corporation International			Stewart Enterprises			Carriage Services		
	Low	Average	High	Low	Average	High	Low	Average	High	Low	Average	High
ITEMIZED SERVICES FOR A TRADITIONAL FUNERAL												
Basic Services of Director & Staff	\$100.00	\$1,847.00	\$6,100.00	\$405.00	\$2,731.00	\$8,900.00	\$625.00	\$2,725.00	\$5,270.00	\$795.00	\$2,317.00	\$3,778.00
Embalming	Included	\$662.00	\$2,995.00	\$300.00	\$944.00	\$1,905.00	\$319.00	\$948.00	\$1,995.00	\$350.00	\$762.00	\$1,295.00
Dressing & Casketing	Included	\$218.00	\$1,500.00	Included	\$290.00	\$695.00	Included	\$102.00	\$375.00	Included	\$241.00	\$500.00
Facilities & Staff for Visitation	Included	\$431.00	\$3,000.00	Included	\$442.00	\$2,000.00	Included	\$554.00	\$995.00	\$150.00	\$461.00	\$2,090.00
Facilities & Staff for Services	Included	\$494.00	\$3,400.00	\$95.00	\$587.00	\$2,800.00	\$235.00	\$679.00	\$995.00	\$295.00	\$594.00	\$1,540.00
Transfer Vehicle to Funeral Home	Included	\$290.00	\$3,295.00	\$170.00	\$536.00	\$1,000.00	\$175.00	\$461.00	\$695.00	\$100.00	\$380.00	\$795.00
Hearse	Included	\$298.00	\$1,095.00	\$75.00	\$369.00	\$975.00	Included	\$407.00	\$745.00	\$145.00	\$333.00	\$675.00
Utility/ Flower Vehicle	Included	\$127.00	\$720.00	Included	\$228.00	\$845.00	Included	\$192.00	\$395.00	Included	\$149.00	\$625.00
Lead Car	Included	\$50.00	\$650.00	Included	\$63.00	\$675.00	Included	\$40.00	\$350.00	Included	\$51.00	\$365.00
Total Average Service Charge:		\$4,417.00			\$6,190.00			\$6,108.00			\$5,288.00	
DIRECT CREMATION												
Basic Services of Director & Staff	\$395.00	\$2,009.00	\$5,940.00	\$670.00	\$2,679.00	\$9,625.00	\$505.00	\$2,049.00	\$3,245.00	\$695.00	\$2,529.00	\$4,240.00
Alternative Container	Included	N/A	\$995.00	Included	N/A	\$375.00	Included	N/A	\$250.00	Included	N/A	\$160.00
Crematory Fee	Included	N/A	\$1,000.00	Included	N/A	\$595.00	Included	N/A	\$395.00	Included	N/A	\$400.00
Total Average Service Charge:		\$2,106.00			\$2,758.00			\$2,091.00			\$2,662.00	

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eFuneral and a new site, ImSorryToHear.com. What do you think about these other services?

I think that whenever there is more participation, more options and more information out there from more sources – it's better. It gets to the transparency issue. Whether these sites are not for profit, or profit driven or about planning or buying something, I think more choices are better, and I think it helps the industry as a whole.

What will Everest look like in 10 years?

We'd like Everest to be a business-to-business and business-to-consumer brand. We'd like to be synonymous with funeral planning and financing a funeral, and we'd like to have a significant share of the preplanning and prefunded funeral market. I think we have a better mousetrap, and we'll look to expand our participation.

You must have some thoughts on Service Corporation International's acquisition of Stewart Enterprises.

I think for SCI, it was a brilliant acquisition – just brilliant. SCI is the pre-eminent funeral home operator in the industry and is also a good cemetery operator, but being combined with who I think is the premier cemetery operator ... it's a $1 + 1 = 5$ kind of deal for shareholders.

I don't think you are going to see any consumer prices decrease. Historically, when SCI has made acquisitions, prices have stayed the same or increased, and we've tracked that.

Do you have any final thoughts?

The message we want to deliver to funeral homes is that we are not here to replace funeral homes. In our book, every funeral home has a fair shot, and everybody can compete on an even playing field because there are no favorites. Once people understand that, they will be a lot more comfortable with us. We are focused on getting the highest value for our client, and that does not translate into being the lowest cost.

Send comments on this story to tparmalee@katesboylston.com

Aftermath Names Global Mortuary Affairs as First National Alliance Partner for Trauma Clean-Up

Aftermath, the country's leading biohazard remediation company, has named Global Mortuary Affairs as its first National Alliance Partner, together offering coordinated services for funeral homes to help assist families experiencing a devastating loss, according to a news release.

"This partnership brings together two industry leaders in death care, whose combined services will mean fewer headaches for families at a vulnerable time," said Dana Todd, chief marketing officer for the Aurora, Ill.-based Aftermath. "Funeral home partners expect the gold standard from Global Mortuary Affairs, and this partnership extends their offerings to include trusted, top-tier trauma clean-up services."

Global Mortuary Affairs, based in Mesquite, Texas, provides domestic and international shipping, consulate services, embalming, cremation and autopsy service to funeral homes and mortuaries through a network of affiliates. The new partnership will allow those partner funeral homes to offer Aftermath services, including crime scene, unattended death and suicide cleanup and remediation of hoarding situations.

The Latest Headlines from Throughout the World of Funeral Service

It's been another busy week or two for funeral service. Here are some of the latest headlines you may have missed ...

Wisconsin Group Renews Push to Topple Ban on Joint Ownership of Funeral Homes and Cemeteries

Wisconsin's prohibition on the joint ownership of funeral homes and cemeteries could result in job losses and disruptions for funeral services once Service Corporation International completes its buyout of Stewart Enterprises, according to a news release from the Wisconsin Organization for Responsible Consumerism.

SCI owns 15 funeral homes in Wisconsin and Stewart Enterprises owns five cemeteries in the Badger State. The acquisition is expected to be complete by the end of this year or in early 2014. SCI would be in violation of state law if it assumes ownership of Stewart's cemeteries, and the group states that unless Wisconsin law is changed, SCI will be forced to divest or close either the funeral homes or the cemeteries involved with the merger.

Last year, the Assembly Committee on Consumer Protection and Personal Privacy held a hearing on legislation to repeal the prohibition on joint ownership of funeral homes and cemeteries. Cemetery owners in Wisconsin strongly support the legislation and expect the bill to be reintroduced in the near future, according to WORC.

"Governor Walker and the Legislature have commendably worked very hard to make our state open for business," says Christine Toson Hentges, president of The Tribute Companies in Hartland. "This nonsensical, protectionist law could now lead to lost jobs and confusion for grieving families. There's an easy solution to this problem. The Legislature should act quickly to pass legislation to prevent potential job loss and allow the free market to work for funeral homes and cemeteries like it does in just about every state in the country and every other industry in Wisconsin."

Federated Reports Averages for May

A regular adult funeral, including a casket and professional services, sold for an average cost of \$6,770.12 in May. That's a 1.86 percent increase over the same period in 2012, according to Federated Funeral Directors of America in Springfield, Ill., a unit of Fiducial. Meanwhile, the average outer container sale was \$1,298.80, a 1.41 percent increase over the 2012 figure.

Thomas Lynch and Thomas Long Co-Author Book

You can pre-order Thomas Lynch's and Thomas Long's book, "The Good Funeral: Death, Grief and the Community of Care," published by Westminster John Knox Press. Amazon.com is offering the hardcover edition for 35 percent off the cover price – you'll pay just \$16.24 for the book.

Sincerely

Thomas A. Parmalee

Thomas A. Parmalee, Editor
 tparmalee@katesboylston.com
www.linkedin.com/in/thomasparmalee

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