

# Profile

By Patti Martin Bartsche



Paul White is vice president of client development and marketing for Funeral Services Inc. (Photo credit: Dalton Agency)

# Paul White's Vision *for the* Future

Ask Paul White, a licensed funeral director and vice president of client development and marketing for Funeral Services Inc., how he found his way into funeral service and you're likely to hear, "It started with my hands wrapped around the handle of a lawnmower."

There's more to the story, of course, but you have to admit it's a great beginning.

White was around 10 years old when he accompanied his mother to a funeral home to pay their respects to a family friend who had died. It was an open casket visitation, and he was intrigued.

Fast forward five years.

A 15-year-old White was riding his bicycle past the Redmond Funeral Home in his hometown of Freeport, Pennsylvania. Spotting owner Richard Redmond outside, White decided to stop and chat.

"I was pretty outgoing, so I

decided to stop and introduce myself," White recalled. "I started asking some questions about funeral service, and before you knew it, I had a job at the funeral home ... starting with mowing the grass."

It didn't take White long to make a career decision.

"I knew I wanted to become a funeral director and serve the profession," said White, who graduated from the Pittsburgh Institute of Mortuary Science in 1975 and became a licensed funeral director and embalmer in 1976.

By the mid-1980s, White was

managing a funeral home for a national funeral home company in Orlando, Florida. As a manager, he was given the opportunity to sell preneed funded by insurance and earn a commission from sales.

"With a young family, I saw this as an opportunity to increase my income. So, I began to follow up with our at-need families to offer them the opportunity to complete their own arrangements," White explained. "I became quite successful securing preneed sales on a part-time basis and realized that I could do much better working in preneed sales on a full-time basis."

White, with the blessing of his wife, Cyndee, made the transition into full-time preneed sales in 1989 and, “preneed is where I have spent the past 30 years of my career.”

That preneed career included being a partner in Trust 100 for more than a decade.

Trust 100 was originally formed in the 1980s as a preneed marketing co-op. While cemetery preneed had been actively marketed for eons, funeral homes were just beginning to see the value in a solid preneed marketing plan.

sales for its client firms, opening its first sales office for its member firms in the Flint, Michigan, area.

In 1994, White got a phone call from then Trust 100 President Alan Creedy, who requested that the two men meet and discuss Trust 100’s plans for growing its sales program into additional markets. “I saw a great opportunity to help transition Trust 100 into a true third-party marketing organization, so I agreed to join the company,” White said. “I became the national sales manager and a partner a couple of years after that.”

“I was well aware of FSI because Trust 100 had done some consulting with the company in the past,” White said. “At that time, FSI was a rather small organization with Florida accounting for most of its trust business.”

White met with Williams, who outlined his plans for expanding FSI into new states.

“That is what intrigued me ... the opportunity to help grow another company,” White said. “I joined FSI with the long-term goal of being part of a well-respected, quality preneed company and helping it grow its presence nationwide.”

It may have been one of White’s best decisions.

“I thoroughly enjoy working with Bill. He is a ‘goer and a grower’ (and) by that I mean he is not one to stand still and wait for business to happen,” the 66-year-old White said. “His philosophy has been to make it happen, and I like that. Bill is always open to collaboration and readily solicits others’ opinions. Working to grow the company with Bill and others at FSI has been a very rewarding way for me to spend the fourth quarter of my career in the death-care profession.”

As vice president of client development and marketing, White oversees introducing FSI and its vast array of products and services to prospective client firms. He also places a large emphasis on maintaining existing client relationships, as well as staying up-to-date with industry trends and relaying the trends to FSI clients.

The best part of the job, he says, is getting to interact with FSI clients and prospective clients. “I have always been very proud of the fact that I am a card-carrying licensed funeral director,” he said. “In that, I believe, I have much more in common with our clients and prospective clients. I can ‘talk shop’ about the death-care profession all day long.”

Being a licensed funeral director has only helped him, White said. “I have walked in their shoes. I have sat on their side of the desk. When I was a third-party marketer, I was

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White explained that noncompetitive funeral homes in television advertising markets would come together under the Trust 100 brand name to share in the expense of television advertising for preneed. “Trust 100 created and placed funeral preneed advertising with the funeral homes’ names attached,” he said. “This advertising for preneed was very novel in the day and it really started to make funeral home phones ring with consumer interest. They would call the funeral home and inquire about a Trust 100 plan.”

The preneed television advertising proved to be very effective. So much so that Trust 100 member firms began to request assistance from the company with hiring, training and managing preneed sales professionals, White explained. With that, Trust 100 determined that it needed to ramp up its efforts beyond advertising to actively managing preneed

During his time with Trust 100, White helped grow the third-party sales side of the business to become one of the largest third-party marketing organizations in the U.S. and Canada. “We built a very successful company and had a lot of fun doing it,” he said.

### **Time for a Change**

But after more than a decade with Trust 100, White began feeling that a new direction was in order. “It was time to look at doing something different,” he said. “So, in 2005, I sold my interest in the company back to Trust 100.”

White’s plan was to take some time off to determine the next steps in his career.

Fate had something else in mind. Within two weeks of exiting Trust 100, FSI President and CEO Bill Williams came calling, asking White if he would be interested in joining FSI.



**Paul White, right, is joined by his colleagues (from left) Buddy Bevis, FSI executive vice president ; Bill Williams, FSI CEO and president; and Wendy Russell Wiener, FSI general counsel and partner at Nelson Mullins Broad and Cassel. (Photo credit: Dalton Agency)**

always looking for new ways to expand our products and services to serve our clients, always viewing new ideas through the lens of a funeral director,” he said. “I brought this same mindset to FSI, as I continue to monitor growing trends in the death-care profession. For example, I became a certified funeral celebrant several years ago to understand the celebrant role better. While I am not actively performing ceremonies, I use my certification experience to inform existing clients about the vitalness of having a celebrant as part of their business model.”

While he works with preneed daily today, it was a much different story when White was just starting out.

“Remember, that was 1976 when I became licensed,” he said. “Funeral home preneed then, at least in Pennsylvania, was a filing cabinet drawer with a stack of bank POD account passbooks rubber-banded together and the account holder’s obituary and vital statistics information in a file. There was very, very little marketing of funeral preneed.”

And there is no question that the preneed business has changed over time.

From a sales and marketing standpoint, or lead generation, the period before the federal Do Not Call List was the golden era, White pointed out. Generating leads for telling the preneed story was so much easier. “You could literally call numbers from a telephone book and set yourself up with a week’s worth of leads,” he said. “Direct mail returns were stellar, and when you followed the mail with a phone call, even average preneed sales performers were setting plenty of appointments.”

Both phone and direct mail lead generation have dropped significantly over the past 10 years, White noted, and marketers have had to learn to adapt to new methods of telling the preneed story.

In recent years, people have also increasingly chosen cremation instead of burial for many reasons. With cremation, there is often less merchandise sold and the preneed average contract sizes have decreased, White said.

To compound that trend, he added, many families are also seeking alternative ways to celebrate the life of a loved one, outside of the traditional funeral service.

“These changes have caused death-care professionals to think outside of the box to find new offerings in order to attract the modern-day consumer and maintain a sustainable business model from a revenue standpoint,” White said.

“Funeral directors and cemeterians must be willing to get creative and adapt to the new expectations of consumers in order to thrive in today’s business environment. Preneed offerings now must include items of service such as hospitality, catering and event planning. This was unheard of in our profession not that many years ago.”

Also unheard of not that many years ago, were open conversations about perpetual care.

As White sees it, there are three different categories of cemeteries: municipal cemeteries, church cemeteries and for-profit cemeteries.

While they all operate differently,

# 5 Questions with ... Paul White

## *What are your biggest strengths?*

People skills. I feel that I have a great rapport with people and that I am a good communicator. I put a lot of focus on building and maintaining relationships with clients and prospective clients.

## *Looking back, what advice would you give your younger self?*

I just recently heard this quote on TV spoken by a college commencement speaker. 'A setback is nothing more than a setup for a comeback.' We have all had setbacks in our lives, including me. I think this is good advice for a young person starting out in their career.

## *If you weren't in funeral service, what would you be doing?*

From the time I was young, I have always enjoyed building things ... doing work with my hands. I am very proficient at home improvement and renovation. That coupled with a love of business, I believe I would have become a homebuilder and developer.

## *What is the best advice you have ever received?*

You never get a second chance to make a first impression.

## *What would people be surprised to learn about you?*

I love to whistle ... and I am pretty good at that, too!

White pointed out, all three categories have one important factor in common: they all must be maintained forever.

"Most states have statutes and regulations governing all three. In many cases, unlike for-profit cemeteries, municipal and church cemeteries are exempt from maintaining endowment care trusts," White said. "Churches have generally relied on the sale of graves, church finances and volunteers from its membership to keep the grass mowed. Municipal cemeteries have relied on grave sales and the taxpayer. With ever decreasing church membership, budget shortfalls affecting municipalities across the country and the rise in cremation, how long can these cemeteries be properly maintained? This is where I feel the focus on perpetual care has fallen short. It does not make sense to me that any cemetery should be exempt from maintaining an endowment care fund."

As for the for-profit cemetery category, it is White's belief that the care and maintenance of these properties is also being affected by the rise in cremation. "These cemeteries rely heavily on the earning from their perpetual care trusts for maintenance. However, they also subsidize care and maintenance from the sale of interment rights, mausoleum and niche space," he noted.

White is quick to add that he is proud of the fact that FSI has been a leader in educating the cemetery side of death care about a relatively new method for withdrawing earnings from endowment care funds. Known as a Total Return investment with unitrust distributions, the method makes it possible for cemeteries to increase their withdrawals from their endowment care trust funds dramatically.

"From two states permitting this method of investment and distributions in 2009, there are now nine states in the country that permit this with more every year," he said. "We are making a difference."

The Total Return investment is just one of the many ways FSI has grown since White came on board and just one of the many reasons White is glad he said yes to Bill Williams 14 years ago.

"FSI has grown exponentially since I joined the company. For about its first 30 years, FSI was a relatively small regional company. But in the last decade or so, thanks to the leadership of Bill Williams and others, the company has evolved from a regional player to a national player in trust administration," White said. "Total assets under administration are more than half a billion dollars, and FSI now administers death-care trusts in nearly half of the states across the country. We have about 20 employees that bring nearly 300 years of combined experience in the death-care profession."

For White, the growth can be attributed to three key areas.

"To start, FSI understands the power of relationships and strategic partnerships," he said. "We have continuously collaborated with leaders across the profession who are well regarded in their area of expertise, share our values of customer service, and understand how we can better serve the profession together.

"Secondly, we are driven to remain ahead of the curve when it comes to industry trends. FSI has invested countless time and resources in new technologies to make it easier for our clients to serve their consumers and understand the status and value of their trusts," he said.

"And finally, everything is tied together with our mindset of putting the client first," White said. "It's always about what FSI can do for funeral directors and cemeterians to make trust administration and recordkeeping easier so they can focus on taking care of the families they are serving."

Although he's in his self-described "fourth quarter career," White shows no signs of slowing down.

"I said to Bill Williams in 2005 that we should set a goal for ourselves of FSI administering a billion dollars in trust assets in the future," he said. "We are now over halfway there. My vision would be to see us reach that goal." •