



Planning for Prosperity: The Crisis and Opportunity of Cremated Remains

By Chris Farmer

As the cremation rate continues to rise, even funeral service providers who have fully embraced cremation face challenges as the industry continues to change. In the world of an over 50% cremation rate, the question of what to do with cremated remains is asked more and more.

The Crisis

It has long been cited that the Chinese character for “crisis” is also the same character that is used to represent “opportunity.” Whether you read Chinese or not, it is undisputed that businesses that can best adapt to adverse situations are businesses that will prosper and rise above the rest.

In our industry, many see cremation as a crisis. However, some also realize that cremation is not a crisis, but instead it is an opportunity.

As the cremation rate continues to rise, even funeral service providers who have fully embraced cremation face challenges as the industry continues to change. In the world of an over 50% cremation rate, the question of what to do with cremated remains is asked more and more. All too often, when faced with this question, families are too overwhelmed by the process of dealing with the death, planning the funeral, and attending the services to make a decision regarding what to do with the cremated remains. While making decisions regarding the funeral must be made immediately, families see the question of what to do with cremated remains as one that can be put off to a later date. A date they will most likely push off as long as they can.

While delaying the decision on what to do with cremated remains may be one of convenience for the family, it can be one of liability and lost opportunity for the funeral service provider. I recently spoke to a crematory that offered long-term, temporary storage of cremated remains as a service to its families. It currently has over 2,000 urns and temporary containers in its possession. The storage was intended to be temporary; however, some of those remains have been in their possession for decades. If a family comes in 5, 10, or 50 years after the cremation seeking those remains, there is a high chance that those cremated remains could be misplaced, lost, or even stolen. (I have seen all three.)

A funeral service provider’s role has always been to guide families through the decisions they must make regarding the remains of their loved ones. Today, our role is generally the same, but the counsel we provide has evolved as our industry has evolved. First, families now come to us more informed. The Internet provides everyone with an instant crash course in arranging a funeral. Unfortunately, the information is far from complete. Those third-party sources that reside in a server farm somewhere in the Nevada desert *may* not have the family’s best interests in mind, even if they claim to be an advocate of the consumer. While we are no longer the “funeral dictator,” we still must provide guidance and offer our knowledge and experience about a process of which our families still remain vastly unknowledgeable.

A second difference is a result of the increase in the transient nature of society. Families do

not see the value of a big expensive box being placed in a hole in the ground in a town that they have not lived in since they were kids, if ever (their words, not mine).

Many industry surveys show that while those families electing cremation can be price sensitive, price is not the primary driver of cremation rates. One study revealed only 30% of consumers chose cremation because it was less expensive (13% chose it because it involves less use of land, and 6% because they don’t want to be buried). This study is typical of what is being learned from consumers all over North America. It is not about families being cheap or not caring for their loved ones. It is a matter of the perceived value of what the funeral service provider is offering, and many families no longer value caskets and grave spaces.

In an article in Volume 49 of *The Cremationist*, “Unclaimed Cremated Remains: Finding the Way Home,” Linda Wilson addressed the issue of unclaimed cremated remains. In the article, industry experts such as Jerry Sullivan, President of the Cremation Society of Illinois, discussed how, in the past, the problem of unclaimed cremated remains was caused by those families who were indecisive, procrastinators, or simply still owed the funeral home, cemetery, or crematory money (the latter was cited as the number one reason for failure to pick up cremated remains).

As the likelihood increases that a family will leave cremated remains behind or take cremated remains home with no plans for what to do with them, we in the industry are facing a crisis for which we must find a solution. This crisis is truly an opportunity for us: an opportunity to educate our families, an opportunity to help our families make the best decision for themselves, and an opportunity to improve our business’s bottom line. What could be better than accomplishing all three?

The Opportunity

The crisis of what to do with cremated remains continues to grow along with the cremation rate. This crisis is truly an opportunity for funeral service, cemeteries, and cremation providers. An opportunity to find options for our families in which they see value.¹ Take advantage of this opportunity by educating your

¹ While the term “value” is thrown about quite a bit in our industry these days without a specific definition being provided, I define value as “something for which the consumer perceives to be worth more to them than what they paid.”

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families and help them decide what the best option is for them. This will not only improve your business's bottom line, but it is the right thing to do.

Possible solutions for the question of what to do with cremated remains need to be raised at several points in the process: in the arrangement conference, at the service, in any contact following the service, and during any aftercare events. Each family is unique and we must use our knowledge, experience, thoughtfulness, creativity, and compassion to help each family come to conclusions about the best solution for them.

The first and best opportunity to solve the problem is to address it with the family in the arrangement conference. As we discuss cremation with a family we need to communicate with the intent to create a sense of value in the process as there is a greater chance that the family will retrieve the cremated remains when they see the cremation process as one with meaning and a purpose beyond mere disposal. We must encourage those arranging the cremation with the family to create a "sense of value to the process." This will increase the chance of having the family retrieve the cremated remains. But the arranger should do more than show the value of the cremation process or remains themselves.

Families electing cremation should be offered the same opportunities and services as those families electing burial. Remember, the vast majority of cremation families are families that have historically selected burial—they just no longer see value in "the box."

The arranger should talk to the family about celebration, services, and opportunities to celebrate and memorialize the life of their loved one—before and after the cremation—using the cremated remains as the centerpiece of those events. Families electing cremation should be offered the same opportunities and services as those families electing burial.

Remember, the vast majority of cremation families are families that have historically selected burial—they just no longer see value in "the box." (A good test for your staff is to have a secret shopper call and ask about cremation. If they are treated any differently than a family asking for burial [offerings, services, etc.] you have a problem that needs to be addressed internally before you can best serve your families. See p. 25 for information on CANA's online *Phone Shopper* course, an excellent tool for training staff to talk to cremation families.)

If the family is unsure how, or is unwilling, to address the issue of what is to be done with the cremated remains, make sure you give them as much information about the options available as

you can. Schedule a specific date and time for them to pick up the cremated remains, at which time you can sit down with them and discuss their options further. If they did not have an answer as to what to do with the remains at the arrangement conference, hopefully, by the time they come in to pick up the remains they will have put some thought into it and will be more willing to figure out a solution.

All funeral service providers who offer cremation are familiar with the "closet cycle" of cremated remains. After the cremated remains are taken home by a family, they may start out residing on the shelf, mantle, or even on top of the TV. But as time goes on, the cremated remains migrate farther and farther away from the central traffic areas of the home—to the hall or a back room, and, eventually, the closet.

This is not an indictment of the family. Even though the deceased or deceased's family chose cremation, the family probably never had to care for cremated remains and just does not know what to do with them.

If you are not able to solve the crisis with the family before the cremation or when they picked up the remains, use your aftercare program (if you don't have one, start one!). This is an excellent means of following up with the family to see if they are ready, willing, or able to start the discussion again. While they may think the TV is the perfect place for mom initially, they might have changed their minds at some point down the line. This process

not only helps the family solve the problem of what to do with the cremated remains, but it builds your relationship with that family, and can lead to additional opportunities to serve them in the future.

Introduce options for permanent memorialization and storage of cremated remains in all of your aftercare programs. You might find that you are able to help not only the families you have served, but families that have been served by other providers. These families may be in the same boat of having cremated remains for which they have no permanent plan.

This not only helps solve the crisis of what to do with cremated remains, but it helps your business stand out and show how you are different. Studies show that 65% of all consumers think that funeral homes are the same. If you have programs that reach out to the public and introduces to them new and innovative ideas, you can differentiate your business from your competitors.

In case all else fails, you need to have insurance that you will not be stuck with the cremated remains in perpetuity. No, not the

kind of insurance you have to pay for. The type of insurance to which I refer pays you! To have this insurance, all you need to do is charge for storage of unclaimed cremated remains on your GPL and your contract. (Please check your local rules and regulations as some jurisdictions—British Columbia, for example—limit when these fees can be charged. In British Columbia no fee may be charged until 60 days after cremation.) Nothing motivates families to come pick up those cremated remains like a steadily increasing bill arriving in the mail each month.

I know my old-school funeral director readers will find this abhorrent, as storing cremated remains has always been a courtesy for grieving families. However, sending a bill for storage of cremated remains is only an encouragement for the families to come in to pick the remains up, not for revenue generation. You don't have to charge them when they come in to pick up the remains if you don't want to do so.

Remember, when those families do come in to pick up the cremated remains that have been on your shelf for some period of time, it is the perfect opportunity to have a discussion as to what they plan to do with them!

Conclusion

The crisis of what to do with cremated remains is something that we will increasingly have to address with our families into the future. Tackling that crisis is an opportunity to better serve our families and build our businesses. The more we can learn about the family and what they value, the better we can

determine what are the optimal solutions to present to them. While we may no longer “direct” the family through the funeral process, dictating what they need and what they should do, we still have knowledge and experience that we can share with the family to help them make the right decisions for themselves. Those funeral service providers who can take this opportunity to use thoughtfulness, creativity, and compassion to offer their families the best solutions will be the ones to lead our profession into the future. 

This article is for the information of its readers, does not serve to form an attorney-client relationship, and does not constitute legal advice.



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Directors. He has considerable experience handling trial and arbitration matters, and has presented briefings before several Texas Courts of Appeals and to the Texas Supreme Court. Mr. Farmer has managed EEOC, OSHA, and State Regulatory EEO investigations for employers throughout the United States.

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Dealing with Cremated Remains

By Daniel M. Isard



The question is, “How do you get families to take possession of the cremated remains of their loved one?” Funny premise. I think to find the answer you must ask the question in the negative, “Why don’t some families want to pick up the cremated remains of their loved one?” That question can be answered by experience.

I have a very dear friend whose mother was dying. Not understanding what I did for a living, but knowing it was in the funeral profession, she called me to help her plan her mother’s disposition. She wanted her mother’s body to be cremated. We went through the process of planning the funeral service. Before the cremation I asked, “Mary, who do you want to take possession of your mother’s cremated remains?” She said, “Oh we don’t want them. Just tell the funeral director to do something with them!” I said, “The funeral home can place them in a cemetery for perpetual keeping or give them to you to dispose of as you see fit.” Her reply was, “We don’t want them and I don’t want to pay a thousand dollars to put them in a cemetery!” I went from a trusted friend that could help her plan for the disposition of her mother’s body to a person with whom she was having a failure to communicate.

Many consumers don’t care what happens to the cremated remains of their loved one’s body. There is a cost involved they don’t want to incur. There are added decisions they don’t want to deal with. These cremated remains can be converted into diamonds or potting soil, but the consumer doesn’t want to make that decision.

One technique that I have found to be successful involves building out the cremation authorization to include the return of the cremated remains. The family will pay a fee as a refundable deposit. After the cremation, the family is told that they can either pick up the cremated remains from the funeral home or the funeral home can deliver the cremated remains to the appointed family member. If the family comes in and picks them up by the established date, then the funeral home will offer the deposit back to the family. If the family does not retrieve the

remains by a certain set date then the funeral home will use the deposit to pay a service to deliver these remains to the family.

It is important that the cremation authorization properly documents this. The key points are the date range for the retrieval. Your authorization should give a ten-day window for the retrieval. If for any reason the remains are not picked up in person by the end of this time frame, the deposit is forfeited. The deposit is then used to provide for the cost of delivery. There is no varying from this. This is written in your contract.

If the close of this time window for retrieval is Friday at 4 p.m. and the family calls and says, “Hey, we are too busy on Friday, we will come in on Monday!” you as the funeral provider must understand the family is asking for an oral modification to a contract. Your phone answering employee is not authorized to modify any of your contracts. Even if it is the owner taking the call, you don’t want to do this. If you modify a contract, you may be voiding the ability to use the deposit to pay for the return of the cremated remains.

The cremation authorization should also state the parties that are authorized to retrieve the cremated remains. The person picking up the remains should show some identification and your staff should copy this ID for your file. Once again, if a person other than someone noted within the contract shows up, do not give the cremated remains to them. The contract limits who is to get this asset. If you give it to a wrong party, you may very well be sued and have no defense.

Rather than thinking of a cremated body’s remnants, visualize you are dealing with the transfer of a whole body. Would you allow it to remain on site for an unlimited period of time? Would you give it to anyone that claims to be there to pick it up for the family? This is a valuable asset. If you don’t treat it as such, a jury can tell you how valuable your error was! 

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A Question of Value

By Steven Palmer



Shortly after the 9/11 tragedy, it became apparent that many of those presumed killed in the twin towers would never be found. Their remains had simply vanished in the extreme devastation and heat. New York officials and the mayor's office consulted mental health professionals to ask what could be done

for the survivors, who just wanted to take their dead back to their families.

Psychologists and therapists realized that these families, facing this incomprehensible loss, needed something from the place where their life ended. They needed something that would represent a tangible symbol of their lost loved one. It was decided to fill wooden urns with dust and rubble from Ground Zero. They were blessed by a chaplain, put in a velvet bag, and presented to the survivors. Many of these families lamented and grieved even more that these were not the actual remains of their special person.

In the absence of such tragedy, some families do not have the same devotion to an urn.

It has always troubled me that many people have a great disconnect to the value of the remains of their family members when they have been cremated. This lessening of the importance of remains that have been reduced by heat and flame has resulted in funeral home cupboards becoming permanent resting places for many abandoned family members. A family's good intentions becoming inattention is a continuing problem for cremation providers.

The question I pose to families choosing cremation is, "What would you do for a final decision if you hadn't selected cremation?" Now ultimate determinations must be considered. To assist them in this thought process, I tell them not to think in the short term, but to think eternally. If a casket is placed in a permanent resting place, why not an urn?

If you place Dad's cremated remains under the oak tree in the backyard, what happens when you eventually sell the property? If you are keeping his urn on the shelf at home, what happens when the house must be cleaned out and sold when the custodial relative dies or becomes infirm? What is the eternal plan for the remains of this loved one?

Scattering is an option only to be chosen when it is well thought out and meaningful. It should not be performed because "we couldn't think of anything else."

Other options to suggest may be:

Family Heritage Plot: Where are your grandparents or great-grandparents buried? In a large family lot back home? I am sure that there is space for an urn to reunite family.

Veterans Cemeteries: When an employee's husband died and was cremated, I suggested he be placed in a local national cemetery, taking advantage of this no-cost benefit he had earned. She mentioned his mother's urn needed final placement somewhere. I inquired whether her father-in-law was a veteran. He was. An honorable discharge and marriage certificate were produced, and, even though the father-in-law was interred in another state, the mother-in-law was eligible. Son and mother were placed in side-by-side niches—without additional cost to the family.

Other more contemporary placements include niches along a cemetery walkway or in the base of a statue, or even being part of a reef placed in the ocean. Creative thinking can solve this indecision.

The shell that housed a human soul is sacred, cremated or not. If we can instill that thought into the hearts of families, selecting an appropriate and dignified option for permanent placement is a lot easier. 

*Steven Palmer entered funeral service in 1971. A funeral director in Massachusetts and California, he purchased the Westcott Funeral Homes in Arizona in 1997. He is a past president of the Arizona Funeral Directors Association and current National Funeral Directors Association Policy Board Representative for Arizona. He has been a columnist for the *Nomis Funeral & Cemetery News* (former *YB News*) since 1996 and has contributed to other funeral service publications.*

Offering Guidance on Cremation Options

By Mark S. Zimmer



Wisconsin has certainly seen the paradigm shift affecting the funeral industry related to cremation. Our firm has gone from a 9% cremation rate in 1996 to 62% in 2016. The majority of growth has happened in the last decade, and has put our firm on the leading edge as a cremation specialist.

We acquired a firm a few years ago, and, during our due diligence, discovered a cupboard containing 16 sets of cremated remains that were unclaimed. When the funeral home had been sold from the fourth-generation owner back in 1998, he purchased two crypts at a local cemetery and interred several urns in Ziegler cases and placed them in the crypts. The crypts were reopened by the previous owner and the unclaimed urns were then entombed. While this is an effective way of placing unclaimed urns in an accessible place, it is costly and, in my opinion, not an option one wishes to exercise!

Whether arrangements are pre-need or at-need, it always amazes me how cremation families are misinformed and casual about final arrangements for their loved one. I can devote an entire article to the desperate need to educate our client families about cremation options, and also to dispel the notion that our service should never cost more than \$995!

We have all read the professional journal articles suggesting that the funeral director needs to offer guidance to families. I agree and feel it is imperative to discuss what the family's decision on final placement of the cremated remains will be at the arrangement conference. In the arrangement conference I have heard such remarks as, "Don't you get rid of them?" and "I never thought of that!"

Winter time in Wisconsin can be brutal. Frost can go as deep as five feet, with 25 inches of snow on the surface. Families who desire a service in January many times wish to postpone any committal or military honors until spring. They also feel uncomfortable about keeping their loved ones' cremated remains at home.

It occurred to me some time ago that we need to create an option for those at-need families who are not sure of what to do with the cremated remains. Our firm developed an "Urn Repository," along with policies and protocols to protect the firm—and the cremated remains. We developed a statement, contained in the authorization for cremation, that uses specific language about our firm holding cremated remains for final placement, how long the urn will remain at our firm, and how we will contact the family regarding a service at a later date. Not unlike our payment policy on the statement of goods and services, the urn repository option must be discussed and initialed by the authorizing agent. This simple action has eliminated unclaimed urns, reduced our liability, and helped families make the right decision.

It is obvious that due care and diligence must be exercised in all aspects of a cremation. Establishing urn repository protocols and procedures with staff is imperative! We have established procedures for placement in the repository that documents the urn from date of placement to follow-up for committal. We also track aging, just like receivables, and send reminders as well as make phone calls. It is a system that has proven effective! 

Mark Zimmer, President of Zimmer Funeral Homes, Inc., attended Loras College in Dubuque, Iowa, and graduated from Worsham College of Mortuary Science in Chicago in 1977. Mark moved to the Sheboygan area in 1983 after purchasing the former Ahrens Funeral Home in Howards Grove. In 1996, he acquired the former Gerend-Habermann Funeral Home in Sheboygan. In 2003, work was completed on the new 8500-sq.-ft. Westview Funeral & Cremation Care Center. Mark is a past president of the Wisconsin Funeral Directors Association and a past president of the Lakeshore Funeral Directors Association.