

# DIRECTORS

# *Digest*

PUB. 3 2024, ISSUE 2

*Fun Times Ahead!*  
**2024 Convention  
and Trade Show**  
Missoula, Montana  
June 23-25

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## PRESIDENT'S MESSAGE

Tyson Moore, President, MFDA

# Cultivating Positive Change

**A** big hello from Missoula, home of the 2024 Annual Convention and Trade Show of the Montana Funeral Directors Association. We have a terrific event scheduled with a great combination of learning and fun. Bring your family and join us for some axe throwing, river rafting and skill building. The annual convention is a good way to build relationships and share ideas with each other as we work together to better serve our communities.

I look forward to meeting with you all in the next couple of weeks at the spring district meetings. I hope to be able to visit with many of you in your establishments.

The past couple of months have been busy. The NFDA Advocacy Summit was a unique opportunity to support funeral service and our communities through the championing of commonsense legislation. The Montana delegation in Washington, D.C., I believe, not only heard us but will support us. The annual ICCFA conference was also held, and it was good to visit with some of you in Tampa as you were seeking to better yourselves through education. If you have not ever attended a national conference held by NFDA, CANA or ICCFA, I would encourage it. It can give a new perspective on what is changing in funeral service.

I have enjoyed the opportunity to serve you all this year in this capacity. I hope I have had some small impact for good on our association. I reiterate that what we do as a profession has value and meaning. Let us all continue to work together to bring about positive change in how we provide meaningful service to our communities and also bring change to how we are looked at from the perspective of the public. The horrific experiences seen in

Colorado give yet another reason to work together as an association to promote the best funeral service Montana has to offer. We must continue the journey of pursuing excellence and holding each other to a higher standard.

Please join us in Missoula in June to build relationships, expand our learning and thank all those who support funeral service in Montana. ■

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# EXECUTIVE DIRECTOR REPORT

James Brown, Esq., Executive Director, MFDA

## Helping MFDA Members Succeed

As I write this article, Montana is now well into the spring months. Having grown up in Montana, this is one of the best times of the year to be a resident of the Treasure State.

Spring sees the leaves returning to the trees, the grasses are greener than they will be for the remainder of the year, the bears are out of hibernation and the roads into Glacier National Park are being plowed open.

Spring 2024 sees the MFDA preparing for the annual Convention and Tradeshow. This year's convention will be held June 23-25 in Missoula. The venue is the Holiday Inn Downtown.

We are excited to return to the Garden City this year, not the least of which for the reason that is the location of Norman Maclean's iconic book "A River Runs Through It." And to quote Mr. Maclean, "I did not know that stories of life are often more like rivers than books."

You will find within the pages of this edition of the magazine all the information you need to attend the 2024 convention, including how to register, how to sign up for fun activities and hotel information. The Association has arranged for a great lineup of informative speakers and timely topics and issues. Among our amazing speakers are long-time favorites Dominick Astorino and Poul Lemasters.

The convention will kick off with axe throwing on Saturday night, followed by Sunday's annual golf tournament or white-water rafting. That night, MFDA will host the always fun opening night reception.


The next day, Monday, will feature speakers Tracy Rassley and Dr. Tina Barrett. In addition, Monday will serve as the day for hosting the ever-popular Vendor Night Reception and Officer Installation.

The final day of the convention, June 25, affords the opportunity to obtain 3.5 CE credits and share breakfast with your peers and colleagues. Needless to say, the MFDA Tradeshow will get you in touch with the latest funeral industry technology and products. And, as always, the MFDA Convention presents your best opportunity to obtain your required CE credits, with 9.5 hours of credits available this year.

MFDA's board and staff look forward to seeing you in June for big fun under the Big Sky. To register for the convention and/or to find out more information, please visit the MFDA webpage located at [montanafda.org/2024-convention](http://montanafda.org/2024-convention). Questions related to sponsorships and activities can be directed to Terri James at (406) 449-7244 or [info@montanafda.org](mailto:info@montanafda.org).

Spring 2024 also saw the Association travel to NFDA's Washington, D.C., Policy Summit. The Summit was held March 20-22. Myself, Tyson Moore, Chris Holt and Terri James represented Montana at that national event.

During the trip, we visited with all four members of Montana's congressional delegation. Issues addressed with Montana's two U.S. senators and two members of Congress included a request to support the Consensual Donation and Research Integrity Act, the FTC's Funeral Rule and the Environmental Protection Agency's (EPAs)



review of formaldehyde under the Toxic Substance Control Act. Members of Montana's congressional delegation were generally supportive of our legislative requests, and we are extremely hopeful that the Consensual Donation Act will be signed into law this year.

Photos of the D.C. trip are included in this edition for your viewing. Issue and policy advocacy is one of the Association's most valued member benefits. MFDA strongly encourages any MFDA member who has an interest in attending next year's Washington, D.C., Advocacy Summit to pursue that interest. We would love to have more Montanans attend the congressional meetings and advocate for our mutual industry goals.

Turning now to another, but equally important member benefit — that being the Montana Funeral Trust. The Montana Funeral Trust continues to be a strong and, in many ways, a unique program for MFDA's member funeral homes. The Master Trust program is now approaching its 40th year with more than \$18 million in pre-need funeral trust assets held for over 4,651 individuals!

MFDA, First Interstate Bank and the NY Funeral Directors Association continue to work in a close partnership to assure the continuation of a high-quality program and to work quickly through any issues that might arise.

The "hot topic" continues to be interest rates. As you all know, for years, the Federal Reserve focused on maintaining extremely low interest rates, making it difficult to offer high-interest income to your individual pre-need consumers. However, as you have experienced for yourself, the Fed has, in the last two years, authorized interest rates to grow, with the interest rate range ending January of 2024 between 5.25% and 5.50%. This increase in interest rates has made the Trust a much more attractive and competitive product for your homes and your customers.

And, though, Montana State law limits the allowable pre-need investments to only those backed by the U.S. Government. The current NET interest rate on the Master Trust assets is 2.07%, after payment of investment, administrative and tax reporting fees, as well as the income paid to MFDA. This rate may be lower than those earned historically, namely in the 1980s and 1990s, but still allows your consumers to earn interest rates in excess of CDs and bank savings accounts.

If we look beyond the interest rate issue for a moment and think about the Master Trust's high-quality bond portfolio, there are two primary benefits to participating in the Trusts. One is the stability of income, and the other is the safety of your consumers. Your pre-need contract owners are in no way exposed to the often gut-wrenching gyrations that can come with investing in stocks. For most of the individuals you work with, they are more than willing to accept lower income in exchange for the safety and security associated with U.S. government bonds.

Second, by using the Trust, you are able to address your consumers' concerns about safety and protection by reminding them that 100% of their funds are held in trust. The NY Funeral Directors Association, as Trustee, is a large, well-respected organization with the duty to protect the assets and make sure they are ultimately available for their intended purpose.

MFDA's board and officers continue to be grateful for the opportunity to work with MFDA's member funeral homes on this valuable member benefit. The many relationships developed over the years as a result of the MFDA Trust are important not only to us but also to Montana's families. Please feel free to reach out to me or Terri James if you have any questions about the Trust or how to participate in the same. We would love to help you be a part of the program.

In closing, let me once again express my appreciation for the confidence the Association has shown in me and my staff by bringing us on to serve the industry. We have always done our best to help the Association and its members, like you, succeed. Have a great spring, and we look forward to seeing you in Missoula as we share, in what Mr. Maclean called, the "stories of life." ■



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# 2024

## MFDA CONVENTION AND TRADE SHOW

**JUNE 23-25, 2024**

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Or Contact Terri James at  
[info@montanafda.org](mailto:info@montanafda.org)



# CONVENTION SCHEDULE

## SATURDAY, JUNE 22

- 7:00 p.m.-9:00 p.m. | Welcome Reception**  
*Lookout Throwing Co.  
1210 W. Kent, Missoula*  
**RSVP** Tyson Moore at  
tyson@missoulafuneralhomes.com  
Families Welcome  
*Sponsored by Garden City Funeral Home*

## SUNDAY, JUNE 23

- 8:00 a.m.-10:00 a.m. | MFDA Board Meeting**
- 10:00 a.m. | MFDA Annual Golf Tournament**  
*Canyon River Golf Course*  
\$75 per person  
*Vendors are welcome to attend.  
Come meet the funeral directors.*
- 10:30 a.m. | Raft Trip Montana River Guides**  
*Meet in the lobby of the Holiday Inn.*  
\$90 per person, includes bus trip to and from the hotel.  
**RSVP** Terri to reserve your spot at [info@montanafda.org](mailto:info@montanafda.org).
- 4:00 p.m.-6:00 p.m. | Convention Registration**
- 4:00 p.m.-5:30 p.m. | Vendor Set Up**
- 6:00 p.m.-9:00 p.m. | Welcome Reception**  
Prizes awarded for golf and rafting.

## MONDAY, JUNE 24

- 8:00 a.m.-9:00 a.m. | Registration**
- 8:30 a.m.-9:00 a.m. | Vendor Breakfast**
- 9:00 a.m.-9:45 a.m. | Speaker: Tracy Rassley**  
"What You Need to Know About a Death By Suicide and Loss Survivors"  
1 CE
- 10:00 a.m.-12:00 p.m. | Membership Meeting/Election**  
2 CE
- 12:00 p.m.-1:00 p.m. | Vendor Lunch**
- 1:00 p.m.-3:00 p.m. | Speaker: Dominick Astorino**  
"Case Studies in Trauma Restoration"  
2 CE
- 3:15 p.m.-4:15 p.m. | Speakers: Dr. Tina Barrett, EdD, LCPC and Meg Smith, Associate Director, Tamarack Grief Resource Center**  
"On Grief and Healing"  
1 CE
- 5:00 p.m.-6:00 p.m. | Vendor Reception**  
Appetizers and Cocktails
- 6:00 p.m. | Service of Remembrance Dinner Awards  
New Officers Announced**

## TUESDAY, JUNE 25

- 7:30 a.m.-8:00 a.m. | Breakfast**
- 8:00 a.m.-11:45 a.m. | Speaker: Poul Lemasters**  
"Helping Businesses Cover Their Asses for Over 30 Years"  
3.5 CE
- 11:45 a.m. | Vendor Meeting**
- 12:00 p.m. | Teardown**

# CONVENTION SPEAKERS



## Helping Businesses Cover Their Asses for Over 30 Years

### POUL LEMASTERS, ESQ.

He's dedicated his life to helping businesses, associations, startups and entrepreneurs make decisions that cover their asses — no matter how ugly.

Poul began his career in deathcare more than 20 years ago as a funeral director and embalmer. He quickly recognized that the growing risk and liability in deathcare, along with the lack of support and resources for those in this profession, made for a deadly combination. So, he decided to go to law school — and he passed!

Today, Poul uses his unique background in both deathcare and law to provide resources and counsel to other deathcare professionals. He gets calls for assistance in risk management, daily operational conflicts, form and contract reviews, valuations and regulatory matters — basically, all the exciting issues our profession has to offer. Poul advises several funeral home, crematory, cemetery and trade associations across the United States. He also shares his know-how with those in the field by serving as cremation coordinator and advisor for ICCFA's Cremation Education Program. You're always welcome to call Poul to learn about proactive prevention for your business or for some reactive counseling after you get sued.



## On Grief and Healing

### DR. TINA BARRETT

Dr. Tina Barrett, LCPC, specializes in strength-oriented care and fostering resilience following traumatic experiences and attachment breaks. A licensed clinical professional counselor, Barrett integrates stories and experiences from over 25 years of work in hospitals, schools, group homes, private practice, wilderness therapy and nonprofit grief centers. As the executive director of Tamarack Grief Resource Center, her commitment to excellence in grief and trauma care is matched by her profound commitment to healthy organizations and setting teams up for success. Barrett is the author of numerous chapters and articles and serves on the Board of Directors for the National Alliance for Children's Grief, the Board of Directors for the Leadership Team for Project Tomorrow Montana, and the Advisory Board for the Tragedy Assistance Program for Survivors. She was recognized as the 2019 Community Educator by the Association of Death Educators and Counselors.

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- Professional Education • Urgent Response Support

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## What You Need to Know About a Death By Suicide and Loss Survivors

### TRACY RASSLEY

This presentation will provide you with information regarding suicide and suicide deaths. It will also go through some of the resources that we have available to funeral homes to provide support for family members of those who have died by suicide.

Tracy is the program manager for the Montana and Wyoming Chapters of the American Foundation for Suicide Prevention (AFSP). After 24 years as a paralegal and volunteering with the American Foundation for Suicide Prevention for almost seven years, she has now been in her current position for over a year. She has presented countless trainings for AFSP that include “Talk Saves Lives: An Introduction to Suicide Prevention,” “Supporting Those at Risk,” “It’s Real: Teens and Mental Health” and “It’s Real: College Students and Mental Health.” In addition, she is a certified Youth Mental Health First Aid Trainer.



## Case Studies in Trauma Restoration

### DOMINICK J. ASTORINO

Dominick J. Astorino holds degrees in cellular biology, mortuary science and forensic medicine. He is on faculty at the Worsham College of Mortuary Science in Chicago and Wayne State University in Detroit, where he teaches courses in embalming, restorative art and pathology.

His work in the field of restorative art and embalming is highlighted by publications as well as frequent invitations to present lectures across North America, Europe, Africa, Asia and the Caribbean. Dominick believes in the power of education and the global value that viewing the dead offers to society. Because of this core belief, he has worked to improve the standards of care not just in the United States but also in places such as Kenya, Trinidad, Hong Kong and South Africa. He is a licensed funeral director and embalmer in Michigan and Illinois, has sat on the restorative art curriculum review committee for the American Board of Funeral Service Education and offers expert witness testimony in legal proceedings related to mortuary science.

Dominick is fully committed to elevating educational standards and fostering a deeper understanding of restorative art, especially as it correlates to embalming and forensic medicine. He is the author of the textbook “Postmortem Restorative Art: Principles, Methods & Applications,” which has been described as a seminal work in the field of mortuary science. This textbook reflects over 20 years of research and practical experience aiming to provide an accessible yet thorough examination of restorative art.

# CONVENTION ACTIVITIES

## AXE THROWING HOOTENANNY!

### Lookout Throwing Co.

1210 W. Kent, Ste. 105

June 22 from 7:00 p.m.-9:00 p.m.

Join MFDA for a welcome party before the 2024 Convention and Trade Show.

Must RSVP by June 10 to Tyson Moore at [tyson@missoulafuneralhomes.com](mailto:tyson@missoulafuneralhomes.com).

Sponsored by Garden City Funeral Home and Crematory



## 2024 GOLF TOURNAMENT

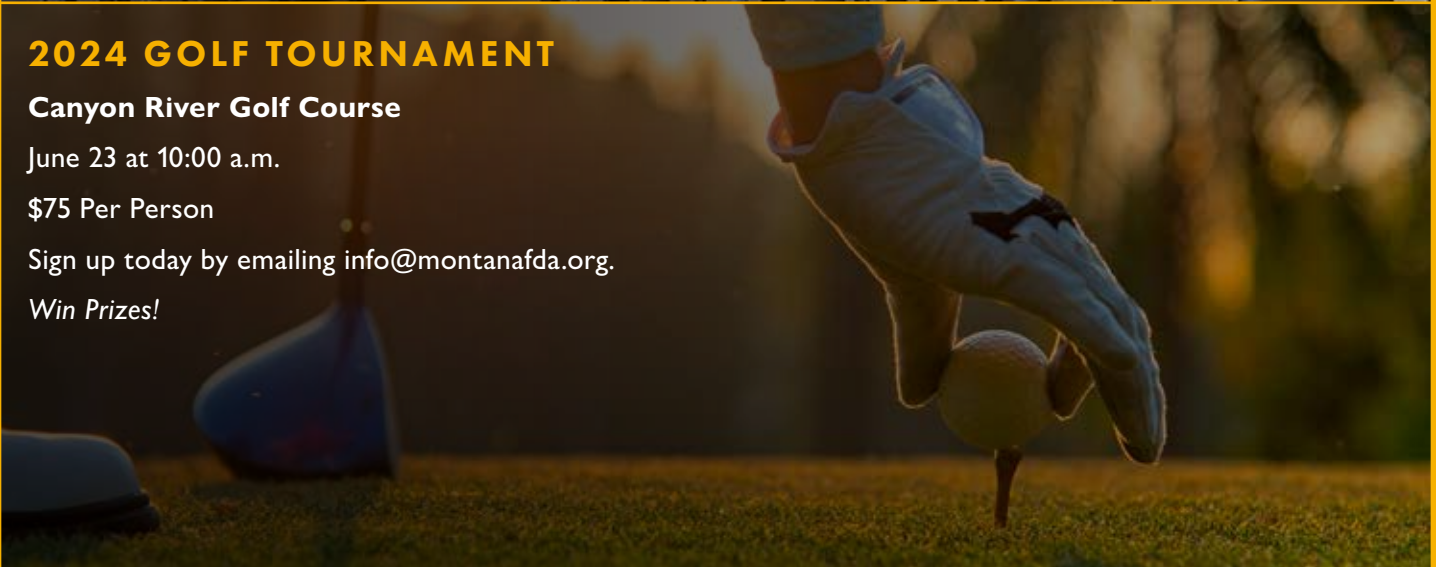
### Canyon River Golf Course

June 23 at 10:00 a.m.

\$75 Per Person

Sign up today by emailing [info@montanafda.org](mailto:info@montanafda.org).

Win Prizes!



## RIVER RAFTING

### Montana River Guides

June 23 at 10:30 a.m.

\$90 Per Person, Including Bus Trip

Must RSVP by June 12 to [info@montanafda.org](mailto:info@montanafda.org).

Limited Space Available



# Congratulations to Our 2024 Award Recipients

Awards will be presented at the MFDA Convention and Trade Show.

## 1969 — 55 years

### **Dave Fulkerson**

Plentywood, MT

## 1984 — 40 years

### **John Hossfeld**

Wayrynen-Richards Funeral Home  
Butte, MT

### **Al McGahan**

Fulkerson-Stevenson Funeral Home  
Sidney, MT

## 1989 — 35 years

### **Randy Remington**

Remington Letcher Memorial Funeral Services  
Laurel, MT

## 1994 — 30 years

### **Shane Salisbury**

Dahl Funeral Chapel  
Billings, MT

### **Ann Salisbury**

Dahl Funeral Chapel  
Billings, MT

## 1999 — 25 years

### **Amy Koch**

Simple Cremation Montana  
Helena, MT

### **Charlie Wilson**

The Lake Funeral Home and Crematory  
Polson, MT

## 2004 — 20 years

### **Ralph Mihlfeld**

Creel Funeral Home Inc.  
Lewistown, MT

## 2009 — 15 years

### **Vanessa Gruba**

Stevenson & Sons Funeral Homes  
Miles City, MT

### **Scott Stevenson**

Stevenson & Sons Funeral Homes  
Miles City, MT

## 2014 — 10 years

### **J. Scot Renville**

Bell Mortuary  
Glasgow, MT

### **Dustin Haycock**

Stevenson & Sons Funeral Homes  
Miles City, MT

### **Mikel Stevenson**

Anderson Stevenson Wilke Funeral Home  
and Crematory  
Helena, MT

### **Adam Mills**

Johnson Gloschat Funeral Home & Crematory  
Kalispell, MT

## 2019 — 5 years

### **Roy D. Olpin**

Smith Funeral Chapels  
Billings, MT

### **Kurt Baad**

Fulkerson-Stevenson Funeral Home  
Sidney, MT

# IN LOVING MEMORY



## G. William "Bill" Martin

Bill passed away on Feb. 11, 2024, in Arizona. He was born in Oakland, California, on Aug. 8, 1942. He was the only child of George J. Martin and Violet M. Vasilovich-Martin. His family moved from Oakland to Danville,

California, and he attended his high school years being a loyal member of the Class of 1960 at San Ramon High School. All of his life, he was surrounded by loving friends from those years.

During high school, he worked for the local funeral director, and after graduation, he attended the San Francisco College of Mortuary Science to fulfill his lifelong dream of becoming a funeral director/embalmer.

His first job after graduation was for Lough and Ouimet Concord Funeral Chapel, where he became a lifelong friend of John and Sharon Ouimet and their children.

After serving his apprenticeship, he moved to Mountain View, California, to work at Spangler Mortuary prior to his marriage to his San Ramon Class of 1960 sweetheart, Janice (Jan) Root. They were married on July 7, 1963. After six months, they moved to Los Altos so he could manage the Spangler location in that city. Their daughter, Janelle, was born during that time.

The next career change was to move to San Leandro so he could join the C.P. Bannon Mortuary in Oakland, California. That was his dream job because of his introduction to his mentor, Don Sawyer. He and Don became a team and Don also became a dear friend and a father figure to Bill. Bill always said he wouldn't have been the educator, presenter or quality embalmer if it wasn't for Don's tutelage during his C.P. Bannon years. They welcomed their son Bradley (Brad) into their life, and their family was complete.

Bill left C.P. Bannon Mortuary in 1977 to become a sales rep for the Dodge Chemical Company. He moved from

the Bay Area to the Seattle area to travel a territory of Washington, Northern Idaho, Western Montana and Alaska. He also became a member and presenter for the Dodge Institute Sunshine Seminars and gave many programs for state associations across the U.S. and in Mexico and Canada. Bill also published many articles for the Dodge magazine. He is also credited with the invention of a fingerprinting procedure still used by many state patrols, the FBI and funeral homes to help the identification of loved ones.

He retired as "The Dodge Man" in 2016 with many friends and lots of great memories. He and Jan moved to Florence, Arizona, in 2020 into a retirement community to live close to their daughter, Janelle, and son-in-law, Ron Steffan (who were also high school sweethearts).

Services for Bill were held on March 8 at the Heritage Funeral Home in Florence, Arizona. A reception followed after the funeral. You can review the service in Arizona by scanning the QR code.



[https://www.youtube.com/playlist?list=PLU9\\_K8cQAPn\\_Mc9byNmgRpqLmog8R4i3c](https://www.youtube.com/playlist?list=PLU9_K8cQAPn_Mc9byNmgRpqLmog8R4i3c)

A second service was held on March 23 at Yahn and Son Funeral Home in Auburn, Washington, with a reception following after. Please visit [www.yahnandson.com](http://www.yahnandson.com) to share a memory of Bill. There will also be a link on the Tribute Wall to access the livestream of Bill's memorial service in Washington.

Bill is survived by his wife of 60 years, Jan, his daughter, Janelle Steffan (Ron), his son, Brad Martin (Brownen Nettles-Martin) and his beloved grandchildren, Alixandra (Ali) Steffan, Katrina Steffan and Odin Nettles-Martin.

Friends were requested to wear red, if possible, as it was Bill's favorite color. We are requesting, in lieu of flowers, that donations be made to the Bill Martin Scholarship at the WSFDA. A scholarship that was given in his name by the Washington Funeral Directors upon his retirement in 2016. Information can be found on [www.wsfda.org](http://www.wsfda.org). ■



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# NFDA Advocacy 2024

By Chris Holt, State Association Representative, NFDA



Hello, everyone. It's that time of year again with the NFDA Advocacy 2024 in Washington, D.C., to advocate for our profession and our members to our legislators with concerns we are facing this year. Our MFDA President Tyson Moore, Executive Director Jim Brown, MFDA Administrator Terri James and I had the opportunity to discuss current concerns with our Montana Delegation.

Since the EPA deemed that formaldehyde used for embalming is not regulated under the Toxic Substances Control Act, consequently, we did not have to address this with our legislative group. Good news there.

What we had to advocate for was basically three items.

First was the Health Savings Account. New legislation was introduced in the House of Representatives, the "Funeral Coverage Act of 2024" (H.R. 7963), introduced by Rep. Kevin Hern (R-OK). This legislation would designate funeral expenses as a qualified expense eligible for coverage under Health Savings Accounts (HSAs). This means that families that have saved money for healthcare expenses can use those funds for funeral and burial expenses after the person dies and no longer needs the money for healthcare costs. This was well received by the Montana Delegation, and we asked for a Senate bill from either Tester or Daines to be introduced in the Senate. This seems like a win-win and a no-brainer, but politics is unpredictable. I suspect this will move forward easily.

Next on the agenda was the Consensual Donation & Research Integrity Act (S. 2191/H.R. 4275), which has been introduced in both the House and Senate. This will provide the Secretary of HHS with oversight and







authority over facilities that receive donated human bodies and body parts for education and research. The bill will protect the dignity of donors and give families peace of mind by creating standards for inspection, chain of custody, labeling and packaging, and proper disposition.

Lastly, the Funeral Rule was reviewed by the FTC. This issue is kept on our radars. There are meetings and committees on the revisions, but nothing has been implemented or moved on yet. The biggest issues discussed are posting the GPL on the funeral homes' website and price disclosures along with fielding shoppers calling for information. We need to keep this in mind and wait to see what will transpire.

While there, we got treated to a tour of the Capitol, which everyone should do at least once. It was extremely impressive. We also got a tour of the White House, thanks to Senator Daines's office. This was very exciting and well worth the time. And of course, the cherry blossoms started to bloom, and what a sight; they are magnificent, and I can see why they are a travel destination.

Thank you to all our MFDA members for your input, and thank you for the opportunity to represent Montana to the NFDA. Until next time, God Bless and take care. ■





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# How Funeral Home Owners Can Sleep Better With Artificial Intelligence

— By Alan Creedy

**F**uneral home owners, by and large, tend to be like most people: *numberphobic*. Every funeral director knows how many families they serve. Very few know their average sale or how it is trending. Less know anything about their key metrics. Some are proud that they have no idea how their company is performing. As if being disinterested in money was a noble virtue instead of poor stewardship.

After some 40 years in the profession, I get it. But, as a financial analyst, it's confusing. Owning a business without knowing how you are doing financially is kind of like being a funeral director who knows nothing about embalming. (Yes, there are funeral directors who don't embalm, but I bet they all have a fundamental understanding of it.)

## Funeral Directors Are Not Accountants

Early in my career, I was taught that a business should be viewed as a living entity. It needs nurturing, sustenance and attention. Its "blood" is money. Without it, it quickly dies. To be viable, the ebbs and flows of money should be managed. That's called stewardship. I think owners know this, but they are constrained by a feeling of inadequacy when it comes to financial issues.

What I have found is that the presentation of financial information in tabular format is the roadblock. And funeral directors are not alone in this frustration. Judging by the number of books targeted at non-financial executives, one must assume that this frustration is not unique to small business owners. Trying to turn them into accountants is most often futile. They get even more frustrated and confused ... so they do nothing. But, intuitively, they know that our margins have declined so significantly that it is no longer possible to survive a full career operating "out of your hip pocket."

## What to Do?

I first began to find success by ultra-simplifying what they needed to know into five key indicators.

This created some wonderful "ah-ha" moments. But it was not enough. Even though they were now able to understand what was happening, it was not yet obvious

what they needed to do. We soon realized that, as a high fixed-cost business, it was not just critical to understand the key factors, it is necessary to understand how they are trending over time.

There are two key drivers, two key levers and one key result:

- Drivers
  - Call volume
  - Average sale
- Levers
  - Cost of goods sold
  - Labor cost
- Result
  - EBITDA(R)

By simplifying the focus and minimizing the data, my clients began to warm up to the idea of learning to manage their businesses. BUT, they were still resistant and confused by the tabular format of data.

**Side note:** An analyst would be more comfortable with more “granular” data. For instance, call volume can be broken down into many subcategories, and average sales can be broken down into average sales by category. But, for most people and especially the numberphobic, granularity breeds confusion and confusion results in inaction.

## Business Intelligence Before Artificial Intelligence

Now that my clients were focused on the five priorities, I began to see progress. But I was still challenged by the reluctance to prioritize monitoring those metrics on a regular basis. I realized that tabular data was never going to cut it. Enter Business Intelligence. Business Intelligence turns tabular data into visuals that non-financial people can understand and relate to.

In its early stages, having been created by data scientists, Business Intelligence tends toward too much data. As a result, the impact is often about the same as the tabular form. For most people, too much data overwhelms them and confuses them, and the same inaction occurs. The process of manually creating the visuals and then updating them periodically is extraordinarily time-consuming and tedious in the extreme. It is pretty obvious that non-technical, non-financial people were never going to invest the time to make that happen.

## Enter Artificial Intelligence

There were several challenges (some unique to funeral service) to overcome in order to offer Business Intelligence to multiple firms of all sizes that could be updated with little or no effort at an affordable price:

- Even though there is a generally accepted chart of accounts for the profession, most private funeral homes use local accountants who don't know that. So, there is no consistency. This means that every client's financial report has to be recast every month into the standardized chart so comparisons can be made against industry targets.
- While most private funeral homes use Quickbooks, there is other accounting software, and all must be accommodated.
- There are a variety of electronic case management systems that collect data regarding calls, which must also be accommodated.
- Funeral homes are notorious for sloppy bookkeeping. This means that items are posted to accounts inconsistently, the timing of revenue and expense is often off by a month or more, and accounts are rarely, if ever, reconciled. This, too, must be accommodated.
- Finally, the Cardinal rule: Never, ever, ever upset the bookkeeper.

I could satisfy each of these constraints manually but not automatically until software was developed that could be trained to do repetitive tasks once and then repeat them with each addition of new data. In just the last few years, software has been introduced that allows you to train a computer to do just that. So now, after an initial setup, the computer automatically processes new data and updates the visuals.

This eliminated the need for clients to all use the same accounting and case management software. In fact, recent innovations allow us to automate the entire process so that clients need to do nothing at all. Not even think about it. And THAT, ladies and gentlemen, is very exciting to me.

## The Deliverable

My mission was to create a dashboard that my clients could understand at a glance and then choose to go back to sleep, look into something a little deeper or call someone like me or their accountant. A user should be able to look at the visual and know what to do immediately. Because everyone is familiar with it, I chose to make it look like a car dashboard. I also use the warning

light of a stop light. Green means go back to sleep, yellow means you might want to look into it, and red means you need to call someone.

Once the dashboard was created, it became obvious that two more criteria needed to be incorporated. Because of the ebb and flow of call volume, the information needed to represent a rolling 12 months. So, the system presents information as if it is year-end every new month. Also, it is important to track trends. To do this, the dashboard has a drill-down feature that allows users to look at trends and individual performance at the rooftop and licensee levels.

On a whim, I decided to include information on what the financial impact of doing nothing might be. This information originally was just for me. It has turned out to be the primary focus of my clients and the motivator for taking action.

## The Dashboard

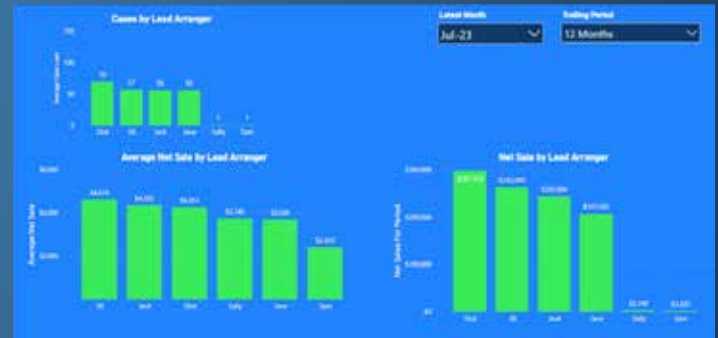
Below is a sample dashboard. This particular firm serves more than 85% cremation, so the metrics are very different than a more conventional funeral home. Again, the purpose is for an owner to understand where they are and what to do at a glance. If it takes more than five minutes to understand, it is too complicated. These dashboards cannot be generic but must be customized for each firm. Note that I have translated the variances into impact numbers and their effect on the value of the firm.



With the click of a button, the user can drill down and see how things are trending. Note that call volume is slowly increasing, but average sale is slowly decreasing.



In addition, users can drill down to look at performance by location, staff member (see below), type of service and more.



## Conclusion

Business Intelligence powered by a form of artificial intelligence has allowed me to fulfill a career dream. It provides instant information in relevant terms that clients immediately understand. But, more importantly, they know what to do or they know who to call. This is, perhaps, the most exciting thing I have accomplished in my career. ■

*Alan Creedy is a former Certified Public Accountant. He celebrates more than 40 years of helping funeral professionals accomplish their personal goals in managing, developing and eventually selling their business. He is the author of "Finish Well: An Exit Guide for Funeral Home Owners."*

*He can be reached at [alan@alancreedy.org](mailto:alan@alancreedy.org) or (919) 280-1217.*

# Board of Funeral Services Update

By Tyson Moore, President, MFDA

The Board of Funeral Services met in a full board meeting to discuss a few topics that may interest many of you. The first and probably most important is the change to the Rule that is necessitated by the passage of SB 244 (student intern bill). While the law went into effect in July of 2023, the board had not taken action to update the rules package governing this law, until now. An updated rules package was introduced and adopted by the board. You will want to familiarize yourself with these changes once they are available. Notably, there is now a 2,000-hour mandate for interns that must be satisfied before they may obtain a mortician license. While the case counts remain the same at 25 embalmings and 25 arrangements, an intern must now also work 2,000 hours prior to licensing as a mortician. Interns will continue to have three years to complete. Changes to supervisor requirements have also been made.

Also discussed were additional forms of disposition such as alkaline hydrolysis and natural organic reduction. While the board was open to moving forward with legislative changes, the Department of Labor does not see that the changes would be ready for a 2025 legislative session, pushing this item out until 2027 or further unless the public wants to move things forward.

A final note: The Board of Funeral Services is looking to schedule the next meeting in July. There are two positions on the board that need to be filled. The public member position remains unfilled, and my mortician position will be vacated on July 1. Anyone interested in applying can do so online by scanning the QR code.

[https://governor.mt.gov/boards\\_appointments/ApplyNow](https://governor.mt.gov/boards_appointments/ApplyNow)



Before you get started, here are a few things you will need to upload (PDF versions are preferred):

- An up-to-date resume.
- A cover letter for the specific board position.
- Optional — letters of recommendation.\*

*\*Letters of recommendation can be provided after you have applied. Please direct letters to [boards@mt.gov](mailto:boards@mt.gov). ■*

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