

JULY 2015

My Homesteaders



WELLS
FUNERAL HOME
& CREMATION SERVICES

EST. 1888

*L to R: J. Wells Greeley,
Jennifer Wells Greeley Jacobson
and Ryan Jacobson*

J. Wells Greeley represents the fourth generation of family members to own and operate Wells Funeral Home, Inc. and Cremation Services out of Waynesville

and Canton, North Carolina. The full-service firm can trace its 127-year history back to a nineteenth-century mercantile store. Today, the funeral home remains the oldest family-owned business in Haywood County and is operated in large part by Greeley, his daughter, Jennifer, and her husband, Ryan.

Greeley's primary goal is to provide a peaceful and soothing environment where families in his community can gather to celebrate the lives of their loved ones. He credits much of the business's success to his staff's eagerness to offer thoughtful, personalized service to grieving families. "I am very proud of the fact that the staff we've had over the years has remained very much intact," Greeley explained. "It's meaningful to me as a funeral director because I feel like we offer a good work environment to take care of our employees, and ultimately those employees take care of the families we serve. That's our most valuable asset."

The firm has experienced tremendous growth since its establishment in 1888, and currently supports two funeral home locations, a cremation facility and the newly-opened Wells Events and Reception Center, which sits adjacent to the firm's primary location in historic downtown Waynesville.

The 12,000-square-foot event center originally housed the Mountaineer newspaper's printing press and publishing headquarters. When Greeley purchased the building in 2012, he began extensive remodeling to transform the raw commercial space into a comfortable, welcoming environment that could be used for small gatherings and community events.

The completed facility can accommodate up to 200 guests and features a beautiful fireplace, a catering kitchen, state-of-the-art audio/visual capabilities and five rental spaces, all designed by Greeley's wife, Kathy, and named after Greeley family members.

MORE ►

My Homesteaders

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NOTE FROM THE EDITOR

It's finally here – your new digital *myHomesteaders* newsletter! If you're reading this, you supplied us with your email address, are accessing it from your **myHomesteaders** dashboard, or found it on our website under "Featured Funeral Homes." Regardless, we're thrilled you're joining us!

To enjoy the full benefit of the new format, be sure to click on the active links and video content throughout the articles to access additional valuable information you don't want to miss. And why not start with **a message** from Executive VP-Marketing & Communications Dean Lambert on the benefits of going digital?

You'll still see the content you've told us you want, and we're also excited to reveal two new sections: "The Homesteaders Life" with an inside look at Homesteaders culture and "What We've Been Reading" where we share thought-provoking articles related to the funeral profession.

In this issue, we spotlight Wells Funeral Home, Inc. and Cremation Services, the oldest family-owned business in Haywood County, NC. You'll find part two of our series on how hospice is changing funeral service, tips on filling out error-free applications and details on the nationwide launch of our Child/Grandchild Rider.

You can still view our newsletter on our **website**, but I strongly encourage you to provide us with an active email address so you can benefit from the convenience of having the digital *myHomesteaders* newsletter delivered right to your mailbox.

Take care, 

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Wells Funeral Home, Inc. and Cremation Services (continued)

To date, the facility has hosted a variety of events including anniversary celebrations, class reunions, breakfast clubs and, of course, funeral receptions. "In the time that we've been open, we've been amazed by the number of events we've had outside of funeral service," Greeley reflected. "It just opens so many doors to expanded services that we can give to the families we're fortunate to serve."

Another great service they offer their communities is a strong, responsive pre-need program which can help alleviate the burden on surviving family members of loved ones who have prearranged and pre-funded their funerals.

"There was a time when we were in a passive mode with pre-need, and it was pretty much on a walk-in basis," Greeley described, noting that fear was a large part of his hesitation to adopt a more active approach. "I was the poster child for not wanting to have an aggressive program and didn't want to jeopardize our relationship and standing in the community," he explained, "but I heard a statement some time ago that 'Fear is not a room to live in, it's more of a doorway to walk through.'"



Adjacent to the firm's Waynesville location, the Wells Events and Reception Center has hosted nearly 100 events since opening in August 2014.



Wells Funeral Home is the oldest family-owned business in Haywood County.

MORE 

Wells Funeral Home, Inc. and Cremation Services (continued)

The firm has since partnered with Homesteaders and an affiliated marketing organization to offer a more substantial program. “We’ve gotten to a point that we now have a dedicated person that is fully devoted to pre-need sales,” he pointed out.

“When I’m out in our community, many people say, ‘I met your pre-need representative the other day. He was very nice and really helped us out a lot.’ So, I feel it’s a really great extension of the service that all of us in funeral service are trying to provide.”

Greeley has chosen to join Homesteaders largely due to the company’s history and longstanding financial security.

“Homesteaders is one of the insurance companies that was in the game early, and they have done an exceptional job in offering pre-need,” he explained.

Greeley finds Homesteaders easy to partner with, and especially values the simple, easy-to-file forms and quick claim payments. These benefits help him focus time and resources on enhanced services for families. He also cites Homesteaders’ partnerships with other industry leaders as a key feature.



The firm operates in two locations: a main location in Waynesville (pictured above) with a branch in Canton.

“Pre-need is beneficial to our firm in that it ensures our future,” Greeley noted. “We know that we’re securing our future by making this valuable service available for families to preplan and prepay their funerals.”



J. Wells Greeley owns and operates the business alongside his daughter, Jennifer, and her husband, Ryan.

The Wells Funeral Home staff is also actively involved in the community, hosting small events on site and also going into schools, churches and senior centers to talk about end-of-life issues. “We try to never miss an opportunity to tell our story about the value of pre-need and pre-funding funerals,” he explained. “In today’s world, one of the most caring, loving things someone can do for their family is to go ahead and make those decisions. It saves the family the heartache of having to do it at a time when they’re not prepared to do it.”

wellsfuneralhome.com



“We’re securing our future by making this valuable service available for families to preplan and prepay their funerals.”

Check out this short video to learn more about how Wells Funeral Home has partnered with Homesteaders to grow their pre-need business.



Important Updates

Twice as many users are logging into the myHomesteaders.com dashboard.

In the last few years, Homesteaders has worked tirelessly to offer new digital tools to provide a better user experience for our funeral home partners and affiliated agents. The multi-phased project culminated in the release of our redesigned **myHomesteaders** dashboard last July. The enhanced feature accommodated a much better user experience, making it easier to search for and access information. We are excited to report that since we began the project in 2012, our page visits and time on the site have doubled, meaning that our partners are finding twice as much value in our digital tools.

Electronic Funds Transfer (EFT) for claim payment is now available nationwide.

As part of our ongoing effort to listen and respond to our customers' needs, we're happy to announce the nationwide availability of Electronic Funds Transfer (EFT) for claim payment. Now, it is easier than ever to quickly file claims and receive prompt payment using this new feature. EFT claim payment will reduce errors, speed up claim payment processing, eliminate issues and delays caused by rejected drafts and reduce our reliance on paper forms.



Check out this short video
to learn more about EFT.

Online Enrollment is now available in New Jersey and Arizona.

Homesteaders is committed to developing tools that help our partners operate more efficient pre-need programs. Online Enrollment is a key part of that, and we're pleased to announce that we are now offering this convenient tool in over half of our active states, representing 96 percent of agent production. In states where this option is available, Online Enrollment is the best way to ensure that each application you submit is filled out completely and accurately.

The Funeral Service Business Plan Conference is coming up.

Presented by Kates-Boylston Publications and sponsored by Homesteaders, this annual event will be held November 19-20, 2015, at the Renaissance Glendale Hotel and Spa in Glendale, AZ. The valuable, two-day experience will offer tools and guidance from industry experts – tips you can use to implement a stronger, more successful business plan. This year's conference will feature a presentation about forging stronger relationships with hospice from Homesteaders Senior VP-Planning and Development Kim Medici Shelquist. **Register online** by August 30 to save \$100.



Upcoming Events

Homesteaders values participation in industry events, which is why you'll find our staff attending conventions throughout the year. In July, you can visit with Homesteaders experts at the following events:

Association of Independent Funeral Homes of Virginia Annual Convention

July 17-19 | The Omni Homestead Resort | Hot Springs, VA

Tri-State Cemetery Convention

July 26-28 | The Royal Sonesta Hotel | New Orleans, LA

Visit [our website](#) for the complete list of upcoming events.

The HOMESTEADERS Life

In this new section, we want to give you an inside look at our company. We truly believe that our positive corporate culture is the source of the high level of customer service and expertise we offer our funeral home customers. Ask anyone who works for Homesteaders and they'll tell you the days go fast – proof positive that time flies when you're having fun and loving what you do.

We are encouraging our employees to adopt healthy, active lifestyles.

We've worked hard to incorporate wellness initiatives into our company culture, promoting and encouraging healthy habits and including healthier meal options in our on-site cafeteria. Last month, we offered free, on-site health screenings for all our employees and held our annual golf outing so our home office employees could relax and enjoy each other's company while staying active. We also celebrated "Recess at Work" – complete with ladder golf, sidewalk chalk and lawn darts – to encourage fun, active team building.

Homesteaders employees are making a difference in our communities.

Did you know that our staff regularly participates in local volunteer programs? From the top down, each of our employees helps in their communities through Homesteaders' partnership with organizations like Meals on Wheels, the Alzheimer's Association and the LifeServe Blood Center. One of our home office account executives, Brianne Niedermeyer, was even named **volunteer of the year** by the Des Moines chapter of Make-A-Wish Iowa!

RIGHT NOW IN THE HOME OFFICE:

We are partnering with a local university to reduce our environmental footprint.

At Homesteaders, we love working with local community members on new projects. In our newest effort, our Executive Team has partnered with local students at Drake University to reduce the environmental footprint at our home office.

Last month, we installed new water bottle filling stations and distributed reusable water bottles to all our home office employees in an effort to phase out the use of plastic water bottles. This new initiative is both responsible and rewarding with the added benefit of being a substantial cost-saving measure.

RIGHT NOW ON THE ROAD:

Our account executives are going above and beyond to help our policy holders.

Bob Mollenkopf, currently serving customers in the Northeast Region, went the extra mile to assist a policy holder following the death of his son earlier this year. Bob answered the man's questions, offering support and encouragement, even though the man was calling late on a Friday night regarding a policy issued by a firm outside Bob's region. The policy holder was so impressed that he followed up with a phone call to our sales staff the next day, explaining that Bob's prompt customer service eased his stress and allowed him to move forward with his son's arrangements.

Bob's after-hours support of this policy holder is emblematic of the high caliber of care Homesteaders seeks to adopt when working with each and every customer, and we're proud to have such exceptional staff members representing our company.

Check out this short video to learn more about these efforts.



WHAT We've Been Reading

In this new section, we'll be pulling together a few of our staff's favorite articles, blogs and features. Though these quick reads come from several different sources, each one offers relevant and valuable content for funeral professionals.

Dying Father Walks Daughter Down the Aisle

We loved this beautiful story about caregivers who went above and beyond to accomplish their loved one's end-of-life wishes. John Sheldahl, a terminally ill, stage-four cancer patient, wanted to walk his daughter down the aisle for her wedding. The staff at Mary Greeley Medical Center in Ames, IA, spent three days planning the ceremony – complete with cake, flowers and decorations. This [emotional video](#) documents their day together and offers a moving picture of exceptional end-of-life care.

A New Virtual Reality Project Promises to Bring Loved Ones Back to Life

We're always on the lookout for new and interesting trends in the funeral profession, and this article jumped out as something we had to share. Video game designers Nick Stavrou and Steve Koutsouliotas are hard at work developing a virtual reality experience which could allow grieving families to communicate with 3-D models of their deceased loved ones. Though certainly a controversial prospect, [Project Elysium](#) adds to an on-going conversation about incorporating the digital landscape into your families' aftercare programs.

The Generational Content Gap: How Different Generations Consume Content Online

Are you making the most of the content you share online? This simple infographic offers some great insights into the differences between the way millennials, generation X and the baby boomers view and consume content. Since these groups are likely to prearrange and pre-fund their end-of-life plans, this [valuable content](#) can help direct your pre-need marketing efforts.

Five Incredibly Specific Tactics for Writing Enchanting Copy

You've heard the phrase, "Content is king," and it's never been more true than it is now with the breadth of digital content available online. Even so, with everything you have on your plate, writing compelling content for your website is often the last thing on your to-do list. This time-saving [article](#) offers five quick and easy ways to beef up your website copy without paying for a professional content creator or spending hours poring over spelling and punctuation.

Want more great content?



Connect with us on social media for additional industry information, tools and tips.



CONTINUING EDUCATION OPPORTUNITIES:

Homesteaders hosts several continuing education programs throughout the year which qualify for state insurance, funeral director and ethics credit hours. In July, we will be hosting four classes:

Indianapolis, IN

- Insurance Ethics Considerations (July 7 from 8 a.m. to 2:15 p.m.)
- Insurance 101 (July 8 from 8 a.m. to 2:15 p.m.)

West Des Moines, IA

- Insurance Ethics Considerations (July 21 from 8 a.m. to 2:15 p.m.)
- Insurance 101 (July 22 from 8 a.m. to 2:15 p.m.)

The fee for each course is \$75 and includes the registration/filing fees, lunch and refreshments throughout the day. [Click here](#) to learn more.

How Hospice Is Changing Funeral Service (and How You Can Adapt) – Part 2



Kim Medici
Shelquist
Senior VP-Planning
and Development

In **part one** of this series, I explained how hospice care professionals sometimes serve as “gatekeepers” for a significant number of families who need funeral service. Instead of being a negative attribute, however, this presents opportunities to forge lasting professional relationships and identify clients who will benefit from your services.

Perhaps more importantly, the gatekeepers can help you identify changing needs and preferences among your potential client base. Hospice care providers have a direct line to the very families you hope to serve and can provide insight into their attitudes, beliefs and desires. With this information you can better develop products and services to meet needs and grow your business.

The hospice perspective

Creating meaningful relationships with hospice takes time. Like all good relationships, they start with mutual understanding. What follows are some key hospice perspectives based on my experience as a hospice professional. I would encourage you to view these as simply a starting point and to remember that like all perspectives, they will vary from organization to organization. That’s why it’s so important to “seek first to understand, then to be understood.”

Hospice caregivers are advocates for their patients and families

Remember that passion for the work noted earlier? It manifests itself in many ways, but one of the most notable is in the strong sense of responsibility caregivers feel for ensuring their patients and families receive the best care and highest levels of respect. Any sense, or perceived sense, that the patients and families they are working with are being treated badly, unfairly or are being taken advantage of will result in that protective instinct kicking into high gear.

This presents both great challenge and opportunity to the funeral service professional. It takes time and effort, but once you’ve put in the time to develop a relationship based on mutual trust, you’ll find hospice caregivers will consider you a great partner in serving their patients and families.

Hospice fought a long, hard battle for respect

While it may seem like hospice is everywhere, this wasn’t always the case. As few as 15 years ago when I first joined Hospice of Central Iowa, in many parts of the county hospice services were used in less than 20% of all deaths. The service was considered “fringe” by many healthcare providers who assumed there was little actual medical practice in hospice. I vividly recall a referring physician claiming that hospice care was all about “morphine, ice cream and television.” The implication being that any physician who could write a prescription could provide the same level of care to patients at the end-of-life.

Hospice professionals have long tenure (remember that passion thing) and longer memories. It doesn’t take much to activate that old “fight” response. When hospice professionals perceive their expertise isn’t respected, they will see little value in the relationship.

Hospice values collaboration

“Continuum of Care” is a phrase often used in senior care, and hospice is no exception. The concept is one that encourages significant collaboration on the part of the various healthcare professionals working with an individual patient. When a patient enters hospice care, the hospice staff is responsible for coordinating all the care required for that patient’s end-of-life needs. The multi-disciplinary care team oversees basic needs like pain and symptom management, psychosocial and spiritual needs, housekeeping and volunteer support, but this care often extends to complementary services such as music or massage therapy. In addition, the team will work with facility staff should the patient reside in long-term care or assisted living. Collaboration is key to achieving top-quality results for patients and families.

[MORE](#) ►

Prior to her tenure at Homesteaders, Shelquist worked as Director of Business Development and Communications for Hospice of Central Iowa.

This piece was adapted from an article that originally appeared in the February 2015 issue of The Director.

How Hospice Is Changing Funeral Service (and How You Can Adapt) – Part 2 (continued)

In my experience, hospices most appreciate working with funeral service professionals who take a collaborative approach. Having meaningful conversations about the transition to funeral care will likely be appreciated and could include everything from how the removal might take place to what the family dynamics are to whether the funeral home will provide bereavement support.

Planning – with a lot of flexibility – is key to a successful outcome

Much like funeral service professionals, hospice care providers understand they only have one chance to provide a patient with the best possible end-of-life experience. The care team works closely with the patient and family to understand any goals or desires the patient has. They do their best to anticipate any challenges which might arise and plan ways to overcome those. Most importantly, they understand that time is limited. If they have to change course or if an unanticipated issue arises, addressing it will be top priority.

A willingness to go above and beyond is valued by hospice professionals. That might be as simple as agreeing to meet with a family in their home because they are unable to get to the funeral home or as difficult as helping honor an unusual memorial request on short notice.

“Collaboration is key to achieving top quality results for patients and families.”

In the final installment of this article series, you'll learn more about how hospice is also changing families' perceptions about death.



Filling Out Error-Free Enrollment Forms

Homesteaders appreciates your business, and we know how important it is that applications are processed quickly for the benefit of your families. When an application is filled out completely and accurately, a policy holder often receives their policy documents within a week of issue. This quick turnaround adds peace of mind for your families and solidifies their confidence in you.

As these forms are legally binding life-insurance contracts, an incomplete or inaccurate application requires additional processing time for needed corrections which sometimes requires another visit to the family. This can delay the issuance of the policy and the resulting commissions as well.

To ensure your policies are issued promptly, we recommend paying close attention when completing new business forms. Here are a few sections where we find frequent errors on applications:

- **The Assignment:** This section of the application lists the funeral home that is assigned the policy benefits. If this is missing, the agent would need to correct the policy and have the family initial the change. Be sure to complete this section with the appropriate funeral home name.

- **The Agent's Statement/I.D. Verification:** Even if the policy holder is well known to you and your firm, you still need to complete the Agent Verification section and check the box to indicate that you have personally seen a valid government issued photo I.D. This is an important facet of the Federal Anti-Money Laundering (AML) requirements of financial institutions including insurance companies.
- **Primary Beneficiary:** This section of the application requires the policy owner to include a beneficiary name and address along with their date of birth and/or Social Security Number. In the event any life insurance proceeds would be paid to a beneficiary, this information becomes critical for Homesteaders to locate him or her.

Your attention to detail can go a long way to ensuring your families' policies are issued quickly. In states where Online Enrollment is available, this is the best way to ensure that each and every application you submit is filled out completely and accurately. Since the tool was specifically designed for the purpose, you will not be able to submit the policy if any information is missing. This can serve as a great safety net when you're concerned about issuing a new policy.

As always, our account executives and customer service experts are great resources if you have questions about filling out applications for new Homesteaders policies.



ERROR-FREE

Check out
this short video
to learn more.



Homesteaders
Life Company

Executive Insights



Tom Heuer
VP-Special Projects

Last July, Homesteaders introduced the Child/Grandchild Rider pilot program in Texas, California and Oklahoma. The new benefit, which has been very successful in the three participating states, covers final expenses upon the death of an insured's child or grandchild. The rider is offered as a free feature for new policy holders and is available as long as the policy is in good standing.

Beginning July 1, Homesteaders is pleased to offer the program nationally* for the benefit of our customers and the families they serve.

How do I add the rider to a new policy?

Child/Grandchild Rider applications for your state can be ordered through the online Market Order System. The rider should be added at the same time you write the original prearrangement. We do provide a 30-day grace period for adding the rider to a new issue. Simply have the policy holder complete the Child/Grandchild Rider application listing up to 12 eligible children or grandchildren, and submit it alongside the policy application. In states where Online Enrollment is available, new rider applications can also be submitted electronically.

* Not available in Maine, Maryland, Massachusetts, New York, Pennsylvania or Washington; some state variations may apply.

Who is eligible for coverage?

Naturally born or adopted children and grandchildren ages one to 19 who are unmarried, are living with a parent or grandparent and have not been diagnosed with a terminal illness in the past six months are eligible for coverage. It's important to note that newly-born children can be listed on the application for coverage, however coverage is not effective until the child reaches age one.

What is covered under the rider?

The benefit payable is equal to the amount of the funeral services provided in the event a child/grandchild dies, up to the primary insured's coverage (maximum benefit of \$5,000). After payment under the rider for one child or grandchild, the rider will terminate.

Is the rider available on all Homesteaders policies?

The Child/Grandchild Rider is available on all newly issued Homesteaders products except Annuities, Dollar for Dollar, Simple Single Premium, Final Expense Plus and Homesteaders Assurance Trust.

The pilot program was very well received by new policy holders in 2014, and we are confident that expanding this value-added feature will attract younger families to our funeral home partners as well as encourage policy holders to ensure their policy remains in-force.

Questions? Review the Frequently Asked Questions brochure (M1844) on the Market Order System, or contact your Homesteaders account executive to get started.



Child/Grandchild Rider FAQ

Check out
this short video
to learn more.

