



110
YEARS
1906-2016

My Homesteaders



(L to R): Greg Mullinax, Elbert Scrogam, Mark Goebel, Tracy Nelson and Mallory Nelson

“Even though I see families at the very worst times, I get to help them through some very difficult times in their lives,” explained funeral home owner Greg Mullinax.

Mullinax Funeral Home is the epitome of small-town funeral providers. Operating out of Butler, MO – a town of about 4,500 people in a county of about 9,000 – the business supports two locations, including their primary facility in Butler and a branch location in nearby Drexel.

“We do the bulk of our work at the Butler location,” Greg explained. “We prepare all the decedents there and offer additional services at that facility including monument sales and catering.”

Greg has managed the business since 2006 when he bought the Drexel location from its previous owner. Four years later, he purchased the facility in Butler and invested in extensive renovations, replacing an extra casket showroom with a gathering space for receptions and community events. “It was a great big space we didn’t need – we had another area we used for casket displays,” he recalled. “We knew another

funeral home had a reception space, and we thought we’d try it. It’s really something that draws people in and sets us apart – none of our competitors offer anything like it.”

For Greg, providing a comfortable space for his client families is a top priority. “We are surrounded by metropolitan areas that often schedule two or three funerals a day, and families never see the same director twice. We want to be different,” he explained. “Our families are on a first-name basis with us. The director who makes the removal is the same one who will guide the family through the entire process. It’s the personal touch – we want people to leave as friends – with hugs, not handshakes.”

As a small-town native, Greg has always had a passion for small businesses that excel in personalized service. In fact, those rural roots played a major role in developing his passion for funeral service. “When

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NOTE FROM THE EDITOR

Last month, many Homesteaders staff members traveled to Philadelphia for the NFDA International Convention & Expo. It was an exciting convention for Homesteaders. The myHomesteaders policy management app was honored as a **2016 Innovation Award Finalist**, we announced a **new social media partnership** with Ryan Thogmartin at DISRUPT Media and we got to talk with many of our customers and partners about our innovative products and services.

If you missed out on this year's convention, visit our Homesteaders **Facebook page** to review our live video coverage throughout the event – including exclusive interviews with representatives from ClearPoint Federal Bank & Trust, Matthews-Aurora Funeral Solutions and the Funeral and Memorial Information Council.

In this month's issue, we're featuring one of our innovative solutions – the Homesteaders Assurance Trust®. Read this month's **feature story** to learn how Mullinax Funeral Home is using the trust insurance option to maintain a competitive advantage, and then head over to **page 9** for more details from ClearPoint Trust Administration Manager Beth Kmiec and Homesteaders Senior VP-Sales Lyndon Peterson.

As this combo issue will be our last for the year, I'd like to take this opportunity to wish each of you a joyful holiday season from all of us at Homesteaders.

Enjoy!

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Mullinax Funeral Home (continued)

I grew up, I went to the same pediatrician as all the other kids in town. I remember how much my doctor enjoyed seeing all the kids grow up – being part of their families at different times in their lives – and I knew that was what I wanted, too.” When asked how he made the leap from small-town medicine to funeral service, Greg laughed: “At the time, I may have thought this was less stressful than medicine.”

Though managing two funeral home locations is often demanding, Greg affirms that he made the right career decision. “I like every aspect of the business – everything from taking care of our vehicle fleet to selling prearrangements and monuments,” he explained. “There’s nothing about funeral service I don’t like – it’s a natural fit for me.”

Many of the staff members at Mullinax Funeral Home had similarly unusual pathways toward funeral service, which makes perfect sense to Greg. “We look for people to whom caring for others is not new. They do not have to come from the funeral profession, but they should have done something in their lives that required compassion and trust,” he observed, noting that one of his best employees was a childcare provider for many years before she began working at the funeral home. “Another staff member was a hospital nurse who worked in grief therapy prior to coming to the funeral home – when people in our community see them working here, they think, ‘That’s a good person.’”

Everyone at the funeral home is encouraged to be active in the community through volunteering and participating in community groups. “I believe very strongly in doing everything I can to be part of the community,” Greg noted. He leads the charge among his staff and is an active participant in the Butler Chamber of Commerce and Drexel Lions Club and regularly plays piano for his local parish. He is also a member of the planning board for the Giving Fore Living Darin Wainscott Memorial Golf Tournament, an annual fundraising event benefiting local organizations that support and promote organ donation.

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“We look for people to whom caring for others is not new. They do not have to come from the funeral profession, but they should have done something in their lives that required compassion and trust.”

Mullinax Funeral Home (continued)

“I can sleep at night because I know Homesteaders is on top of my program. I don’t know how we would stay competitive in the pre-need market without Homesteaders.”

“Ten years ago, I didn’t want anything to do with organ donation,” Greg recalled, echoing a sentiment shared by many in the funeral profession. “But a few years ago, we started having more open conversations with the Midwest Transplant Network (MTN) about ways they could make it easier for us to restore dignity to those who choose to donate.” Since then, Greg has worked closely with the MTN to keep an open line of communication between funeral providers and transplant advocates. “It’s such an important conversation to have with families – even in the midst of what might be a great tragedy, they could have the opportunity to change someone’s life.”

In addition to his work with MTN, Greg partners with several local hospice organizations to educate and support local residents in making end-of-life decisions. “When I started in this business, hospice providers and funeral home owners didn’t talk. We maintained some distance,” Greg observed. “Now, we can’t do enough events with hospice.”

The staff at Mullinax Funeral Home collaborates with local hospice staff and grief therapists to offer aftercare seminars in the reception space at their Butler location. “We offer two options for families – a grief therapy course that meets every week for two months and a more informal grief support group that meets every month,” Greg described. “It’s a really good

thing for us, because it makes people comfortable in our facility for something other than a funeral. And it’s a really good thing for families, because it helps them get to a better place where they can resume their lives – no matter how much things may have changed.”

The grief support seminars are open to everyone in the community – whether or not they have used Mullinax’s services in the past. “The benefit to us is phenomenal. The relationships the classes help us build come back to us – it really benefits our business,” Greg affirmed. But the staff at Mullinax Funeral Home has no shortage of business, and many families return to the funeral home again and again to use their services. “I have said many times – in many advertisements – that I would be comfortable if you visited with any of our families,” Greg maintained. “If you see a name in the obituaries, call that family. Ask them about our services. Anyone who’s been here will have positive things to say.”

For the staff at Mullinax Funeral Home, working with Homesteaders is an extension of the high level of customer service they offer their client families. “I love Homesteaders – I always have,” Greg affirmed, noting that offering the Homesteaders Assurance Trust® – a Trust Insurance Option

[MORE](#) 

Greg has managed the business since 2006 when he bought the Drexel location from its previous owner. Four years later, he purchased the facility in Butler and invested in extensive renovations, replacing an extra casket showroom with a gathering space for receptions and community events.



Mullinax Funeral Home (continued)

(TIO) that invests pre-need trust funds in insurance products – has been a game changer for his business. “If a funeral home is not using the TIO, and you’re in a state like ours that has legislation in place that can limit your trust options, you’re missing out.”

The Homesteaders Assurance Trust® has offered Greg a flexible payment plan that helps families pay for their funerals over time and a higher growth option that enables him to offer guaranteed funerals – something that has given him a competitive edge in his marketplace. “If it stayed in trust, the growth is minimal. But by investing those trust funds in insurance, we get much higher growth on our pre-need contracts,” he explained. “If we were using a traditional trust, we wouldn’t be able to guarantee funerals – we would just lose too much money. And that’s the main incentive for people. They want to freeze the cost and guarantee their funerals. Most of my competition no longer guarantees pre-need. But, because we have this product through

Homesteaders, we can guarantee it. It gives families full satisfaction, and gives our business full security.”

The marketing and administrative support Greg receives from Homesteaders also enables him to spend more time working with families, and less time at a desk. “The biggest thing is time. I do not have time to design mailers or marketing materials – Homesteaders has all of that available. They will even place the orders and help me fill out the forms,” he observed. “I want to be meeting with customers and building relationships in the community – I don’t want to sit down and do pages of triplicate forms and regulatory reports. Homesteaders does all of that for me – I can pop online and see everything quickly and easily.”

“I can sleep at night because I know Homesteaders is on top of my program,” Greg affirmed. “I don’t know how we would stay competitive in the pre-need market without Homesteaders.”

mullinaxfuneralhome.com



[Click here to learn more about how Homesteaders is partnering with our funeral home customers to help grow their pre-need business.](#)

“I believe very strongly in doing everything I can to be part of the community,” Greg noted. He leads the charge among his staff and is an active participant in the Butler Chamber of Commerce and Drexel Lions Club and regularly plays piano for his local parish.



Important updates

Thank you for joining us at the NFDA convention!

Last month, many of our executives and sales staff members attended the NFDA International Convention & Expo in Philadelphia. We enjoyed visiting with all of you who stopped by our booth in the Expo Hall and sharing some of the exciting things we've been doing to support the funeral profession – especially our new myHomesteaders policy management app. Missed out on this year's convention? Check out some event highlights on the [Homesteaders Facebook page](#).

Introducing: An Exciting New Partnership with DISRUPT Media

Homesteaders and **DISRUPT Media** have just announced an exciting new partnership. Homesteaders customers who choose to partner with DISRUPT to coordinate social media strategy and content now have access to three exclusive service packages. The best part? You can apply your earned Homesteaders PartnerPoints® toward your DISRUPT services. Questions? Contact your Homesteaders [account executive](#).

Now Available: The myHomesteaders Policy Management App

We are proud to be the first pre-need funding company to offer a way to manage your pre-need program in the modern age – right on your smartphone or tablet. With the all-new myHomesteaders app, our funeral home customers and agents can get a quick, easy-access view of their pre-need program status, including in force and endangered policies as well as recent claims. [Click here](#) for details.

Homesteaders: One of the 20 largest life insurance companies in America

According to the A.M. Best insurance database, Homesteaders is now one of the 20 largest life insurance companies in America. The report, published in the **September issue** of *Best's Review*, measures direct premiums written and compiles the list in terms of market share. As of 2015, Homesteaders is the only pre-need funding company in the top 20.

The final day to redeem last year's PartnerPoints® is November 30.

Homesteaders customers who earned PartnerPoints® last year may redeem them now through November 30, 2016. To see if your firm qualified for redemption or to check your PartnerPoints® balance, visit the [myHomesteaders dashboard](#) and scroll down to the "PartnerPoints®" section. Firms who elect to use their 2015 PartnerPoints® on approved marketing support will earn an additional reward of \$0.25 per point. This is a great way to maximize the impact of the program. After November 30, any remaining points will be cashed out via check prior to the end of the year. Questions? Contact your Homesteaders [account executive](#).

Current Crediting Rates for Michigan and Virginia.

Homesteaders' management periodically reviews crediting rates and adjusts up or down when necessary. To access the latest crediting rate information, login to the [myHomesteaders dashboard](#). Select the "Need Help" tab, then click on the "Policies & Procedures" link and scroll down until you locate the product information you need. Questions? Contact your [account executive](#).





The Homesteaders life

At Homesteaders, we 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.

Homesteaders partnered with Greater Des Moines Habitat for Humanity last month to complete an on-site panel build at our home office in West Des Moines. In less than a day, more than 90 Homesteaders volunteers constructed all the interior and exterior walls for a Habitat home scheduled for construction in early 2017.

"We wanted to do something for our community as part of our 110th anniversary celebration, so we asked our employees to volunteer a few hours to help with the build," explained Homesteaders Executive VP-Human Resources Judy Ralston-Hansen. "We had such an overwhelming response – and so

many excited volunteers – that we ended up partnering with Habitat to build a bigger house."

Homesteaders employees worked in two shifts to measure, cut and frame the walls of a 1,700-square-foot, split-level home planned for a low-income neighborhood in Des Moines. The build is part of Habitat's affordable homeownership program, which offers cost-effective housing opportunities to deserving families throughout the metro area.

"Over the last 110 years, Homesteaders has demonstrated a commitment to giving back in so many ways – to our employees, our community and the funeral profession," observed Homesteaders Chief Operations Officer Steve Shaffer. "Today's Habitat build was another great example of our collective commitment to investing in our community."

A local family will purchase the panel build home using an affordable mortgage – made possible, in part, by the volunteer labor and financial support provided by Homesteaders. Prior to purchasing their new home, the buyers will complete more than 40 hours of classes and counseling covering home maintenance, money management and neighborliness. The homebuyers will also invest 300-400 hours of sweat equity in the construction of their home and other Habitat projects.



[Click here to view a video recap of our Habitat panel build.](#)



More than 90 Homesteaders employees volunteered for the build. Pictured here (L to R): Greg Norris (Regional Director-West Region), Luke Frieberg (President-eFuneral Solutions), Lyndon Peterson (Senior VP-Sales), Troy Christensen (Deputy General Counsel) and Steve Lang (Chairman, President & CEO).



Upcoming events

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

Funeral Service Business Plan Conference

December 8-9, 2016 | Hilton New Orleans Riverside
New Orleans, LA

The Funeral Service Business Plan Conference is right around the corner. You don't want to miss this valuable, two-day experience – complete with a wealth of tools and tips from industry experts on how you can implement a stronger, more successful business plan. [Click here](#) to learn more.

Homesteaders Incentive Trips

As we approach the end of another great year at Homesteaders, we want to celebrate those agents and partners who have had an exceptional year in sales production. Our incentive trips recognize the outstanding efforts of Homesteaders' top performers and all that you do to help make the worst day in someone's life a little easier.

The Leaders Conference honors the hard work of those who lead the way in production for Homesteaders. In 2017, we're taking the Leaders Conference (March 1-5) to the Grand Velas Riviera Nayarit resort in Puerto Vallarta. We're also excited to continue the Homesteaders Club program April 6-9, 2017, at the Westin St. Francis on Union Square in San Francisco. These getaways are our way of saying "thank you" for your hard work. For more information about qualifications for these incentive trips, please contact your [account executive](#).

Continuing education

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

Raleigh, NC

- The Evolution of Ethics
(November 8 from 8 a.m. to 2:15 p.m.)
- The Evolution of Insurance
(November 9 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 register.

The full course schedule for 2017 will be available on [our website](#) in mid December.





What we've been reading

How to Use Facebook Live: A Complete Guide

While social media is certainly nothing new, each platform continues to evolve – adding new functionality and innovations that improve the user experience. Facebook's newest feature – Facebook Live – offers individuals and businesses the option to stream live video directly to their Facebook pages. Several businesses – including tech-savvy funeral homes – are using the new streaming feature to increase brand awareness and foster goodwill in their communities. Check out this [quick guide](#) for tips on getting started.

Prince's Final Resting Place – A Paisley Park Urn

With consumers demanding more and more customization options for their funeral services, it's no shock that Prince's final resting place was a creative tribute to the singer's flamboyant style. The Purple Rain star now rests in a custom, 3D-printed ceramic urn – an [18-inch replica](#) of Paisley Park. Visitors to the celebrity home-turned museum can pay their respects to the artist, as the urn remains on display in the front atrium. "It's hard to imagine a more perfect memorial for the Purple One, who lived an unapologetically bold, flashy and extravagant existence," wrote *People Magazine* contributor Jordan Runtagh. "While it's difficult to sum up a life in a single object, Paisley Park is perhaps the closest fans will get."

The Funeral Director's Memorialization Guide

Speaking of customized memorialization – Kates-Boylston's new memorialization guide can help give you the tools you need to provide services that celebrate the personalities of those in your care. This handy publication covers a wide range of topics, including celebrant services, memorial merchandising, community education and permanent memorialization. [Click here](#) for details.



The Vatican Affirms Position on Consecrated Burial

Late last month, Cardinal Gerhard Muller affirmed the Catholic Church's [position on burial](#) at the Vatican's annual news conference. "We believe in the resurrection of the body and this must be the principle of our understanding and practice," he explained. Muller observed that, while the church prefers burial in the ground, it views cremation as an option as long as the ashes are not scattered or kept in the home. "Belief in the resurrection of the flesh is fundamental," he continued, noting that cremated remains should be placed in a sacred, marked place and only left in the home "in grave and exceptional cases."

TV Is Getting Better at Mourning

If they air for any length of time, most television dramas touch on the subject of grief. This year's fall TV line-up is no different as shows like *Designated Survivor*, *This Is Us* and *The Good Place* tackle the difficult and sensitive topics of loss and mourning. In her [latest contribution](#) to *The Atlantic Monthly*, Megan Garber argues that television is becoming much more adept at depicting the authentic reality of mourning. "When *Orange Is the New Black* killed off one of its most beloved characters, her fellow inmates mourned her loss; so, however, did her fans... They tweeted. They hashtagged. They raged. They accepted. Which is another way of saying: they grieved."



Homesteaders Assurance Trust:[®] A smarter trust option for your funeral home



Lyndon Peterson
Homesteaders
Senior VP-Sales



Beth Kmiec
ClearPoint
Trust Administration
Manager

In January, Homesteaders announced a new partnership with ClearPoint Federal Bank & Trust as sole trustee of the Homesteaders Assurance Trust.[®] Like Homesteaders, ClearPoint is dedicated specifically to funeral service and is a leader in offering products and services that meet the needs of today's funeral professionals.

The Homesteaders Assurance Trust[®] is a TIO product – or “Trust Insurance Option” – which combines the flexibility of trust funding with the benefits of insurance. Having TIO as an option gives pre-need professionals the ability to choose an investment with a growth rate higher than what a savings product might provide but without the same potential risk as an investment in securities.

The TIO product also offers greater flexibility – funeral homes can still write well-funded pre-need contracts without having a licensed insurance agent on staff. Perhaps you already have someone on your payroll who can write insurance – that's great! But chances are you still have some walk-in business that ends up in bank trust, simply because your licensed agent is not available. The Homesteaders Assurance Trust[®] offers a smarter, more flexible trust solution for your funeral home.

In many cases, the funeral home's investment risk tolerance leads them to invest in more fixed income, lower growth portfolios. The desire to have guaranteed principal protection while still experiencing some growth becomes more and

more difficult to fulfill. Ultimately, with that approach, the firm may then be less comfortable with offering a guarantee on their pre-need funeral contract. With a TIO product like the Homesteaders Assurance Trust[®], however, the funds are invested in insurance, rather than a traditional trust, which can result in more growth with principal protection.

Imagine you write an \$8,000 pre-need contract funded through a traditional trust. The bank provides 2% interest on your deposit and charges a 1% annual fee. After five years, you can expect to see \$8,408 in that account – a 5.1% increase over your initial investment. But Homesteaders' latest policy research shows that the average cost of funeral service is increasing at a much higher rate.

Between 2014 and 2015, for example, the average prearrangement amount on Homesteaders policies specifying a service with casket and burial grew by 2.5%. Assuming the cost of a funeral will continue to increase at that rate, services that cost \$8,000 today will likely cost \$9,051 five years from now. If you deliver the requested services five years after the initial contract, the return you'd get from the bank would result in a \$643 at-need shortfall – and that's assuming you didn't keep any retainage up front.

[MORE](#) 



Homesteaders Assurance Trust[®]

A smarter trust option for your funeral home (continued)

Firms that want to have guaranteed principal protection for their funds while still experiencing growth to cover the rising cost of funeral goods and services face a difficult choice – do you guarantee the funeral and risk the need to absorb a potential shortfall yourself, or do you pass that cost along to your client families at the time of need? Neither is a good option. Absorbing the cost of shortfalls is not a sustainable financial strategy. Passing the additional cost along to grieving families is likely to result in lower customer satisfaction, decreased referrals and less goodwill in your community.

Now, imagine that you put those funds into the Homesteaders Assurance Trust[®]. ClearPoint invests the funds in insurance, rather than individual securities or a savings account. In addition to guaranteed principal protection plus growth and an initial bump on the face amount, you receive benefits from the PartnerPoints[®] or Casket Alliance programs as well as the Assurance Trust[®] Rewards program. Homesteaders covers the fees[†] associated with the trust, so you don't have to worry about any administrative costs. At the end of five years, you've earned \$9,217[‡] in initial principal, growth and rewards. Rather than risk a potential shortfall you may experience with other investments, you now have a \$166 surplus to reinvest in your business.

We understand that each funeral home faces unique challenges, which is why we offer three funding options through the Homesteaders Assurance Trust[®] – Assurance Active[®], Assurance Balanced[®] and Assurance Protect[®]. Because the initial face amounts are guaranteed, there's no risk of a loss of principal, and the additional value of the rewards program can enhance profitability for your funeral home.

The Homesteaders Assurance Trust[®] is currently available in Alabama, California, Connecticut, Georgia, Illinois, Indiana, Mississippi, Missouri, Ohio, Pennsylvania, Virginia and Wisconsin, with more states to be added in the coming year.

To learn more about the trust and join other firms who have successfully integrated the trust into their pre-need program, contact your ClearPoint [customer service](#) or your Homesteaders [account executive](#).



[†] Homesteaders pays trustee fees as long as a firm's trust balance generates a minimum of \$500 in annual fees.

[‡] Based on funding through Assurance Balanced product option with the casket guarantee benefit.

“The Homesteaders Assurance Trust[®] offers a smarter, more flexible trust solution for your funeral home.”

Time for Family, Time for Talk: Outreach for Your Funeral Business



[Alyssa McNab](#)
Digital Marketing
Specialist

Gathering around the television for good-natured ribbing about the big rivalry football game. Laughing about the time the dog helped himself to the Thanksgiving turkey when no one was looking. Helping a child complete the finishing touches on his handmade contribution to the holiday décor. The individual experiences may differ, but one thing is the same: the holidays are a time for families to come together to reminisce and make new memories.

Because of this, the holiday season is a perfect time to share life stories with one another in meaningful ways. This November, the Funeral and Memorial Information Council (**FAMIC**) is introducing the *Time for Family, Time for Talk* celebration to encourage firms and families to participate in the **Have the Talk of a Lifetime**[®] program. Continue reading to learn more about the program and how your funeral business can participate.

What is Time for Family, Time for Talk?

Time for Family, Time for Talk is a month-long awareness campaign in November 2016 designed to help firms share the benefits of Have the Talk of a Lifetime[®] and the value of funeral service in their communities. Through activities such as designated recognition days, the campaign provides opportunities to host events that bring families together to share their stories with one another and discuss memorialization in meaningful ways.

What are the benefits of participating?

Participating firms will get access to marketing materials that will help them host events and public relations activities that build awareness and engagement within their communities. For families, the month-long celebration provides a chance to spend time talking about the things that matter most in their lives, as well as getting access to the information available through funeral homes to help them begin planning ahead.

What are the key dates throughout the month?

Time for Family, Time for Talk events center around specific activity days throughout the month of November. These dates offer opportunities to host events and get families engaged through your **funeral home social media** and other marketing activities.

- Sunday, November 13: World Kindness Day
- Saturday, November 19: National Storytelling Network's **Tellabration**[™]
- Thursday, November 24: Thanksgiving
- Friday, November 25: National Day of Listening
- Tuesday, November 29: National Day of Giving (#GivingTuesday)

[MORE](#) 



Time for Family, Time for Talk: Outreach for Your Funeral Business (continued)

“The holiday season is a perfect time to share life stories with one another in meaningful ways.”

The *Time for Family, Time for Talk* campaign materials include ideas for hosting events on these dates, as well as ideas for promoting the program on other days throughout the month.

What resources are available to participating firms?

The program includes a resource toolkit with many of the materials you'll need to plan and promote *Time for Family, Time for Talk* events. In addition to event ideas and guidelines for marketing the program, you'll find a press release template, sample social media posts and talking points to help you share the message with influencers in your community. The program also provides customizable materials such as brochures, ads, flyers, a holiday guide for consumers and more.

How can funeral homes get involved?

Visit the [FAMIC website](#) to learn more about the program and download information for FAMIC members that can help

you get started. If you aren't already a FAMIC member, [click here](#) for information about joining the association.

Review the materials for details about the events and other options for participating in the program throughout the month. Then begin planning for how to host events and other activities that bring the benefits of *Time for Family, Time for Talk* to your community. To help spread the word about your participation, visit the [event landing page](#) and click on “Submit an Event” to get your event added to the calendar. Plus, don't forget to join the conversation on social media with the #HaveTheTalk and #TimeForTalk hashtags.

This article was originally published on the Homesteaders blog. [Click here](#) or on the links throughout the article for more great blog content.



Want more great content?



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Executive insights



Dan Lodermeier
VP-Field Sales

In my role at Homesteaders, I spend a lot of time traveling. During marathon layovers, long cab rides or quiet nights in the hotel, I like to read. This year, in between *A Walk in the Woods* by Bill Bryson and *The Boys in the Boat* by Daniel James Brown, I read a book about setting goals that shifted the way I approach my everyday life.

The Slight Edge by Jeff Olson argues that simple disciplines, repeated over time, lead to success. These are small things that are easy to do – like writing a weekly note to an absent loved one, saving \$5 a day or committing to a daily 30-minute walk. But over time, they can accomplish remarkable things.

Take that 30-minute walk. A 200-pound adult, walking at a brisk pace (2.5 miles/hour) will burn 145 calories in 30 minutes. That's not much – especially when you consider that most candy bars have twice as many calories. But if you commit to that walk every day for a year, you will burn an extra 52,925 calories – or the equivalent of 15 pounds. That's a big result!

Imagine applying the same principle to your pre-need program. Let's say you call 10 people each day to set appointments. What if you increased that to 11? I'll even give you a few days off. Let's say you call one extra person, four days a week, 50 weeks a year. At the end of that year, you'll have made an extra 200 calls.

Let's assume half of those phone calls result in appointments and half of those appointments result in sales. Let's also assume that the average size of those policies is \$5,000. At the end of a year – from making one extra phone call four days a week – you will have increased your pre-need sales by \$250,000. Not only that – but 25 families will now have peace of mind knowing they won't have to scramble to cover expenses when their loved one passes away. Talk about big results!

But here's the catch: Things that are easy to do are also easy not to do. If you don't finish your 30-minute walk one day, you are unlikely to feel any adverse effects – at least not today, and probably not tomorrow or the next day or even next week.

But over time, that inactivity can lead to some serious health concerns.

The same is true of your pre-need program. If you don't make your eleventh call today, you are unlikely to feel any immediate effects. But over time, those missed opportunities add up. Maybe those leads never take action to plan and fund their funerals in advance. Instead, they leave it to their families to pay for their final expenses after they pass on. Or maybe they do end up prearranging their funeral – but they do it at another funeral home.

Consider the difference between someone who does a little extra each day and someone who does a little less. In a year, the first person could weigh 15 pounds less, the second 15 pounds more – that's a 30-pound difference! A more active pre-need counselor could make 200 extra calls, while one with less enthusiasm could make 200 fewer – that's a 400-call difference! Simple disciplines, repeated over time, lead to success – and they differentiate those who are disciplined from those who are not.

As you wrap up this year and begin making plans for a successful 2017, I encourage you to consider some simple disciplines that could result in big successes for you – both personally and professionally.

Do you have a family relationship in your life that is harder and harder to maintain? Commit to writing one note to that person every week and see what happens to that relationship. Do you want to finally pay off that car? Commit to setting aside \$5 a day, and see how much you're able to accomplish in a year. Do you want to lose that troublesome body fat? Commit to that 30-minute walk.

And then look for ways you can gain a slight edge in your professional life. Try to make those extra calls, book that extra appointment or commit to another group presentation. Start small, stick with it, and you'll be amazed what you can accomplish next year!



“Simple disciplines, repeated over time, lead to success – and they differentiate those who are disciplined from those who are not.”