



Bill Williams then ... and now.

Bill.Williams@fsitrust.com

► **Williams** is president and CEO of Funeral Services Inc. and is vice chairman of the FSI Board of Directors. He joined FSI in 2001 as vice president. He was named president in 2003. Under his leadership, FSI has expanded to offer services in more than two dozen states across the country.

► **Williams** has experience in every aspect of the funeral service profession, including ownership and management of funeral homes and cemeteries. He began his career in the death-care profession when he became a licensed funeral director in 1980. He is a graduate of Guptron-Jones College of Mortuary Science in Atlanta, Georgia.

www.FSITrust.com

► **Funeral Services Inc.**, Tallahassee, Florida, is a trust administrator and record-keeping company with more than 40 years of experience in the death-care profession, serving funeral homes, cemeteries, associations and financial institutions.

MANAGEMENT

Many things about how things are done in the death care profession have changed dramatically. Bill Williams has seen it from both the funeral director and supplier side, and sees many benefits to how things are today.

Then & now: How death care has changed (and how it's stayed the same)

With nearly four decades of experience in every aspect of the funeral service profession, including ownership and management of funeral homes and cemeteries, Bill Williams, president and CEO of Funeral Services Inc., has seen firsthand how dramatically the landscape of death care has changed. He offered to address, in a question-and-answer format, how the industry has changed from his perspective and the many strides the death care profession has made over the years.

Tell us about your start in the death care industry.

My career began with operating my father and grandfather's funeral home. When I started, I was not committed to following in their footsteps; I was still figuring out what I wanted to do. But I had fun learning the business side of the operations, and loved being in such a personal industry, with all the unique people you meet. I've been in the business ever since.

What were the most important skills for a young professional to have then? Are these the same skills needed today?

Funerals today may be completely different, but the same skills you needed 40 years ago are still important. That starts with communication. It's important to present each family with all options, and to guide the family, based on their input, to make the best choices for their circumstances.

Organization is also very important. When organizing a funeral, you have to get the right people lined up and everything has to be timed perfectly. The family has to be taken care of, and you must ensure the entire event is on time. No matter how much funerals have changed, you still have to bring people together and move forward while managing that whole process.

How have funerals changed, and how has that affected revenues for death care professionals?

The traditional funeral used to be the most commonly chosen service. That included a visitation, a funeral service at a funeral home or church and then a procession to the cemetery.

Fewer people select that option today. It's becoming more common for families to have celebration of life services instead, which might take place anywhere other than the church or funeral home. These are a gathering

of friends to celebrate a life well-lived. They may be catered, tailored to the individual's likes and feature pictures and memorabilia.

Another big change has been cremation rates. Today in Florida, cremation rates are above 50 percent. When I started, cremation rates were below 10 percent, and the closest crematory to our home in Pensacola was Jacksonville—you had to drive five hours away to have a cremation performed. Over the years, more and more crematories began to open, including my family's.

In terms of revenues, today, death care professionals need to offer new options for families planning their loved one's services. Celebration services open an entirely new revenue stream for many funeral homes, and can be customized to suit the needs of any family, providing consumers the additional options they want.

When you owned and managed funeral homes and cemeteries, what did your day-to-day responsibilities look like? How have day-to-day responsibilities evolved and changed since then?

When I started, my day-to-day mostly consisted of managing staff, and making sure the right people were in the right place at the right time. Another responsibility was being seen by the public and being the face of our funeral home. Since then, technology has evolved to allow you to instantly talk to your employees, giving you more time to spend with clients.

But the biggest change I've seen is that back then, you didn't have to be a great businessperson to be profitable. You just had to be a great person, to bring people in the door. You were a funeral director first, who just happened to be in business. Now, you must be a businessperson first, who just happens to be in the funeral business.

Profit margins used to be much higher, and there wasn't nearly as much competition. Today, you have to differentiate yourself and provide more value than your competition.

Tell us more about the changes you've seen in technology.

Technology has changed the industry tremendously. When I first came to work for FSI in December 2000, less than 10 percent of our clients had a desktop computer. Today, they all have computers.

In the past, we spent a lot of time handling logistics

But the biggest change I've seen is that back then, you didn't have to be a great businessperson to be profitable. Now, you must be a businessperson first, who just happens to be in the funeral business.

and paperwork. For example, to obtain the death certificate, you'd meet with a family, gather the deceased's vital statistics, type everything onto a form issued by the state, hand deliver the form to the physician's office for certification, hand deliver it to the health department, file it and order copies to give back to the family. Today, you do all of that online, and everything is filed electronically.

The concept of pre-need sales has become electronic as well. Consumers can now do everything online, and the behind-the-scenes aspects of managing those contracts can be completely automated. With the right technology, death care firms can easily monitor their pre-need contracts by reviewing payments, outstanding balances and images of their actual contracts at any time.

Technology allows death care firms to more easily provide excellent service during a time of discomfort and plays a big role in achieving and exceeding client expectations. They should be investing in these digital

services, whether it be in-house or with a third party.

What's one change you'd like to see the industry make in the future?

I'd like to see the laws that govern our profession brought up to date. Most of the laws that control death care in each state are antiquated, written before the internet was invented. It's time we reevaluate the laws and rules that regulate the profession.

The laws should recognize the way the profession operates today, allowing funeral directors to take advantage of the many benefits stemming from modern communication via email and other means. Instead, the current laws, which fail to recognize the validity of electronic communication, often create an environment inconvenient to the bereaved.

What is the greatest accomplishment you have seen the death care industry achieve?

The most important thing is that we're finally

starting to listen to the consumer. In the beginning, we absolutely denied cremation and did everything as a profession to make it go away, even though that's what the consumer wanted. With celebration of life services, we're finally listening to what consumers want and helping them get it.

Another accomplishment that has been absolutely vital is the unitrust distribution method, which was officially adopted in the state of Florida for the death-care profession in 2017. FSI worked very hard to promote the unitrust, also known as the total return trust, for cemeteries.

While unitrust was adopted a relatively short time ago, we have seen the financial capabilities and performances of many cemeteries, not just in Florida, increase significantly because of it. Unitrust is providing more money for cemetery maintenance, and that's a very promising sign for our profession and the clients we serve. □