

FUNERAL PLANS - CANADA NEWS

2003 Banff Western Conference Review

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On November 10, 2003, Funeral Plans - Canada held our 2nd Annual Western Canadian Conference in Banff, Alberta, Canada. The Rocky Mountains provided some spectacular scenery and some unexpected, but beautiful snowfall. As always, our purpose was to provide our valued customers with an opportunity to increase their knowledge, improve their skills, and share with other like minded individuals. Once again we had a very successful day, and we are confident that our purpose was fulfilled.

We would like to thank everyone who braved the early winter weather for their participation. We would also like to send a special thank-you to our guest speakers Bill Schafer - Batesville, Robin Heppell - Heppell Funeral Solutions and Tom Payton - MacCoubrey Funeral Home. We will see everyone again next year, just remember to bring your snow tires.

INTERNATIONAL WELCOME HOME SOCIETY (IWHS)

Unity Life of Canada will now accept payments for the IWHS travel plan. You may now include the prearrangement contract and the travel plan on one cheque, simplifying your procedures.

The price for the travel plan is currently \$465.00.

IWHS provides many benefits to your customers. Below is a list of just a few:

- Set procedures for the time of need so there will be no added stress due to any uncertainty about what to do.
- Access to bereavement counseling when traveling 100 kilometers or more away from legal residence.
- Access via the Internet to overview trends, recommendations or warnings regarding senior travel.
- Legal and interpreter referrals.
- Emergency message transmission.
- Referrals to qualified travel agents specializing in senior travel.
- Return of accompanying pets.

For further information regarding the IWHS, please feel free to visit their website at www.welcomehomesociety.org, and click on the "Canadian Members" link.

To find out how your Funeral Home can benefit from this rewarding plan, please contact Brandie at the FPC office or your Account Executive.

Did You Know...

Every seven seconds someone in North America turns 50.

A couple in their early 50's will be more receptive to a giveaway promotion than a couple in their mid-80's.

It costs six times as much to attract a new customer than it does to retain an existing one.

Younger members of the senior market are more likely to be offended by the term "Senior".

Funeral Plans - Canada

Family Care

Funeral Directors, when surveyed, overwhelmingly say they check the death notices in the local newspaper every day to see “who is doing what” and track their call volume to their competitors.

Many Funeral Directors mark, (on a large wall map), the address of each deceased person and the funeral home that received the call. This allows them to monitor market areas and determine trends. It’s understandable and important for any business to monitor market share and track increases and declines.

Often as a result, we are left wondering why a family we previously served is now using our competitor.

How can this happen, you ask? It is simple. Most funeral homes do not effectively ensure the loyalty of the families they serve. After I get a haircut or visit my massage therapist, I am always asked to book my next appointment before I leave. It’s not quite the same thing on an emotional level but from a business perspective it is.

Survey results indicate that in the majority of cases of a lost call the family has preplanned at another funeral home. The advancement of Preneed Selling means that families in your community are receiving preplanning information from many sources. A funeral home that has Preplanning Directors who’s job it is to bring the message to as many people as possible, will win in market share. There is nothing like an individual bringing the information personally to your door.

Don’t lose families to your competitor.

The Family Care Program provides an appropriate and comfortable way to initiate discussions about preplanning for survivors. After all, most people think about preplanning after having just experienced the funeral of a family member or friend.

Family Care is a unique service that provides the very best post-funeral services possible. Our Family Care experts will train your Director to make the phone calls, complete the necessary paperwork for pension benefits, cancel credit cards and memberships, apply for insurance policy death benefits, change insurance beneficiaries plus many more practical and thoughtful solutions including the survivors funeral plans.

This is my personal experience. Recently, during the training of a Family Care Director, I met with Mr. and Mrs. Andrews*. Mr. Andrews mother’s funeral had just been looked after by the home I was working with. We helped Mr. Andrews with settling a few of his mother’s outstanding estate issues including applying for the Canada Pension Death Benefit, submitting claims forms for insurance policies, having personal effects delivered to a charity and notifying some of his mother’s service providers such as her dentist and hairdresser.

As part of our services, I introduced preplanning to Mr. and Mrs. Andrews and, as many people do both nodded positively and agreed that it was a very good idea. In fact, they went on to tell me they had already discussed it and didn’t want to leave all of the decisions and the expense to their two daughters.

I thought I was doing great until Mr. Andrews said they were planning to call the “other” funeral home to make an appointment!

When I queried Mr. Andrews about the choice of funeral home, he told me that the services of the home I was working with were exemplary, that his family was more than satisfied but his wife’s family had always gone to the other funeral home.

Knowing this information meant I had the opportunity to keep this family. We continued to assist them and build the relationship and Mr. and Mrs. Andrews preplanned and prepaid with us 3 days later. In fact, Mrs. Andrews’ words were “I don’t know why we would go somewhere else when we have a friend right here”.

We don’t always know for sure a family will come back to us. Family Care provides strong survivor support that makes you invaluable to the families you serve and provides for natural preplanning discussions.

For information on the Family Care Program and training please contact me or Jill Forsythe at 1-888-428-4444

Sheila Nunn

*not the actual family name

ADMINISTRATION SUPPORT

We are here to answer all of your questions regarding administrative procedures we encourage you to call the office as much as you wish. These are some recurring questions and concerns, however that we can address. The following are a few guidelines on procedures:

- When an application is post dated, marketing allowances are paid on the date the application is processed
- Marketing allowances are paid weekly on New Business processed from each Tuesday to Monday, unless otherwise specified (ie. holiday)
- Pre-authorized chequing dates are available from the 1st to the 28th of the month
- Ensure that the requested pre-authorized chequing date is on the application
- A 1st payment and a void cheque must accompany each pre-authorized chequing contract in order to process the application
- Please ensure applications are fully completed (ie. all pertinent information is included - date of birth, full name, Social Insurance Number)
- Ensure your Master Policy number is recorded in the appropriate space on each contract. If you are not sure of your Master Policy number, contact the office at 1-888-428-4444
- A copy of each of the funeral service contract (goods & services), and the insurance application (insurance portion) must be included with every application (including a single/one pay)
- Please ensure the correct payment factor is used
- Unity Life does not have a 2 year plan. If a client wishes to pay in full within two years to avoid premium charges, please set them up on a 3 pay, 5 pay, or 10 pay
- To process a cancellation, we require a letter from the client, either faxed or mailed
- To process a death claim, we require a proof of death, faxed or mailed

CONTACTS

- TERESA HALLETT: - Administration Services
 - Marketing Allowance Inquiries
 - Insurance Product Information
- BRANDIE ZABOLOTNEY: - Administration Services
 - Invoicing
 - International Welcome Home Society
- STEPHANIE JAQUES: - Marketing Programs
 - Marketing Material
- TANYA REITZEL: - Reception
 - Supply Orders
- DANIELLE MCKAY: - Danielle McKay will be returning from
 maternity leave on January 12, 2004.

Three friends from the local congregation were asked, "When you're in your casket, and friends and congregation members are mourning over you, what would you like them to say?"

George said: "I would like them to say I was a wonderful husband, a fine spiritual leader, and a great family man."

Frank commented: "I would like them to say I was a wonderful teacher and servant of God who made a huge difference on people's lives."

Kurt said: "I'd like them to say, 'Look, he's moving!'"

JILL FORSYTHE

I am pleased to announce that Jill Forsythe has been promoted to the position of Family Care and Seminar Marketing Trainer.

She has proven to be an exemplary Trainer and Advisor on both programs.

Jill will continue as the Account Executive to her funeral home clients.

Congratulations to Bryon & Bonnie Downs of the Downs and Son Funeral Home Limited, in Hepworth, Ontario.

Downs and Son had the highest sales increase for the period of July 15 to August 15, 2003 and is the winner of the Unity Life golf bag.

Congratulations also to Michael-Sue Goldblatt, from Benjamin's Park Memorial Chapel, in Toronto, Ontario, who won the Unity Life garment bag in the September sales contest.

Announcements

Congratulations to Brandie Zabolotney, who got engaged on October 3, 2003 to Chris Bailey! Good luck Brandie & Chris!!

Congratulations also to Ian MacDonald and his wife Vicki on the safe and happy arrival of their daughter, Abigail Olivia MacDonald on October 25, 2003!!



Director of Canadian Operations

Sheila Nunn

Marketing

Stephanie Jaques

Administration

Danielle McKay
Teresa Hallett
Brandie Zabolotney

Reception

Tanya Reitzel

Preplanning Division Manager

Jeff Mardling

Account Executives

Ontario

Maurice Irvine
Jill Forsythe

Atlantic Canada

Sheila Nunn

Alberta and British

Columbia

John Welsh

Manitoba, Saskatchewan, and Northwestern Ontario

Corey Pelland

Family Care and Seminar Trainer

Jill Forsythe

Preplanning Directors

Katherine Downey
Nanette Fahey
Chet Hartling
Jennifer Howarth
Ian Mossop
Ian MacDonald
Julie Proulx

PRE-PLANNING STATISTICS

Why do people choose a Funeral Home

- 30-33% choose a funeral home because friends or family were previously served, down from 45% in 1995.
- 13% close to home, down from 16% in 1995.
- 15% pre-arrangements were made, significantly higher with younger cohorts.

Attitudes toward pre-arrangements

- 84% prefer to make their own arrangements, up from 80% in '95.
- 40% plan to in the next 5 years.
- 65% of people who have pre-arranged their funeral have been involved in making arrangements.
- Women are more likely to prearrange.
- Of those people who are likely to prearrange 44% have more arrangement experiences.
- 26% of the population say they have pre-arranged.

When do people consider pre-arranging?

- Serious illness - 80%
- When making a will - 71%
- After 70th Birthday - 59%
- At Retirement - 57%
- Planning for Retirement - 55%
- After 60th birthday - 49%
- Purchase life insurance - 33%
- When Solicited - 9%

What primarily influenced you to meet with an advanced planner?

- Mailer - 14%
- Brochure - 9.5%
- Newspaper Ad - 5.5%
- Friend - 47.5%
- Used Services Before - 20%
- Recommendation - 12%

What does this mean?

- Loyalty to funeral homes is dropping quickly.
- Funeral home proximity is becoming less of a factor.
- Pre-arrangement is becoming more prevalent.

- People prefer to make their own arrangements.
- People are most likely to consider prearranging at key moments in their lives - seriously ill, 70th birthday, planning or at retirement, making wills, etc.
- There are a variety of factors that influences purchasing decisions.

***Source - Wirthlin Report*