

## The Funeral Industry's Success with Celebrant Services Gives Life Insurance Companies a Reason to Celebrate

My friend Billy died in June of 1996. It wasn't unexpected as he had been suffering from Hodgkin's Lymphoma for many years, but it was still difficult. Billy lived next door to me and, although we grew up together, we drifted apart in adulthood. He moved back home to live with his parents when he got sick and I had also moved back and bought my parents' house so we found ourselves neighbors once again and reconnected. His sister asked me to speak at his funeral and it was one of the hardest things I have ever done.

I've done a fair amount of public speaking, but what's the right way to address a funeral? I had a lot of "Billy" stories about things we had done together as kids, but which were appropriate? The crowd was very diverse, consisting of his family, our neighbors, his friends and co-workers and numerous other people that I didn't even know. I wanted my tribute to be both heartfelt as well as consoling. I wanted to move the audience with laughter as well as tears, while at the same time leaving his family with the gift of pride. However, at the same time, I had my own mourning to deal with. I wasn't sure if I could deliver my monologue without choking up completely, and I really hadn't had the time to process my own grief.

In the end, I think I did okay. I did tear up, but didn't choke. People laughed. People cried. My "Billy" stories seemed to have been accepted in the spirit that they were intended. And most importantly, the process of preparing my presentation ultimately helped provide me with a different perspective on my own bereavement.

Most of us have probably been to more funerals than we care to remember and none are particularly pleasant. But isn't it interesting that occasionally we attend one that we thoughtfully pronounce to have been "an especially good one"? And what made it, if not good, distinctly better than the others? Most likely it wasn't because of an unusually beautiful flower arrangement, or an especially elaborate casket, or even a particularly stirring bagpipe dirge. And although we also tend to measure the "value" of a funeral service by the length of the line at the wake, we also understand that a funeral is not a popularity contest and that timing and circumstances significantly influence attendance. Furthermore, regardless of how skillful the funeral director, all of us hope that even on our worst day, our corpse will not be considered to resemble us identically in life.

So what made those rare funerals so memorable? In virtually every instance, it was the quality of the speakers. Usually it was the Pastor who knew the deceased intimately and was also an experienced and inspiring orator. Or it might be the gifted grandchild who was close enough to the deceased to have a treasure trove of well-told tales yet still removed enough to be able to keep their grief in check. Or better yet, the lifelong best friend who knew the deceased better than anyone, and could address a crowd as casually and intimately as they could a poker game. The best funerals might include all three.

Unfortunately, most of us don't consider public speaking ability a criterion for choosing our friends. Those most qualified to speak about our life's experience are those closest to us, and therefore the least emotionally equipped to do so at the time of our demise. So we often turn to "the second stringers" – people who knew us well enough to be able to say something, yet not so well as to be too stricken. The ability to find someone who knows how to construct an articulate, interesting, and moving eulogy is relegated to a hope rather than an expectation.

Funerals are for the living, and the living want to laugh and cry while reliving memory after memory of the many facets that define our lives. We want to learn things about the deceased that we never knew, and surround ourselves with people who share our sense of loss and can help fill the void with new stories or different perspectives. We come away from the best services either wishing we had gotten to know them better, or feeling proud and satisfied because we were one of the fortunate few who did. Yet too often this important task is relegated to the generic ramblings of a religious leader with no personal relationship. Or the meandering mumbling of a well intentioned, but inarticulate relative. Or worst of all, the sob wracked wrenching of a widow bravely attempting to auto-pilot through the day.

Ernie Heffner, Dean of the ICCFA University College of 21<sup>st</sup> Century Services, clearly understands this dilemma and makes a compelling and persuasive argument in favor of the Celebrant Services certification program offered by the college. His very articulate and thorough discourse is detailed in the May 27, 2010 issue of Memorial Business Journal <http://memorialbusinessjournal.files.wordpress.com/2010/06/mbj-01-21-05-27-101.pdf>.

Heffner Funeral Services and Crematory in York, PA had been perennially ranked #1 in terms of market share as well as customer satisfaction in a highly competitive market with 23 other competitors. In most instances, maintaining a top position in such a mature market consists of incremental growth in terms of market share as well as volume. Yet when Heffner started offering Celebrant Services, in less than a year his case volume was up 6.3% and his market share was up 16.5% while total deaths in his county actually *declined* by 9.5%!

What are Celebrant Services? In Heffner's case, "usually a day after the funeral arrangements are made with the funeral director, the family comes back to the funeral home for what is essentially a story time. It is a wonderful time to not only get stories about the loved one but also it does an awful lot to help them on their journey with their grieving. During the services, "there is an opening introduction, which should be done by the funeral director, who serves as sort of the master of ceremonies before handing off to the celebrant whose role is like a consultant between the family and the funeral director, to make sure all of the family's wishes are coordinated".

The genesis for this idea came from some persuasive statistics indicating a decline in the number of people who actively participate in religious services. "Surveys taken 40 – 50 years ago typically revealed that about 80 percent of the population in the United States actively participated in organized religious services on a regular basis. Today, would it surprise you to think that those numbers are nearly reversed, with only slightly more than 20 percent of the population actively participating in religious ceremonies on a regular basis?"

As Heffner wryly points out, "we're getting the rent-a-pastor. Some of them are nice folks and everybody probably has one or more that they call when a family isn't formally affiliated with a church. And you are sitting there with your fingers crossed hoping that clergy person doesn't say 'Bob' when the deceased man's name is 'Bill'."

Although I haven't given a lot of thought yet to exactly how I'd like my own arrangements to be handled, I can confidently state that having some stranger offer generic platitudes while mixing up my name is not the way I want to go!

As if we needed even more potent proof of the power of Celebrant Services, Hefner also shares the results of his marketing efforts – although to call it "marketing" might be generous. Heffner just wanted

to let the community know that they were offering Celebrant Services so they chose a simple, two-sided newspaper insert to get the message out. In Heffner's words, "we couldn't have made it more difficult for people to have an idea about preplanning or to take positive action. There is no business reply, there is no mention of preneed and there is no suggestion to contact us. It just says this service is available. Ironically, the insert has attracted more preneed business than some of the firm's targeted preneed promotions. 'What we found is that people are coming to us to preplan to get this type of service'."

I know. It doesn't usually take me this long to finally bring my articles around to the subject of insurance; but in this case, I hope the lengthy set-up was worth it!

Preneed and final expense companies take note. We often state that life insurance is the type of product that needs to be sold rather than bought, but in Heffner's case, it appears as if Celebrant Services merely need to be "introduced" in order to spark interest. The implications of this as respects our prospecting methods are significant.

The foundations of both preneed and final expense lead generation efforts have long focused on the fear of death. It's no wonder that the primary respondents to our direct mail campaigns are usually the elderly or the ill. But nearly everyone likes to talk about themselves. And Celebrant Services provide a means to shift the conversation away from the dull details of death to a lively discussion about the aspects of life that we most want to be remembered. It also creates an opportunity to bring other family members and loved ones into the conversation and shifts the life insurance purchase decision from a selfless act of generosity, to a means of funding a fitting tribute on the life of the person most often writing the check.

I had a lucky coincidence occur while researching this article. I stumbled across a unique funeral home network called Life Story Funeral Homes and they just happened to have an establishment in Traverse City, MI – and I just happened to have a trip planned to drive my parents to Traverse City to attend a family reunion. The timing couldn't have been better. Not only was Vaughn Seavolt, owner/manager of the Traverse City Life Story Funeral Home available and willing to meet with me, but I was flush from spending 11 hours alone in the car with my Mom and Dad, pumping them the entire time to take advantage of these precious last few years we have together.

Life Story Funeral Homes are sort of like Celebrant Services on steroids. The funeral director is still specially trained to facilitate what is best characterized as a Celebrant Service, but after meeting with the family, all of the stories and pictures are then passed along to a highly specialized and skilled staff. What makes Life Story so different is that they offer something tangible and permanent in addition to a wonderful ceremony and a personalized eulogy. Life Story employs professional writers and graphic designers who quite literally tell the deceased's life story from birth to death. This story is then captured and conveyed in a comprehensive multi-media presentation that includes a four-page full color Memory folder, thank you cards, DVD, interactive personal webpage, and life panels.

How good are they at what they do?

Well, their claim to fame is that the Heritage Life Story Funeral Home in Grand Rapids, MI had the opportunity to create the Life Story for former President Gerald Ford. In fact, you can see his "life story" on their website here: <http://www.lifestorynet.com/memories/19211/>

But although that's impressive, that's not the best part. Certainly, President Ford's life provided a lot of material to work with in order to tell his life story – after all, it's the stuff of television documentaries and Saturday Night Live skits. But take a look at any other random obituary on their website and you will find the same sense of drama, detail, and accomplishment conveyed for each person. The truth is, when you look deep enough and from the right perspective, all of our lives are presidential to someone, and Life Story does a remarkable job in capturing that.

Now that's the way I want to be remembered. And that's the way I want my parents to be remembered. And if there were a Life Story Funeral Home in my town, I would drag my parents down there in a heartbeat and actually enjoy – yes, enjoy – going through the pictures and stories from their lives to make sure we had it right before it was too late. And I would happily prearrange the transaction just so I knew it was taken care of. It's a heck of a lot easier than spending 11 hours in the car driving to a family reunion and much more effective!

What a refreshingly different perspective than the prospect of picking out caskets and urns in a basement office.

Life Story's business model turns traditional funeral home pricing on its head. Since the primary product is a professionally produced tribute package, funeral directors are much less dependent upon mark-ups on caskets and other goods and services. In this way, Life Story directors are indifferent as respects cremation or burial, and can readily sidestep the bereaved family's indignation about spending so much money on something that will ultimately be burned, buried, withered, or forgotten. Instead, their primary focus is on the life celebration, which is the ultimate point of the funeral service to begin with.

The significant advantage of selling something tangible should not be lost on the life insurance industry. Preneed is at least linked to a specific contract for goods and services, but most life insurance sales are intended to fund a well understood but broadly defined future objective with a price tag that can only be estimated at best. Life Story provides a tangible product that is much desired by consumers and readily lends itself to life insurance funding either in a casual manner like final expense or with a firm prearrangement through a Life Story Funeral Home.

Insurance agents often use a financial fact finder as a door opener, as well as a means to best evaluate their customers' needs. Not surprisingly, many people are reluctant to share such confidential information with someone they've just met. On the other hand, most people are happy to talk about their family, their lives, and their accomplishments. In the context of an emotional decision such as the purchase of life insurance, this is exactly the sort of conversation that will have a much greater influence on the decision to buy than the delivery of a personal balance sheet and income statement. Regardless of whether an agent is selling final expense, preneed, or multi-million dollar estate planning policies, the lessons from Celebrant Services and Life Stories are too important to ignore and speak to the heart of what has always been fundamental to the life insurance sale.

It is often said that a life insurance agent is never truly in the business until after they have delivered their first claim check. Perhaps the day will come when our policyholders have an equal expectation that their insurance agent is also the one most qualified to deliver the eulogy. At least when that day comes we won't have to worry about them forgetting the deceased's name.

For a short video of my interview with Vaughn Seavolt at the Traverse City, MI Life Story Funeral Home please click here: <http://www.youtube.com/watch?v=deRjVJCHs5k>