

2639

PENNSYLVANIA FUNERAL DIRECTORS



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INFORMATION REQUEST

TO: John Jewett
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FROM: Nathaniel Ryan, Esq.

TOTAL PAGES: 23
(including cover page)

DATE: 11/16/09

**HOW-TO INFORMATION
YOU CAN USE:**

Referrals
Recruiting Staff
Cremation Presentations
Motivation
Ethics
Booths & Fairs
Handling Objections
Presenting with 'Flair'
Appointment-Setting
Techniques
Premium Properties
Marketing to Various
Cultures
Customer Relationship
Management

Family Service
Effective Closes
Online Tools
Permission Marketing
Affinity Marketing
Group Presentations
Merchandising &
Packaging
And More!

PLUS: Networking
Reception and opportuni-
ties for Q&A with the
industry's top sales and
marketing experts!

PLUS: Binder filled with
handouts of useful infor-
mation to take back to
your location!

Naked Sales V

ICFA's Sales Management and Marketing Conference

January 16-17, 2003

Royal Sonesta Hotel ♦ New Orleans, Louisiana

Brought to you by
the ICFA Sales & Marketing Committee
Program Chairs: Mike Hays and Gwen Mooney

The Five
Commandments
of
Sales
ICFA

- I. Thou shalt prospect.
- II. Thou shalt set appointments.
- III. Thou shalt make presentations.
- IV. Thou shalt close the sale.
- V. Thou shalt not quit.

NAKED SALES V

NAKED SALES V THOU SHALT ATTEND!

On the 19th day of July in the year 2002, the ICFA Sales & Marketing Committee gathered in the city of Memphis, in the state known as Tennessee. Committee Chairman Gregg Williamson, CCE, said unto them, "We shall create a conference like none other in our industry. And to lead this conference, I shall appoint two chairpersons." And he appointed Mike Hays, vice president of advance planning, Keystone Group Holdings, Tampa, Florida, and Gwen Mooney, director of preneed services, Jon Deitloff Funeral Centre and Spring Grove Cemetery, Cincinnati, Ohio. And there was great rejoicing.



Gregg
Williamson

Mike and Gwen arose and held up surveys from past conferences for all to see, and said unto the committee, "We have heard the cries of our people. And lo, they hunger for more knowledge about sales and ways to improve the techniques of their counselors. They thirst for concrete skills to help them put this knowledge to work."



Gwen
Mooney

The committee saw the wisdom in this and said, "At Naked Sales IV, we taught them well about marketing and management. But lo, we cannot cover everything in two days. Let it therefore be written: At Naked Sales V, we shall deliver the nuts and the bolts of preneed selling, that they may boost their bottom line." And there was great rejoicing.



Mike Hays

And so the committee developed The Five Commandments of Sales. And within each of these Commandments, they named topics of great importance to sales operations everywhere. And after they had culled the wheat from the chaff among these topics, they searched throughout the land for the most qualified speakers to present them.

Then Gregg, Mike and Gwen looked at what they and the committee had done and said, "It is good." And there was great rejoicing.

And so on January 16-17, 2003, in the heart of Bourbon Street in New Orleans, Louisiana, sales managers, top counselors and suppliers from throughout the cemetery and funeral industry will gather to learn new ways of marketing and selling their products and new ideas for developing and managing their sales teams. And, of course, there will be great rejoicing.

Program Schedule

WEDNESDAY, JANUARY 15

4:00 - 7:00 p.m.
Registration

6:00 - 7:00 p.m.
Welcome Reception

THURSDAY, JANUARY 16

8:00 a.m.
Registration and Coffee

8:30 - 8:45 a.m.
Welcome and Introduction
ICFA President Bill Wright, CCE, ICFA Sales & Marketing Committee Chairman Gregg Williamson, CCE, and Program Chairs Gwen Mooney and Mike Hays

8:45 - 9:15 a.m.
Leading Your Staff Through the Desert
Mike Hays
Does your team fall victim to seasonal slumps? Is this economy killing you? Have your people ever complained, "You've led us into this desert wilderness to die?" This session explores effective sales management and the need to focus on fundamental sales behaviors when the going gets tough. It also introduces the entire two-day conference as a type of back-to-basics sales meeting.

COMMANDMENT I: THOU SHALT PROSPECT

9:15 - 10:15 a.m.
Obtaining & Using Referrals, Part I
Bill Cates
Bill Cates, author of "Unlimited Referrals," has worked with our industry with great results. According to Cates, some of the keys to effectively obtaining and using referrals are becoming "referrable," or worthy of the client's referral, and properly asking for and following up on referrals. You'll find out how to achieve these objectives and more during this special two-hour session. Come, learn ways to boost your sales program from the man who literally wrote the book on referrals!

10:15 - 10:30 a.m.
Break

10:30 - 11:30 a.m.
Obtaining & Using Referrals, Part II
Bill Cates

11:30 a.m. - 12:45 p.m.
Lunch (on your own)

12:45 - 1:05 p.m.
Permission Marketing
Don Potter

Want potential customers to give you permission to contact them *before* you make the call? Don Potter's marketing firm has been developing and monitoring permission marketing programs for several years. He will share targeting tactics, cost-per-lead information and other results obtained from ongoing research, and he will explain how to integrate an effective permission model into your current sales and marketing activities.

1:05 - 1:25 p.m.
How to Set Up Your Own Affinity Marketing Program
Gwen Mooney

Last year Gwen Mooney shared Jon Deitloff Funeral Centre's successful new affinity marketing efforts. Now come learn everything you need to know to get started on structuring an affinity marketing program in your own community.

1:25 - 1:45 p.m.
Booths and Fairs
Doug Oliver
Booths and fairs have proved extremely successful ways of gaining access to potential cemetery and funeral customers. Learn the elements needed to launch your own successful booth and fair program.

1:45 - 2:00 p.m.
Q&A with Don Potter, Gwen Mooney and Doug Oliver

COMMANDMENT II: THOU SHALT SET APPOINTMENTS

2:00 - 2:20 p.m.
Key Appointment- Setting Skills:
Dos and Don'ts
Christine Jacob

Learn the dos and don'ts for crucial appointment-setting skills, including:

- Managing your phone activity.
- Creating a memorable first impression.
- Getting your prospective client involved.
- Giving choices.

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NAKED SALES V

2:20 - 2:40 p.m.

Beyond the Phone: Face-to-Face Appointment-Setting Techniques

Patrick Downey, CCE

Networking and making strategic contacts are your most promising avenues for appointment setting. Pat Downey will offer ideas for establishing business-to-business affiliations, seminars and other face-to-face opportunities.

2:40 - 2:50 p.m.

Break

2:50 - 3:30 p.m.

Family Service Follow Up: Securing Future Appointments and Sales

Christian Chambers

Could your family service follow-up program use a tune-up? (or does it need a kick-start?) Knowing how to introduce preneed in this setting in a tactful, meaningful way can be one of your counselors' most powerful appointment-setting skills. Learn proven methods for:

- immediately recognizing consumers' need and desire for exposure to preneed in the at-need environment
- properly and ethically promoting preneed in at-need situations
- following through effectively to assure completion, appointments and sales

3:30 - 3:45 p.m.

Q&A with Christine Jacob, Patrick Downey and Christian Chambers

COMMANDMENT III: THOU SHALT MAKE PRESENTATIONS

3:45 - 4:05 p.m.

Organizing Effective Group Presentations

Todd Woodside

Learn specific strategies for developing the contacts and relationships needed to set up group presentations in your community. Discover the key elements of effective group presentations.

4:05 - 4:25 p.m.

Packaging and Presenting with Flair

Elizabeth Baty

Equipping your counselors with more animated merchandising techniques and presentation styles can help them improve the number and quality of their sales. Elizabeth Baty will challenge the current dynamics of traditional funeral homes and cemeteries and offer strategies for selling with flair while creating meaning and value to the memorialization process.

4:25 - 4:45 p.m.

Selling to Various Cultures

Barry Bamford, CCE

Our marketplaces are constantly evolving. Your cemetery or funeral home must make itself relevant to the community before it can grow within the community. Learn to discover the diversity of your community and to decipher the keys to connecting with it. Explore a constantly evolving business strategy that is inclusive—not exclusive—in its approach to sales, marketing and operations.

4:45 - 5:00 p.m.

Q&A with Todd Woodside, Elizabeth Baty and Barry Bamford

FRIDAY, JANUARY 17

8:00 a.m.

Registration and Coffee

8:30 - 9:00 a.m.

Cremation Presentations

Mary Ziegler

Memorialization begins with the development of a meaningful service. During this discussion, Mary Ziegler will show you how to educate and encourage families to create a personalized cremation commemoration with permanent memorialization.

9:00 - 9:30 a.m.

Ethics and Integrity

Gary O'Sullivan, CCE

You will learn the core values of any successful preneed operation:

- Integrity in our Presentation.
- Integrity in our Position.
- Integrity in our Profession.

You'll discover how leaders develop and maintain this critical attribute and the seven laws of a person of integrity. Perhaps most important, you'll learn how to have a sales organization based on integrity.

9:30 - 9:55 a.m.

Effective Merchandising and Packaging

Tom McDowell

Tom McDowell has been visiting properties throughout North America to share his expertise in memorialization trends and merchandising techniques. Now he is bringing his insight to the ICFA with a discussion of merchandising and packaging for traditional ground burial, mausoleums and cremation that meets the expectations of today's consumers while generating new revenue for your operation.

N A K E D S A L E S V

9:55 - 10:20 a.m.

Selling Premium Properties *Gregg Williamson, CCE*

Do you offer high-end gardens? Private and semi-private estates? Specialty mausoleums? Private mausoleums? From the smallest to the largest companies, everyone can sell these products. We'll offer proven ways to identify and market to prospects in your community. If you are already marketing these products, let's compare notes. If not, come find out whether this high-end merchandise is worth your company's attention.

10:20 - 10:35 a.m.

Q&A with Mary Ziegler, Gary O'Sullivan, Tom McDowell and Gregg Williamson

10:35 - 10:45 a.m.
Break

COMMANDMENT IV: THOU SHALT CLOSE THE SALE

10:45 - 11:05 a.m.

Closing With Objections *Neil Carlson*

It's closing time. Can your staff handle the objections their customers have to the pre-need commitment? Come prepared to learn techniques that work from a trainer who understands the art of psychological selling:

- negative words to avoid
- how to anticipate and respond to specific objections
- how to overcome common difficulties in closing the sale

11:05 a.m. - 12:00 noon

A Closing System for Trainers *Nelly Bisette*

Learn effective techniques for the assumptive close, handling objections, narrative closes, post-close communications and more.

12:00 noon - 1:15 p.m.
Lunch (on your own)

1:15 - 1:35 p.m.

Show Me the Money *Dave Wharmby, CCE*

For many sales counselors, the most difficult part of the selling process is making that final leap to ask for the payment. Training veteran Dave Wharmby will show you how to teach your counselors to properly secure a commitment and time their request, giving them a strong safety net and allowing them to make that leap with confidence and success.

1:35 - 1:50 p.m.

Q&A with Neil Carlson, Nelly Bisette and Dave Wharmby

COMMANDMENT V: THOU SHALT NOT QUIT

1:50 - 2:15 p.m.

Customer Relationship Management *Rick Wesner*

Sales is an endless cycle. "Thou shalt not quit" reminds us to keep that cycle moving. In this session on CRM, we'll explore five specific examples of how to manage your customer/prospect list to achieve maximum productivity, accountability and profitability using today's latest technology.

2:15 - 2:35 p.m.

How You Can Best Use Your Web Site *Todd Dashley*

Join Todd Dashley to explore maximizing your Web site's impact in three areas:

- **Education**—Learn how your site can be used to educate your community about the advantages of prearranging and pre-funding burial and funeral services as well as about your firm's philosophy and staff.
- **Commerce**—Explore ways to develop your Web site as an additional revenue producer. Should you or should you not put prices online? Can your site be used to serve out-of-state arrangers?
- **Customer Service**—Identify the benefits of online service schedules, obituaries, memorials, burial locators, and the use of an online arranger.

2:35 - 3:10 p.m.

Recruiting Sellers Who Just Won't Quit *Dick Perl*

Sales counselors who just won't quit have certain characteristics, personality traits and backgrounds that lead them to refuse to quit. You'll leave this session knowing where to look for these types of sellers and questions to ask when interviewing and hiring them.

3:10 - 3:40 p.m.

Goals and Motivation *Matt Kreidenweis*

Learn proven tactics for motivating your counselors to ever greater levels of achievement.

3:40 - 4:15 p.m.

Q&A with Rick Wesner, Todd Dashley, Dick Perl and Matt Kreidenweis, and Wrap-Up with Mike Hays and Gwen Mooney

Conference Registration Form

2003 ICFA Sales Management and Marketing Conference

January 16-17, 2003

Royal Sonesta Hotel

New Orleans, Louisiana

Please type or print. If you are registering more than one person, please photocopy this form for additional registrants.

Name _____ Badge name _____

Title _____

Company _____

Address _____

City _____ State _____ Zip _____

Phone (____) _____ Fax (____) _____

e-mail address _____ Web address _____

Indicate if you are a: CCE ☐ CFuE ☐ CCFE ☐ CFSP ☐ CCCE ☐ Is this your first Naked Sales Conference? Yes ☐ No ☐☐ If you have a disability that requires special accommodation, please check box and attach a statement of your needs.

Background information for pre-registration directory, to facilitate on-site networking:

Number of years in preneed sales _____ Number of sales/marketing personnel at your property _____

Is your company: ☐ funeral ☐ cemetery ☐ combination ☐ other - please specify: _____

Principal products/services sold preneed _____

Ethnic or other niche market(s) served _____

FEES Payment must accompany registration form in order to receive the early registration discount.

REGISTRATION

\$ _____ \$350 by December 8; \$395 after December 8

Discount prices for attendees
from the same organization:

\$ _____ \$315 each for 2-4 attendees

\$ _____ \$295 each for 5 or more attendees

\$ _____ \$450 Non-ICFA Member

ADDITIONAL TICKETS (SPOUSES/GUESTS)

The following event is included in your full registration fee.

Extra tickets may be purchased for spouses and/or guests.

\$ _____ Wednesday evening

Welcome Reception (____ tickets @ \$25 each)

\$ _____ TOTAL DUE

☐ CHECK (Please make payable to ICFA)☐ DISCOVER☐ VISA☐ MASTERCARD☐ AMERICAN EXPRESS

Print name as it appears on credit card _____

Credit card # _____ Exp. Date _____

Signature _____

CANCELLATION POLICY

Registrants canceling their registrations by December 8, 2002, will receive refunds. All cancellations must be in writing and will be subject to a \$50 per person processing fee. Registrations canceled after December 8, 2002, will not be refunded.

TICKETED EVENTS POLICY

Refunds will be offered if cancellation request is received in writing at ICFA headquarters by December 8, 2002, less a \$5 processing fee per event. No refunds will be offered after this date.

REGISTRATION LIST

Registrations received by December 8, 2002, will be included on the Conference Registration List.

PLEASE RETURN THIS FORM WITH PAYMENT TO:



1-800-645-7700
www.icfa.org

ICFA Meetings Department
1895 Preston White Drive, Suite 220
Reston, VA 20191
Or fax to (703) 391-8416

ICFA Use Only

Date Rec'd _____

Ind ID# _____

Co ID# _____ Check# _____

Total\$ _____



Hotel Reservation Form

2003 ICFA Sales Management and Marketing Conference

January 16-17, 2003

Royal Sonesta Hotel

New Orleans, Louisiana

The cut-off date for making hotel reservations is December 8, 2002.

Reservations will be accepted on a space-available basis after that date.

RESERVATION INFORMATION (Please type or print)

Name _____

Company _____

Address _____

City _____ State _____ Zip _____ -

Business Phone (____) _____ Fax (____) _____

RATES AND ACCOMMODATION OPTIONS

The deadline for making hotel reservations is December 8, 2002. Reservations will be accepted on a space-available basis after that date. When contacting the hotel, identify yourself as an attendee at the ICFA Sales Management & Marketing Conference. The hotel will confirm reservations with you at the address specified above. All changes and/or cancellations are to be made directly with the hotel. All rates are subject to state and local taxes totalling 13%, plus a \$2 per night occupancy tax.

_____ rooms @ \$169 Single

Check-in time: 3 p.m. Check-out time: 12 noon

_____ rooms @ \$169 Double

Arrival Date _____ Time _____ ☐ am ☐ pmDeparture Date _____ Time _____ ☐ am ☐ pm

Special Requests (king size bed, two beds, smoking, handicapped accessible): _____

PAYMENT

All rooms must be guaranteed for one night by check or credit card. This deposit is refundable if the reservation is canceled 72 hours prior to arrival. Anyone checking out prior to the date indicated at check-in will be charged \$75 plus tax for early departure.

☐ Check (Make payable to Royal Sonesta Hotel New Orleans)☐ AMEX ☐ VISA ☐ MASTERCARD ☐ DINERS ☐ DISCOVER ☐ JCB

Print name as it appears on credit card _____

Credit card number _____ Exp. Date _____

Signature _____

PLEASE RETURN THIS FORM WITH PAYMENT TO:

Royal Sonesta Hotel New Orleans
Attn: Reservations Department
300 Bourbon Street
New Orleans, LA 70130-2213

FAX: (504) 586-0335, Attn: Reservations

Questions? Call (504) 586-0300

December 8, 2002!

**Last year, we gave you the big picture.
This year, we'll show you how to maximize your
sales efforts and improve your bottom line!**

Don't miss Naked Sales V if you are a:

Sales Manager: If you'd like to take your sales program to new levels of productivity, you can't afford to miss this conference!

Top Sales Counselor: If you plan to someday become a sales manager, or just want to take your numbers even higher, join us in New Orleans. (Owners and managers, what better incentive to reward staff than with a trip to the Big Easy and a chance to learn and develop new skills?)

Family Service Counselor: You won't want to miss our two-hour keynote presentation on referrals, our session on family service follow-up or our many other service and sales topics!

Owner or Manager: Discover how to improve the bottom line with your company's preneed sales program!

Funeral Director: Learn innovative ways to serve both preneed and at-need clients while earning up to 11.5 CE credits.

Supplier: Most of these sales and marketing ideas will apply to your operations as well, and this is a great opportunity to network with the people who use your products.

Questions? Visit www.icfa.org or call 1-800-645-7700.

January 16-17, 2003 ♦ Royal Sonesta Hotel ♦ New Orleans, LA

Brought to you by the ICFA Sales & Marketing Committee

Gregg Williamson, CCE
(Chairman)
Rose Hills Memorial Park &
Mortuary, Whittier, CA

Gwen Mooney
(Program Co-Chair)
Jon Deitloff Funeral Centre &
Spring Grove Cemetery,
Cincinnati, OH

Mike Hays (Program Co-Chair)
Keystone Group Holdings,
Tampa, FL

Fernando Aguilar
Los Parques, Mixco, Guatemala

Barry Bamford, CCE
Rolling Hills Memorial Park,
Richmond, CA

Kevin Bean
Bean Funeral Homes &
Cremation Services Inc.,
Reading, PA

Barry Berlin
Hillside Memorial Park &
Mortuary, Los Angeles, CA

Chris Burke
Forethought Group, Batesville, IN

Carol Caunter
ICFA President-Elect, Houston, TX

Kevin Daniels, CCE
Southwest Commemorative
Services Inc., Rio Rancho, NM

Patrick Downey, CCE
Palm Memorial Parks,
Las Vegas, NV

Judy Faaberg
Washington Cemetery & Funeral
Association, Northwest Cremation
Association and Abbey View
Memorial Park, Mountlake
Terrace, WA

Vinnie Faccinto
Crestlawn Memorial Cemetery &
Funeral Home and Generations
Management Inc., Cookeville, TN

Ray Frew, CCFE
Green Hills Memorial Park,
Rancho Palos Verdes, CA

Mark Guzniczak
Forethought Group, Barrington, IL

Stuart Irwin
Matthews International
Corporation, Pittsburgh, PA

Nick Jones, CFuE, CFSP
Miller-Jones Mortuary & Menifee
Valley Cemetery, Hemet, CA

Jeff Kidwiler, CCE
United Park Services and
FuneralAssistant.com,
Whittier, CA

Mark Krause
Krause Funeral Home Inc.,
Milwaukee, WI

Fred Lappin
Sharon Memorial Park,
Sharon, MA

Brian MacMillan
Highland Memory Gardens,
Burlington, ON, Canada

Bob March, CCE
Service Corporation International,
Westminster, CA

Dave Scott
BLP Bronze, Toronto, ON, Canada

Scott R. Sells, CCFE
Borthwick Mortuary, Honolulu, HI

Cindy Thompson, CCFE
Mountain View Funeral Home &
Memorial Park, Tacoma, WA

Michael Turkiewicz
Funeralnet.com, Portland, OR

Rick Wesner
E.C. Wesner Associates Inc.,
Coral Springs, FL

.....

.....
John Eukson
T23 P1
Pennsylvania Funeral Directors
Association
7441 Allentown Blvd
Harrisburg, PA 17112-3609



International Cemetery & Funeral Association
1895 Preston White Drive, Suite 220
Reston, VA 20191

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:: [Find Quotes in Your State](#)

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:: [Support Center](#)

How much coverage would you need and What would it cost?

This worksheet is to help you determine the extent of your final expenses. Whether you purchase coverage or not, it is always good to know your exposure. Please fill out this worksheet once you have completed it and calculated your total.

:: [Calculate your needs with our Final Expenses Worksheet](#)

:: [What would Final Expense coverage cost?](#)

Final Expense Needs Worksheet

Children's

College Fund

Trust Fund

Other

Debt

Mortgage

Outstanding Loans

Medical Bills

Credit Card Debt

Other

Death-Related Expenses

Funeral Home

Cemetery Plot

Casket or Urn

Hospitality

Other

Other Death-Related Expenses

Get Life Insurance

1. Select State:

PENNSYLVANIA

2. Click >

Search >>

Ads by Google

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Satisfaction
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www.LegalZoom.com

Estate Law Attorney

Talk to an estate
lawyer today. We
solve your estate
problems fast!
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Ask a Lawyer Online Now

12 Lawyers Are
Online. Ask a
Question, Get an
Answer ASAP.
Law.JustAnswer.com

[:: \(Re\)Calculate my Expenses](#)**What will Final Expense Coverage Cost?**

Based on the Total Final Expenses above, You can decide what you want to enter as the Face Amount (or benefit) for your plan. Your total expense entered in the Face amount field as a suggestion.

1. Face Amount

Selected (Min : 2500
\$2,500 - Max
\$25,000)

2. Tobacco user: ☐ No ☐ Yes

3. Current Age (Min : 45 - Max 85):

4. Gender: ☐ Male ☐ Female[:: What Would the P](#)

This worksheet and coverage are provided by United Teachers Associates Insurance Company.

Last updated on: 07/05/2009

Real Stories on Grieving

Real Women Share Their Stories About Dealing
With Pain and Grief
www.DivineCaroline.com

Easing the Grief Process

Use an integrated writing system to deal with the
deaths of loved ones.
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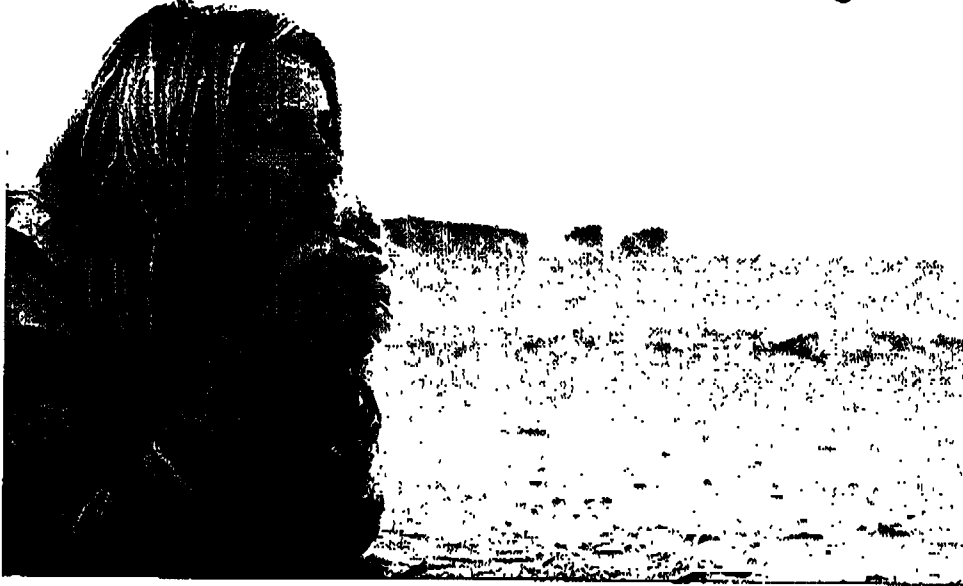
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Start My Quote

Helping Your Family with Burial Life Insurance

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- [Being Prepared for Funeral Costs with Insurance](#)

Burial life insurance provides your loved ones with the funds to pay for your burial expenses as well as other expenses that will pass over to your survivors. No one ever wants to think about dying but it's important to research burial insurance so your children or other family members have financial assistance with your burial arrangements.

What Goes into a Funeral and Burial

Many people do not know what goes into a funeral and the expense involved. Funeral and burial costs can reach up to \$10,000. Many people are not able to afford these services and face many years of debt due to the funeral of their loved one.

Burial Life Insurance to Help with Expenses

There are many benefits to purchasing insurance for your own funeral. Of course, the most important benefit is the financial security of your loved ones. Burial expense insurance usually covers a casket, outer vault, minister, music, headstone, cemetery plot, viewing, embalming, and cosmetology. Burial life insurance can also cover doctor bills, legal fees, debt, and probate. Policies range in the services it will cover and the cost of the policy usually depends on several factors.

How Much Will it Cost?

You can buy burial expense insurance at any age and even if you have health problems. You may need to get a medical exam before purchasing a policy. The cost of the policies usually depends on medical problems, age, and amount of coverage. Most policies range from \$4,000 to 60,000.

The best way to determine which policy you will need to cover everything is to add up all of your debt or other expenses that will transfer to your loved ones and then add \$10,000 to it. This way you will know which policy will provide enough money to pay for everything. Your loved ones will go through enough grief after your passing, do not allow them to endure the grief of your expenses as well.

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Burial-Life-Insurance.com is not an insurance carrier or broker. We cannot guarantee a quote from a specific carrier, and we cannot guarantee that all products are available in all states. The information and suggestions on our site are intended for informational purposes only, and we expressly disclaim any representations or warranties, express or implied, regarding the accuracy of such information.

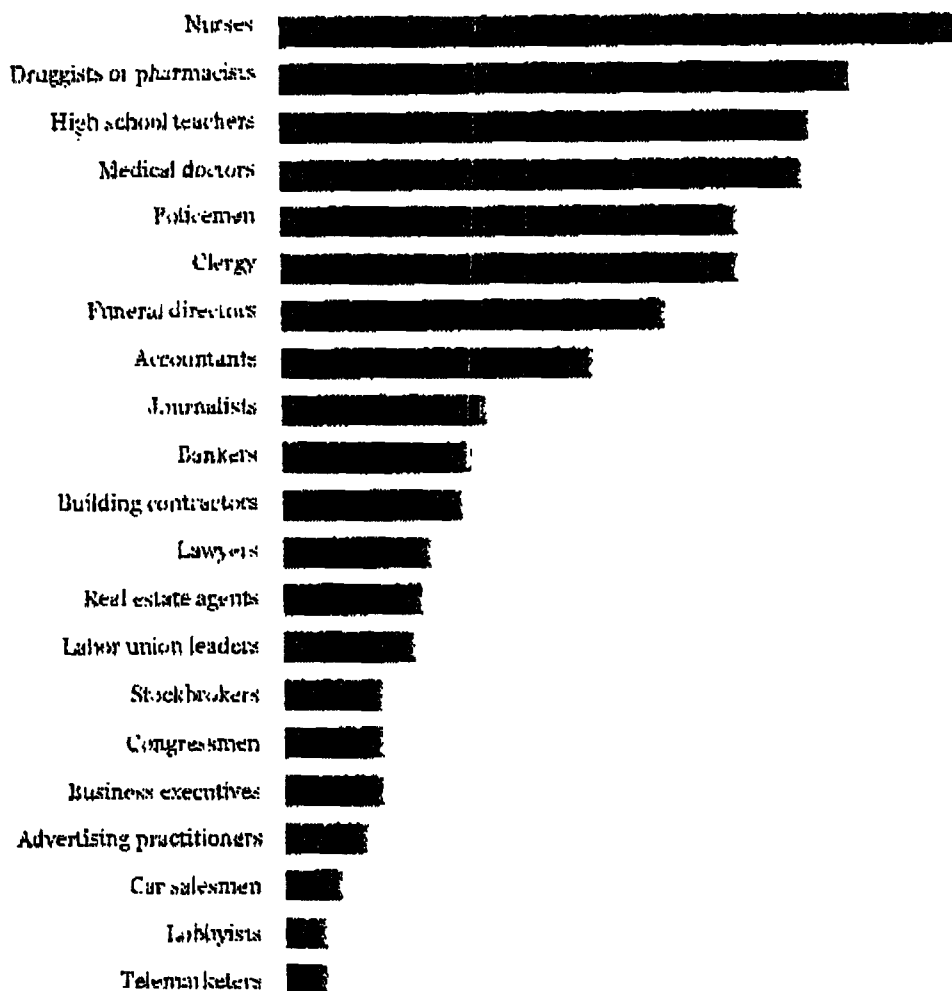
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Honesty/Ethics in Professions

Please tell me how you would rate the honesty and ethical standards of people in these different fields -- very high, high, average, low or very low?

Nov. 16, 2009

■ % Very high/High



GALLUP

Please tell me how you would rate the honesty and ethical standards of people in these different fields -- very high, high, average, low, or very low? First, ... Next, ... [RANDOM ORDER]

Very

Very

No

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Preneed

There are many different life insurance and final expense products available, and finding for you can be confusing. However, there are several distinct benefits that make Forethought Insurance Company a top choice among consumers.

Final Expense

When funding through insurance, your money will purchase a specially designed whole contract with you as the insured. We realize there are many factors that you must consider planning for your funeral or end-of-life expenses. For this reason, we offer two distinct insurance options.

Common Questions

Preneed: Forethought® Funeral Planning

Funeral Home Finder Planning tools

Forethought® funeral planning is composed of two simple contracts. The first is the Funeral Agreement that the funeral firm makes with the family. The funeral firm agrees to provide services selected by the consumer. The consumer's wishes are recorded on a statement of good faith with guaranteed and non-guaranteed items clearly disclosed.

The second contract is a specially designed life insurance policy from Forethought Life Insurance Company to fund the funeral plan. The consumer agrees to assign the benefits of the policy to the funeral firm. Upon the death of the insured, the funeral firm provides the funeral goods and services and submits a certification of delivery to Forethought Life Insurance Company requesting the proceeds.

Final Expense: ForeLifeSM

Offered through a national network of financial planners, independent insurance agents, ForeLifeSM allows you to set aside funds through the purchase of whole life insurance from Forethought Life Insurance Company.

Although ForeLife allows you to take advantage of Forethought's planning resources, it also provides the flexibility to make your planning decisions at a time that's right for you. You have the option to work with a funeral home at your convenience to select funeral merchandise and services or to set aside funds to cover your end of life expenses.

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Burial Insurance

Burial life insurance or final expense insurance provides permanent coverage, level premiums and accumulates cash value. Another feature of this insurance is that it tends to have small policies. Most are available from \$5,000 to \$25,000; thereby allowing each insured to tailor a policy to meet his or her needs. A death benefit is payable upon the insured's death.

This form of life insurance protects your loved ones by providing for funeral and burial expenses.

[Get a Burial Insurance Quote](#)

Instant Life Insurance Quote

Your State: Illinois

Birthdate: June 1, 19

Sex: ☒ Male ☐ FemaleDo You Smoke or use Tobacco?: ☐ Yes ☒ NoDescribe your Health: ☐ Regular ☐ Referred ☒ Preferred

Height: 5 feet 8 in

Weight: Please Select

Amount of Insurance: \$500,000

Initial Level Insurance Period: 10 Year - Guaranteed

Quote Premiums: Monthly

First Name:

Last Name:

Day Time Phone:

Evening Phone:

Email:

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2008 Nov 7-9	high %	High %	Average %	Low %	low %	opinion %
Advertising practitioners	2	8	49	29	9	3
Bankers	3	20	53	18	5	*
Business executives	1	11	49	27	10	1
Car salesmen	2	5	39	40	14	1
Clergy	16	40	33	7	1	3
Congressmen	2	10	40	30	16	1
Druggists or pharmacists	15	55	27	3	1	*
Lawyers	3	15	45	25	12	1
Medical doctors	14	50	30	5	1	*
Nurses	24	60	14	1	*	*
Policemen	13	43	35	7	2	--
Accountants	5	33	51	7	1	2
Building contractors	3	19	55	17	3	2
Funeral directors	9	38	40	7	1	5
High school teachers	17	48	30	4	1	1
Journalists	4	21	44	21	10	1
Labor union leaders	2	14	45	23	12	4
Real estate agents	3	14	57	21	4	2
Stockbrokers	2	10	40	34	11	3
Telemarketers	1	4	33	38	22	2
Lobbyists	1	4	27	38	26	5

* Less than 0.5%

Selected Trend: Percentage saying very high or high

	2004 %	2005 %	2006 %	2007 %	2008 %
1. Nurses	79	82	84	83	84
2. Druggists, pharmacists	72	67	73	71	70
3. High school teachers	--	64	--	--	65
4. Medical doctors	67	65	69	64	64
5. Clergy	56	54	58	53	56
6. Policemen	60	61	54	53	56
7. Funeral directors	--	44	--	--	47
8. Accountants	--	39	--	--	38
9. Journalists	--	28	26	--	25

10.	Bankers	36	41	37	35	23
11.	Building contractors	--	20	--	--	22
12.	Lawyers	18	18	18	15	18
13.	Real estate agents	--	20	--	--	17
14.	Labor union leaders	--	16	--	--	16
15.	Congressmen	20	14	14	9	12
16.	Business executives	20	16	18	14	12
17.	Stockbrokers	--	16	17	--	12
18.	Advertising practitioners	10	11	11	6	10
19.	Car salesmen	9	8	7	5	7
20.	Telemarketers	--	7	--	--	5
21.	Lobbyists	--	--	--	5	5
22.	Grade school teachers	73	--	--	74	--
23.	Military officers	72	--	--	65	--
24.	Judges	53	--	--	46	--
25.	Day care providers	49	--	--	44	--
26.	Auto mechanics	26	--	--	25	--
27.	TV Reporters	23	--	--	23	--
28.	Newspaper reporters	21	--	--	22	--
29.	Nursing home operators	24	--	--	21	--
30.	Local officeholders	26	--	--	20	--
31.	State officeholders	24	--	--	12	--
32.	Veterinarians	--	--	71	--	--
33.	Dentists	--	--	62	--	--
34.	Engineers	--	--	61	--	--
35.	College teachers	--	--	58	--	--
36.	Psychiatrists	--	--	38	--	--
37.	Chiropractors	--	--	36	--	--
38.	State governors	--	--	22	--	--
39.	Senators	--	16	15	--	--
40.	Insurance salesmen	--	--	13	--	--
41.	HMO managers	--	--	12	--	--

Gallup first began asking Honesty and Ethics in 1976. Please contact [Gallup](#) for full trend.

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[Final Expense](#)

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[Common Questions](#)

Proneed: Forethought® Funeral Planning

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Additional information is available at [forethought.com/ffs/forethoughtportal?nfhb=true&pageLabel=forethought... 11/9/2009](#)

When you purchase coverage through ForeLife, it is not a guaranteed funeral plan and payout may or may not be sufficient to completely cover the price of the funeral at the time of death.

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This form of life insurance protects your loved ones by providing for funeral and burial expenses.

[Get a Burial Insurance Quote](#)

Instant Life Insurance Quote

Your State: Illinois

Birthdate: June 1, 1981

Sex: ☒ Male ☐ FemaleDo You Smoke or use Tobacco?: ☐ Yes ☒ NoDescribe your Health: ☐ Regular ☐ Regularly ☒ Preferred ☐ Preferred

Height: 5 feet 8 in

Weight: Please Select

Amount of Insurance: \$500,000

Initial Level Insurance Period: 10 Year - Guaranteed

Quote Premiums: Monthly

First Name:

Last Name:

Day Time Phone:

Evening Phone:

Email:

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