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Supporting Pregnancy Loss in Families

PHILADELPHIA – Pregnancy loss parents are simply parents forced to parent their children in a very different way. They want their children to be loved and cared for, just as the parents of living children do. This was the message delivered by Sarah Rickerd during her workshop, “What I Wish My Funeral Director Knew: Supporting Pregnancy Loss in Families,” during the recent National Funeral Directors Association International Convention & Expo.

Rickerd was the mother of a stillborn daughter, Lena Grace. She was born at seven months gestation, and her loss was both unexpected and unexplained. “There has been a tremendous amount of work in the last year or so destigmatizing miscarriages and stillbirth, and because of that, more families are seeking the traditional funeral arrangements than ever before,” she said.

Pregnancy loss families are younger due to the general nature of the fertility window. “Families that



are coming to you for pregnancy losses are families that may be seeking for their older relatives down the road,” said Rickerd. “These are also families that are more socially adept. They use social media to connect with other bereaved parents and to share their experiences with the funeral homes they’ve worked with. They are also more likely to leave reviews, either positive or negative, using services like Yelp or Google Reviews.”

Rickerd noted that about 25% of all clinically recognized pregnancies will end in miscarriage; most occur in the first 13 weeks of pregnancy. Furthermore, some 26,000 children are lost to stillbirth, which is defined as losses after 20 weeks’ gestation. This is 10 times the number of losses due to Sudden Infant Death Syndrome (SIDS). In about half of stillbirths, a medical explanation is not found.

“As with the older families you serve, you will see both preneed and at-need situations in the case

of pregnancy loss,” she said. “Prenatal situations are happening when, in the course of the woman’s pregnancy, through regular or high-risk monitoring, it may be determined that the child will not survive.”

At-need occurrences, where the loss is not expected, are much more common. “Although miscarriages are much more common (there are roughly between 500,000 to 1 million miscarriages a year), you will see more stillbirth families simply because hospitals that are caring for these families do offer onsite disposition services,” Rickerd said. Typically, they go up to 20 weeks’ gestation, after which a family would be referred to a traditional funeral home.

What do we know about the grief of pregnancy loss?

Rickerd shared some scientific research with attendees on the grief associated with miscarriage, to understand the grief response. *Grief Following Miscarriage: A Comprehensive Review of the Literature*, is an article published by Norman Brier, Ph.D., in the March 2008 edition of the *Journal of Women’s Health*. In carrying out his research, Brier retrieved every entry into the Medline and Psych Info databases that used standardized measures to assess perinatal grief related to early miscarriage.

“What Brier discovered was that while descriptions of post-miscarriage grief were highly variable, they did tend to match the descriptions used by sufferers of other significant losses,” Rickerd said. “Furthermore, he found that a sizable percentage of women studied experienced these reactions, which, when they occurred, were similar in intensity in the first six months to the grief associated with other major losses. In his conclusion, Brier encouraged practitioners to encourage patients to ‘articulate the specific nature of their loss’ to ‘assist in helping them concretize the experience.’”

Another research paper, *Post-traumatic Stress Disorder After Pregnancy Loss*, published by Iris M. Engelhard in the March-April 2001 volume of *General Hospital Psychiatry*, echoes Brier’s findings.

Rickerd reported that in this study, 1,370 women were recruited in the early stages of their pregnancies. Of these women, 113 experienced a subsequent pregnancy loss and were assessed at one and four months following their losses for symptoms of post-traumatic stress disorder (PTSD).

At the one-month assessment, the survey found the prevalence of PTSD at 25%, with patients experiencing PTSD symptoms undergoing similar symptom severity as other traumatized populations. Thirty-four percent of women experiencing PTSD reported enduring depression as well, along with 5% of pregnancy loss sufferers who did not report PTSD symptoms. At four months, only 7% of women met the diagnostic criteria for PTSD, though rates of depression had not declined within the study’s population.

Ultimately, the conclusion reached by Engelhard’s team was that “pregnancy loss is potentially traumatic, putting women at risk of developing PTSD.” Furthermore, they reported that “in most cases, the disorder is immediate and persists for several months.”

Yet another study, which comes from the *Journal of Psychosomatic Obstetrics and Gynecology*, attempted to figure out who would have that kind of grief response. The study found that women who have higher baseline depression scores, as well as those who have a history of mental illness, were more likely to have a traumatic grief response. Those who were older at the time of loss or those who participated in organized religious activities were less likely to experience depression or complicated grief.

A survey done by the *Journal of Healthcare for Women International* looked at the experiences of 10 African-American women. Of note, African-American women suffer stillbirth at twice the rate of those of European or American descent. Unfortunately, in some African-American communities, that grief can be minimized. The survey suggests that the tools to support that loss – including the family support women need in these circumstances – are not always there.

“The reason I share this,” said Rickerd, “is because it is so important to understand the context of the care that needs to be provided within our communities, especially if we are serving different populations that may have different needs at the time of their losses.”

The grief associated with pregnancy loss also isn't limited to women. Rickerd cited a March 2004 survey by Bernadette McCreight, a member of the School of Sociology and Applied Social Studies at the University of Ulster. She published *A Grief Ignored: narratives of Pregnancy Loss From a Male Perspective* in the journal *Sociology of Health & Illness*. For her paper, which utilized a narrative approach in describing the experience of men whose partners experienced pregnancy loss, she interviewed 14 men and confirmed her expectation that while men are expected to be emotionally strong to support their partners, they frequently experience themes of self-blame, loss of identity and anger that may go unaddressed by professionals because they felt they had to stay strong for their partners.

“The takeaway here is that pregnancy loss is not a women's issue but a family issue,” Rickerd said. “Understanding that allows funeral directors to provide support to both parents when they need it the most.”

Last summer, Rickerd's memorial jewelry and gift company, Carry Your Heart, conducted an early market survey. “Through these online surveys, I was able to connect with more than 450 bereaved parents, 411 of whom participated in a 25-question survey detailing the experiences they'd had with the funeral homes they employed. The survey was carried out in conjunction with Bereaved Parents of Madison Inc. and Cress Funeral & Cremation Service of Wisconsin to rate the various aspects of care they received.

“We limited our survey to those whose losses occurred within the last 10 years,” she explained. “We did that not because we wanted to minimize anyone's experiences but because we recognize that over the last 30 to 50 years, we've already changed so much in the ways we are supporting these fam-

ilies. We are not so far removed from the time when women were told, ‘Go home and forget this has happened to you. You can always have another child.’”

Rickerd said the point was to ensure that the people the survey was reaching had a more current experience with funeral care. The majority of participants fell between 25-44 years of age.

The vast majority of respondents, 82%, were planning a funeral for the first time. “That is not a huge surprise, but it is important to think about that in terms of how families are coming to you,” she said. “They are coming to you not knowing what they don't know, and that requires a bit more education and time on your part as funeral directors.”

Also not surprisingly, the largest percentage of respondents opted for cremation. Furthermore, a large number of families chose to have a viewing or a memorial service either at a funeral home, church or other location. Many of the families surveyed reported that they had received heavily discounted or no-cost services from the funeral home.

One question asked, “How much do you agree or disagree with the statement: My funeral director met my needs.” “About 60% of participants strongly agreed with that statement and 20% somewhat agreed, but we still have a bit of work to do in terms of families that believe their care could have been better,” Rickerd said.

The survey also asked participants if they would refer a friend to the funeral home with which they worked. “We saw pretty similar results, with 80% [saying they] would make that referral,” she said. “That's still 20% who feel they are not being served.”

Out of these experiences, Rickerd's team put together a list of best practices, and her hope is that they would all be very easy to implement. “They are low cost,” she noted. “All they require is maybe shifting your mindset a little bit.”

The first was to develop guidelines for how to speak to pregnancy loss parents. “As a general rule, make

it a point to use the child's name if known at the time of arrangement," she said. "Avoid minimizing language, such as calling the baby 'it.' When you have an idea on how you believe you should communicate with these families, write them down and share them with everyone on your staff."

Rickerd shared a comment from a survey. The participant said that the funeral director she dealt with told her not to worry and that she and her husband were young and could have another child. "I was too shocked to respond. We had just lost our son

"As a general rule, make it a point to use the child's name if known at the time of the arrangement. Avoid minimizing language, such as calling the baby 'it.' When you have ideas on how you believe you should communicate with these families, write them down and share them with everyone on your staff."

that morning. It didn't help – in fact, it hurt – and I can still hear him saying that a year later."

Another funeral director told a family that they shouldn't call the memorial service a celebration of life because their stillborn son wasn't alive.

"My feeling is that if you wouldn't say something to the family of an older child or an adult, then it is not appropriate to say it when working with bereaved parents," Rickerd said.

She also shared a conversation she had with a woman whose son was a full-term stillbirth. "When she

and her family were making the arrangements, the funeral director asked the woman to bring in whatever she would like her son to be buried in," Rickerd said. "After the service, the funeral director handed back the suit. She was confused as to why he returned the suit since she brought it in specifically for her son to be buried in. The woman wanted to know what her son had been buried in, and the funeral director told her, 'a diaper.'"

"I want you to imagine how you'd feel if your child was buried in his or her underwear," Rickerd said.

Also on her list of best practices, Rickerd suggested that funeral directors educate families on their funeral options. Pregnancy loss parents are, generally, younger and likely to be planning services for the first time, which means that they don't know their options. Pregnancy loss parents who are not educated on their options are more likely to experience regret later on, and this regret can complicate the grieving process, leading to poorer recovery outcomes down the road.

As a regular feature writer for *The Director*, Rickerd has, on several occasions, explored the challenge facing funeral homes from families that elect direct cremation or immediate burial without any additional services. "On the one hand, there are these funeral directors lamenting on how they can overcome revenue shortages because fewer people are choosing [traditional] options," Rickerd said. "On the other, I have these pregnancy loss families telling me that no one offered them a viewing or a visitation. I think there are so many opportunities for both parties to come out ahead when we make these opportunities available to them."

Generally, people do not become parents when the child is born. Parental bonds are developed during pregnancy. "Those feelings do not go away when a child dies," Rickerd said. "You have such a limited window after the early infant loss that anything you can do to celebrate that child and that brief time in your life is supporting that desire to parent.

On a related note, best practice number three is to let parents see their child, if possible, as often

as they like before burial or cremation. “Educate families that this option is available,” she suggested. “They may not know to ask for it.”

“There is an education component that goes along with this as well,” Rickerd said. “If a child has an autopsy or if the child has been in utero for a time after the loss, there can be some serious degradation of the tissue. Educating the family on what their child might look like is an important part of offering this as a service option.

“But don’t let that hesitation stop you from making this opportunity available,” she added.

Another best practice is to offer memorial products suited to child loss. “A lot of the stationery that funeral homes offer is related to hobbies and memories; they just don’t suit a family that has suffered a miscarriage or a stillbirth,” Rickerd said. One respondent to the Carry Your Heart survey said prayer cards were not discussed and the one selected by the funeral director was not appropriate for a stillbirth.

Participants in the survey chose to memorialize their loss in a number of ways. “We had things like attending an awareness event or a group memorial service, planting a tree or a garden,” Rickerd said. “We also had families that had started a foundation in their child’s honor or made donations in their child’s name.”

Once again, Rickerd noted that pregnancy loss families do want to purchase products to memorialize their child. “They want products specific to their circumstances,” she said. “Families want to show the world that their children mattered.”

One survey participant remarked that the funeral home had given them an ornament with their son’s footprint. “I hope all funeral homes do something like that for the families of the children they bury,” the respondent shared.

Rickerd encouraged funeral homes to provide information on grief support resources as well. “There are still families that go to hospitals where

there has been no education or preparation for serving families experiencing pregnancy loss,” she said. “Families could be coming to you not really understanding what is happening to them or what kinds of decisions they will be expected to make.

“Just letting them know of organizations on a national, regional or local level can make them feel very cared for,” said Rickerd.

She added that funeral homes usually have grief materials that are based on memories, which would not be beneficial to a family whose child had never lived outside the womb.

Rickerd encouraged funeral directors to keep the lines of communication open. Let parents know when services will occur and if schedule changes are required; keep them informed. “Delays are so often out of your control, but you can mitigate the negative impact they have if you just keep the family informed of what’s happening.”

The last piece of advice Rickerd offered is the simple Golden Rule: Treat pregnancy loss parents the same way you would treat any loss you are caring for. One survey participant shared: “The funeral home we used acted like our loss was no big deal because she was a baby. They were making jokes and trying to get us to use the urn of their choosing and date/time of their choosing and arguing over birth/death dates in the programs.”

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Sarah Rickerd is a Michigan-based freelance author and a regular contributor to The Director. She is also owner of Carry Your Heart, a memorial jewelry and gifts company supporting bereaved parents.

NFDA's First Cremation Certification Program in 2017 Draws 45 in San Antonio

SAN ANTONIO, TEXAS – The National Funeral Directors Association's 2017 Cremation Certification Program got off to a strong start last week when 45 attendees joined Mike Nicodemus, NFDA senior vice president of cremation services, at the year's first event at San Antonio College.

"I really enjoy starting the year in San Antonio," Nicodemus said. "The energy from the students, along with their instructor, Mary Allen-Martin, is contagious and gets my adrenaline going. This event sets the bar pretty high for the rest of the year."

Nicodemus added that NFDA appreciates the schools and ev-

eryone else that hosts the program. "The information received by attendees is so valuable when it comes to providing cremation services correctly whether you own a crematory or operate a re-

tort or not," he said.

The next Certification Program will be held February 24 at John A. Gupton College in Nashville.



NFDA's first Cremation Certification Program attracted 45 attendees at an event hosted by San Antonio College.

An Analysis of Fixed-Income Markets

By Howard Potter
Roosevelt Investment Group

NEW YORK CITY – U.S. credit markets closed a year of moderate volatility with general expectations akin to those widely held 12 months ago. A steady domestic economy, declining unemployment rates, some moderate wage improvement and low inflationary pressure once again prompted the Federal Open Market Committee (FOMC) to indicate the likelihood of multiple increases in its short-term interest rate targets over the next 12 to 24 months.

A challenging situation for investors to ponder, you may say? Still, such expectations were indeed just as widely held a year ago and yet there were absolutely no FOMC target changes until the very last scheduled board meeting. As a result, even though the U.S. Treasury 10-year note traded in a one hundred basis point (1%) range in yield during 2016,

this important domestic benchmark closed out the year remarkably unchanged at not quite a quarter of a point (0.19%) higher than its close on December 31, 2015.

With nominal domestic interest rates remaining at historically low levels, U.S. credit market total returns for 2016 were generally positive, albeit slightly anemic. The Barclay's U.S. Intermediate Government/Credit Index provided only 2.15% total return last year. Not all sectors, however, performed evenly. Even following a general pullback in the fourth quarter as the market adjusted for renewed expectations of greater monetary tightening ahead, the intermediate-term investment-grade corporate sector earned 4.17% total return for the year, nearly twice that of similar-maturity government markets.

Preferred securities, the longtime credit market performance leader, reacted to the possibility of

the Federal Reserve “normalizing rates” over the next several years much more dramatically. Reversing the sizable gains of the previous three quarters of 2016, preferred securities ended the year with only a 2.32% total return. This pullback in the preferred sector was, interestingly, only the fifth negative quarter of total performance out of the past 24 quarters since the credit market recovery that began in 2011.

Recent structural developments in the preferred stock markets have evolved to better meet the needs of borrowers and lenders, offering both potential benefits and drawbacks for investors. As part of a global search for yield, several preferred stock exchange-traded funds (ETFs) have grown so dramatically in size relative to total supply that extraordinary flows in and out of the sector have arguably caused temporary pricing distortions.

This short-term price volatility, while taxing on investors’ nerves, also provides opportunities to rebalance allocations strategically to the sector. Another market development that has significantly affected the preferred stock market is a growing dependence by corporate treasurers in utilizing the new issue market of “hybrid” or “structured” preferreds.

These instruments are more akin to traditional debentures in that they trade over the counter in \$1,000 par units and have a unique coupon determination formulae whereby an attractive initial fixed rate can be replaced with an equally attractive floating rate if the issue is not called in full.

This structure provides the investor with an attractive level of possible protection if interest rates in fact do rise over the near future, and as a result, structured preferreds have proved much less vulnerable to the prospect of interest rate hikes than fixed rate, \$25 par offerings from the same issuers. Whereas the BofA Merrill Lynch Fixed Rate Preferred Index earned 2.32% last year, the similar index, comprising largely structured preferreds, earned 5.21% last year.

OUTLOOK

Does anyone know to what degree or at what pace the FOMC will actually raise its short-term interest

rate targets this year or next? We do not, and we remain fully committed to leaving such forecasting to speculators, opting instead for fully invested portfolios that seek the highest possible returns while absorbing the lowest levels of risk. In this regard, we face a question that frequently arises from investors in times such as these: Why buy bonds at all if rates are going to rise? In response, we point out the following nuances to fixed-income investing:

1.) Time is money, which is to say that it can be very difficult to recoup the income sacrificed while sitting on the sidelines, even when an interest rate guess proves accurate

2.) Corporations’ expense obligations must be met regardless of the interest rate environment in a constant, responsible manner that is not dictated by credit market swings.

3.) Bond allocations diversify and steady investment portfolios during periods of economic and financial distress and uncertainty.

Or it may be just as simple to remember that when investing in fixed-income securities, bonds are bought most clearly for yield, not price.

In the persistently low-interest-rate environment we have experienced over the past several years, we have consistently opted to protect principal in our Current Income Portfolio by structuring corporate bond maturities in a conservative manner. First, we have avoided utilizing the full 10-year maturity authorization in this environment, laddering instead mainly between one and eight years.

Beyond that, we have maintained an ongoing concentration (about 30% of the portfolio) in diversified issues that mature in three years or less. When coupled with the preferred securities allocation, the portfolio has remained positioned to produce current income in excess of alternative savings vehicles, while retaining the equally important ability to increase these income levels when opportunities arose.

Rather than recklessly pursuing the highest yields possible in the near term at the expense of more attractive opportunities over the long haul, the significant allocation to short-term bonds preserves the portfolio’s flexibility to increase current in-

come generation if and when interest rates rise in the near future. We are pleased such opportunities are already presenting themselves in the manner our strategy anticipated, and we continue to apply our risk-conscious approach to seeking high income.

Howard Potter is managing director, senior fixed income portfolio manager for the Roosevelt Investment Group

Past performance is not a guarantee of future

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results. All expressions of opinion reflect the judgment of Roosevelt Investments and are subject to change. This material is not intended as an offer or solicitation to buy, hold or sell any financial instrument or investment advisory services. Information has been obtained from sources considered reliable, but Roosevelt Investments does not guarantee that the material presented is accurate or that it provides a complete description of the securities, markets or developments mentioned. Roosevelt Investments may, from time to time, have a position in the securities mentioned and may execute transactions that may not be consistent with this communication's conclusions.

The Notebook

ClearPoint Federal Bank & Trust has promoted **Beth Kmiec** to vice president of trust administration. Kmiec joined ClearPoint in 2013 as senior trust administrator and has managed the trust administration team since May 2014. She is responsible for trust administration and client relations, as well as certain aspects of trust and legal compliance. She will continue to build on the foundation she has established in these areas by strengthening relationships with funeral and cemetery professionals, broadening relationships with state regulators and reaching new market segments. Prior to joining ClearPoint, Kmiec worked at JP Morgan Chase Bank in Chicago in the personal trust division of asset management as vice president, senior trust officer. She earned her bachelor's degree (cum laude) in political science and psychology from the University of Notre Dame, followed by her J.D. with a concentration in tax law from Loyola University in Chicago. Active in the community, Kmiec also serves on the board of the Girl Scouts of Central Indiana, acting as a member of the investment committee, and co-leads her daughter's troop.

Companion Press has published a new book, *A Tale of Two Funerals: The Throw Rug and the Tapestry*, by grief educator **Dr. Alan Wolfelt**. Written specifically for funeral directors, funeral service leaders and funeral home staff members, the book tells the fictional story of the funeral of 82-year-old Carol Williams. After her death, her children call Knight & Day Funeral Home to make arrangements, and courtesy of a Twilight-Zonesque space-time anomaly, the Williams family ends up concurrently planning and holding two funerals for Williams – one arranged by funeral director Sam Standard and the other by funeral director Grace Gatekeeper. Through this engaging story, readers will learn the importance of educating families about the purposes and elements of funerals – from the moment of the family's first call through the transfer, arrangement process and the funeral itself. *A Tale of Two Funerals* is available in both softcover and e-book formats. Bulk pricing is available for funeral service organizations interested in disseminating this book to their teams. To order and to learn more about Wolfelt's books and other resources, visit centerforloss.com or call 970-226-6050.

Wolfelt also conducts an annual funeral director training program on the "WHY" of the funeral in Fort Collins, Colorado. The 2017 training will be held June 12-14. For more information on presentations and trainings or to receive a descriptive brochure, call 970-226-6050, visit centerforloss.com or email Wolfelt directly at drwolfelt@centerforloss.com.

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From the Editor's Desk...

All the Same

This week, funeral service was the subject of another national exposé, this time on the airwaves (and web pages) of National Public Radio. The attention-getting headline, "A Funeral May Cost You Thousands Less Just by Crossing the Street," did not make me want to read any further as it implies that all funerals are the same and that everything boils down to price.

Of course, I read on anyway. According to the article, this was a "months-long investigation into pricing and marketing in the funeral business." NPR said it spoke with funeral directors, consumers and regulators and "found a confusing, unhelpful system that seems designed to be impenetrable by average consumers who must make costly decisions at a time of grief and financial stress."

At issue was a firm in the Jacksonville market owned by SCI. Said the report: "SCI sells cremations under the Hardage-Giddens/Dignity Memorial brand at large, luxurious funeral homes." And then, "The company also sells them for lower prices at strip mall storefront outlets under other brands, such as Neptune Society and National Cremation Society. In communities around the country, it's common to find wide swings in prices for funeral services."

Still no mention of the wide variety of services associated with each venue. And then came the line that stopped me: "The cremations are all the same." While that may be true in the technical sense (gas and fire), the service to families – the celebration of life – is never mentioned.

Enter Scott Gilligan, NFDA general counsel, who noted that comparing the two cremations is "like saying all weddings are the same."

I think you know how the rest of the story goes. We posted it on the *Memorial Business Journal* Facebook page and Twitter earlier this week. Although there is balance to the article, it still raises lots of questions.

This brings me to a familiar theme in this column – if you don't go out into the community and tell your story, someone else will. Even a casual glance at such an article will raise questions in consumers' minds, and the best thing is for your business to be there to answer them.

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