

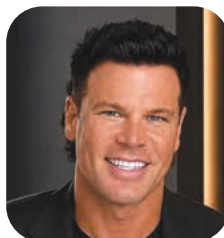
SPECIAL ADVERTISING SECTION

AMERICAN FUNERAL DIRECTOR

INNOVATORS

2026

The Faces of Funeral Service



The Face of AI Technology

Effie Anolik
Founder & CEO

Afterword

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afterword.com

Effie Anolik is the founder and CEO of Afterword, a technology company helping funeral homes and crematories support today's families. Her interest in funeral service began in 2018, when she planned her dad's funeral and found it hard to navigate online. Drawing on her background at Shopify, she built the experience she wished she had, one that empowers families and funeral professionals.

Under Effie's leadership, the Afterword team moved into a funeral home, observed real services, and built alongside Directors. Today, Afterword is used by some of the most forward-thinking firms in North America. The platform now reaches beyond funeral homes into crematory operations, with tools that help teams manage scheduling and storage. Afterword is leading the charge in applying AI to automate tasks, reduce errors, and give Directors more time to serve families.

Afterword is an NFDA Innovation Award winner. Effie has been featured in Fortune, TechCrunch, and Bloomberg, and has spoken at NFDA, WilbertEDU, and the FTC.

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The Face of Funeral Service Marketing

Michael Anderson
President

@need Marketing

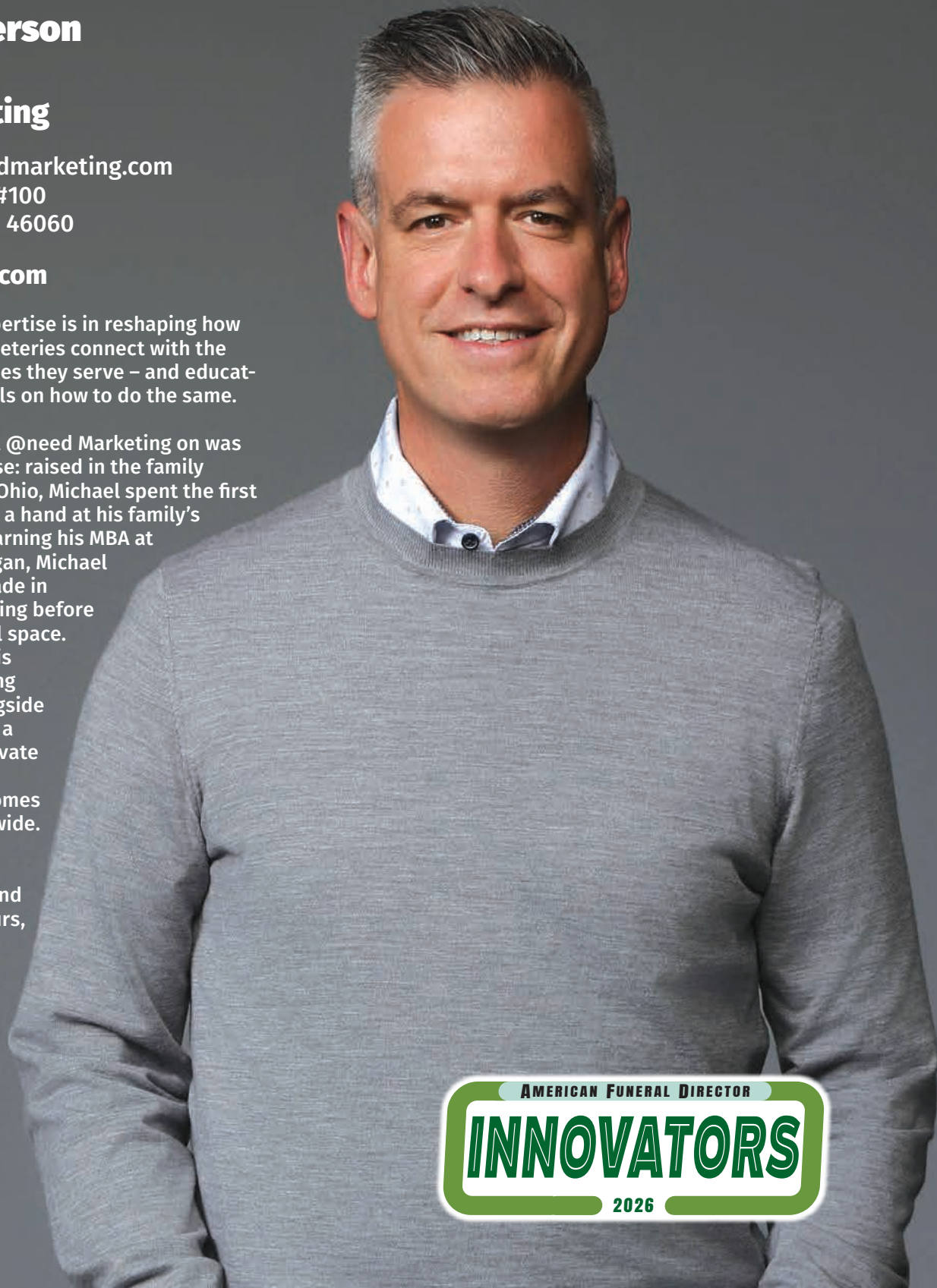
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atneedmarketing.com

Michael Anderson's expertise is in reshaping how funeral homes and cemeteries connect with the families and communities they serve – and educating funeral professionals on how to do the same.

The foundation he built @need Marketing on was one of genuine expertise: raised in the family business in Cincinnati, Ohio, Michael spent the first years of his life lending a hand at his family's funeral homes. Later earning his MBA at the University of Michigan, Michael spent more than a decade in pharmaceutical marketing before returning to the funeral space. In 2017, he channeled his experience into founding @need Marketing alongside Jenny McClanahan with a singular mission: to elevate the at-need marketing standards of funeral homes and cemeteries nationwide.

His team's approach centers on building brand trust before a loss occurs, leveraging data-driven digital tactics, and crafting strategies that drive real, measurable growth in an increasingly competitive marketplace.



The Face of Funeral Home Lending

Teresa Carlson

*Vice President, Small Business Lending
Business Development Officer*

The Bancorp

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With more than 25 years of experience supporting small businesses, including over a decade in the funeral industry, Teresa Carlson believes in the importance of building lasting connections with her clients. That's why she starts with learning about their goals, challenges and plans for the future. By taking a strategic, relationship-driven approach, Teresa helps funeral professionals identify financing solutions tailored to their unique needs. She's also attending DMACC Mortuary Science Program to earn her Funeral Director and Embalming License, deepening her understanding of the industry.

As part of The Bancorp Commercial Lending team, Teresa has helped secure more than \$250 million in Funeral Conventional Loans. These loans provide funeral businesses with capital for real estate acquisitions, expansion opportunities, partner buyouts and more. The Bancorp also offers SBA 7(a) loans designed to support refinancing, equipment purchases and succession planning for clients ready for the next phase of their business.



The Face of Alkaline Hydrolysis

Deon Strommer
Business Development

Bio-Response Solutions

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www.aquamationinfo.com

Deon Strommer didn't stumble into Aquamation®. After more than a decade of research, the 40-year deathcare veteran made a deliberate decision: in 2018 he purchased one of the first alkaline hydrolysis systems west of the Mississippi from Bio-Response Solutions. He named it "The Green Machine" for Iris Green, a former science teacher and the first person in Portland to choose it. The memorial plaque reads, "A science teacher in life and death."

At Portland's First Call Mortuary Services, a business handling more than 6,000 calls annually, Deon personally oversaw more than 1,400 Aquamation services. At one partner funeral home, 90% of pre-planning families selected Aquamation once it became available.

After building one of the Pacific Northwest's most respected deathcare operations, Deon sold First Call and joined Bio-Response Solutions. Today, he continues his passion for Aquamation by helping funeral homes evaluate, launch, and grow successful programs. He doesn't describe this technology from a brochure. He describes it from the floor of a facility he ran.

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The Face of Technology

Emilli Milstead

Continuous Improvement Manager

Carriage

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Houston, Texas 77056

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Emilli Milstead is a Strategic Initiatives and Continuous Improvement leader with experience helping organizations improve operations, streamline processes, and execute growth-focused initiatives across manufacturing, government, and corporate environments. With a background spanning manufacturing engineering, The Department of Defense, and enterprise operational leadership, she brings a practical, hands-on approach to solving business challenges and creating scalable systems that support long-term success.

At Carriage Emmilli works closely with leaders and teams across the organization to drive operational improvement and support strategic initiatives. Her approach focuses on identifying practical opportunities for improvement that business leaders can apply directly within their organizations to strengthen operations, support their teams, and create sustainable growth.



The Face of Technology

Minh Reid

*Manager of Web Strategy
& Digital Marketing*

Carriage

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Houston, Texas 77056

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Minh Reid is a digital marketing, eCom-
merce, and web strategy leader with
experience driving digital growth, customer
engagement, and operational excellence
across Corporate Retail, Manufacturing,
and service-based industries. With a strong
background in digital merchandising, site
optimization, and customer experience
strategy, she is recognized for develop-
ing data-driven solutions that strengthen
brand presence, improve online perfor-
mance, and support long-term business
growth.

Currently at Carriage Services Minh leads
initiatives to enhance the digital experience
for Funeral Homes and Cemeteries through
thoughtful web strategy, eCommerce
innovation, and customer-focused digital
engagement. Her work centers on creating
accessible, intuitive online experiences that
help families navigate important decisions
with greater ease, connection, and support.
Known for combining strategic thinking
with a practical, hands-on approach, Minh
is passionate about using technology to
strengthen human connection and create
meaningful digital experiences that truly
serve families.



The Face of Answering Service

Dawn Newborn

Owner / CEO

**First Call Answers/
Call Dawn**

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Bowdon, Georgia 30108

www.callDawn.co

For nearly three decades, I have answered the call for funeral directors with one purpose in mind—ensuring that families feel cared for during life’s most difficult moments. At First Call, our commitment to compassion, reliability, and innovation supports funeral homes in serving generations of families with confidence and dignity. Today’s families expect connection and we deliver on all three of our commitments using the technology designed specifically for the funeral profession.

Our advanced tools and easy-to-use mobile app bring everything right to your fingertips, allowing our clients to focus on what matters most—the families. We understand that every call represents a life, a legacy, and a family in need of guidance, that’s why we combine heart-felt personal service with modern solutions, empowering funeral homes to operate seamlessly while preserving the personal touch that defines exceptional service. Because at First Call, honoring families is more than a profession, it’s a calling.

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The Face of Credit Card Processing

Jim Luff

Funeral Associations Relationship Manager

Flute (formerly Aurora Payments)

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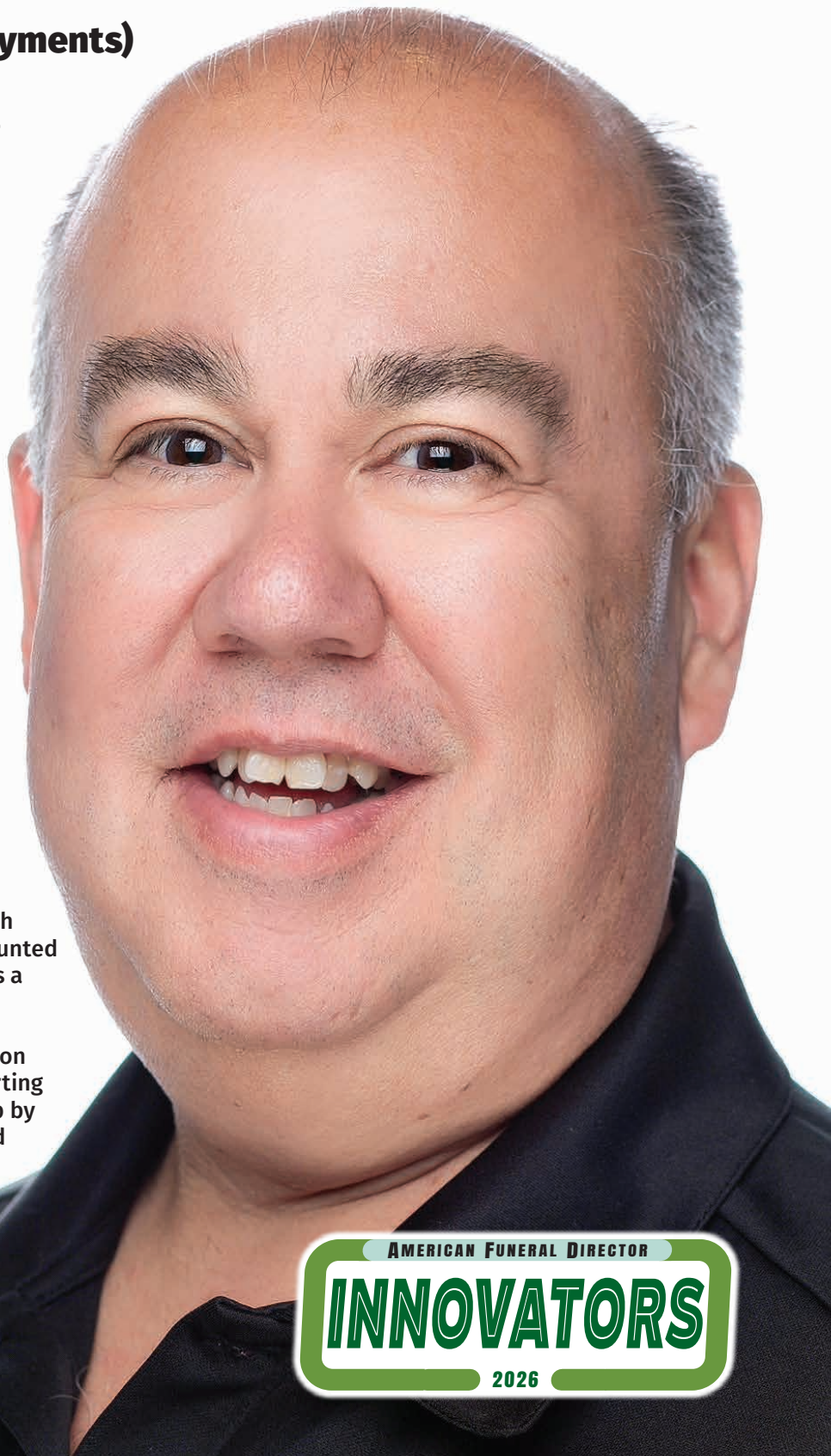
Flute is the most prominent and trusted credit card processor in the death-care industry and serves as an endorsed credit card processor for numerous State funeral associations. Flute supports industry associations with revenue share programs, financial contributions, and sponsorship.

Jim spent 25 years as a transportation contractor working alongside funeral homes in California. Jim is considered an expert in merchant services for the industry and works to blend the newest payment collection solutions for funeral homes and death-care providers.

Flute (formerly known as Aurora Payments) is the most prominent and trusted credit card processor in the death-care industry and is endorsed by numerous state associations, NFDA and OGR.

Flute supports industry associations with annual sponsorship programs and discounted credit card processing that truly delivers a member benefit.

You'll find Jim at the 2026 NFDA Convention in the NFDA Endorsed Supplier area sporting Aurora Payments new name – Flute! Stop by and learn how you can process unlimited credit cards for just \$35 a month! Keep more profit by switching to Flute (formerly known as Aurora Payments). Visit www.flute.com, send email to jluff@flute.com or call 833-287-6722.



The Face of Succession Planning

Chris Cruger

Chief Executive Officer

Foresight

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318 South US Highway 1 Suite 206

Jupiter, Florida

www.theforesightcompanies.com

Chris Cruger helps funeral home and cemetery owners navigate one of the most important decisions of their careers: how to successfully transition the business they have spent a lifetime building. As CEO of Foresight, Chris works closely with owners to develop succession strategies that align with their personal goals, financial objectives, and vision for the future. Recognizing that no two businesses or owners are alike, he believes effective planning begins with understanding the people behind the business and what matters most to them.

“Many owners spend decades building exceptional businesses, but far fewer spend the same amount of time preparing for what comes next,” says Cruger. “Successful transitions happen because owners take time to plan, evaluate their options, and make decisions from a place of strength rather than urgency.”

He adds, “Every funeral home and cemetery will transition at some point. Owners who plan early create options, protect value, and preserve their legacy. Succession planning ensures the business is fully ready whenever tomorrow inevitably arrives.”

AMERICAN FUNERAL DIRECTOR

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The Face of Customer Experience

George Owens
President

**Fortitude Research
and Marketing**

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A 20+ year veteran of the profession, George Owens and his Fortitude Research and Marketing team launched Fortitude CXP to create a simple-to-use program that generates pre-need opportunities and gives deathcare professionals a comprehensive understanding about the families they serve and how to better meet their needs.

“Our team has a passion for funeral service and understands the positive impact of customer-centric decision-making,” says Owens. “We know that Fortitude CXP improves operations, helps proactively address reputation management, and drives incremental pre-need revenue.”

With more than two decades in the Profession preceded by more than a decade at J.D. Power, the world’s leading authority on customer satisfaction, George Owens believes he and his team bring a data-driven approach to solving problems. He and his team apply these insights every day to help organizations make better operational decisions.



The Face of Memorialization

Karl Weisenbeck
President

Funeral Home Gifts

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www.funeralhomegifts.com

“Being honored as The Face of Memorialization isn’t really about me; to be honest, it’s not even about the hundreds of personalized products our Funeral Home Gifts team creates each day for funeral homes and the families they serve.

It’s about the ‘why.’ People don’t buy what you do — they buy why you do it. Our why is straightforward: help our funeral home partners grow their business and comfort the grieving families they serve. If we do that first, everything else follows.

Deathcare isn’t the same profession it was fifteen years ago when I joined Funeral Home Gifts. Cremation rates keep climbing, and the business challenges that come with that aren’t going away. The directors I respect most are navigating both sides of this trade simultaneously – the human side and the business side – and they deserve a partner who takes both seriously.

That’s what we’re here for ...
It’s what I’m here for.”

AMERICAN FUNERAL DIRECTOR

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The Face of Preneed

Nikki Morgan

SVP, Client Relationship Manager

Funeral Services, Inc.

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Nikki Morgan, CRPP, brings a uniquely integrated approach to preneed, aligning strategy, administration, and investment management to help funeral homes and cemeteries build stronger, more sustainable programs.

Through her dual role supporting FSI and Argent Financial Group, Nikki helps clients combine best-in-class recordkeeping with tailored trust investment solutions. This unified approach provides deathcare professionals with greater transparency, stronger compliance support, and enhanced growth potential.

Nikki partners closely with clients to develop preneed programs that reflect their business goals, from optimizing contract performance to strengthening overall financial health. By connecting operational insight with fiduciary expertise, she helps ensure each program is positioned not only for today's needs, but for continued long-term success.

Her blended role reflects a more innovative approach to preneed, transforming it from a transactional service into a strategic asset that can drive stability and growth.



The Face of Women's Leadership

Lisa Baue
Founder + CEO

Funeral Women Lead

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www.funeralwomenlead.org

Lisa Baue is the founder of Funeral Women Lead, a foundation dedicated to the long-term advancement, development and support of women in funeral service and deathcare. A nationally recognized speaker, entrepreneur, and author of the Amazon best-seller *Wake-Up Calls*, Lisa has spent decades advocating for stronger leadership development, mentorship, wellness, and community within the profession.

Under her leadership, Funeral Women Lead has grown into a national movement investing in future women leaders, managers, and owners through the Women's Leadership Academy, annual Leadership & Wellness Summit, scholarship programs, mentoring opportunities, and year-round professional communities.

Lisa's vision for Funeral Women Lead goes beyond creating conversations. She is building sustainable pathways for women to lead, grow, and thrive in funeral service for generations to come. Her work is innovative, bold and continues to inspire meaningful change across the profession while creating spaces where women feel supported, empowered, and equipped to lead with confidence.

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The Face of Practice Finance in Funeral Services

Matt Manske

Professional Practice Financing

– Funeral Industry

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[www.huntington.com/
SmallBusiness/loans/
funeral-home-financing](http://www.huntington.com/SmallBusiness/loans/funeral-home-financing)

With more than 22 years of experience in funeral home lending, Matt Manske has joined Huntington National Bank to help launch a Professional Practice Financing program dedicated to the funeral industry. This program delivers tailored financing solutions to funeral directors, supporting acquisitions, ownership transitions, succession planning, refinancing, and long-term growth.

Historically, many funeral home buyers have relied heavily on SBA financing, as conventional lenders typically support only real estate value and not enterprise value. However, a funeral home's true value is often driven by its heritage, reputation, preneed relationships, and long-standing customer loyalty. SBA financing has helped bridge this gap.

Huntington's Professional Practice Financing program addresses these challenges by offering financing structures aligned with the unique characteristics of the funeral profession. This initiative reflects Huntington National Bank's ongoing commitment to delivering specialized banking solutions to funeral directors nationwide.



The Face of Marketing

Dina Wasmer

Fractional Chief Marketing Officer (CMO)

Incite Creative, Inc.

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www.incitecmo.com

Dina Wasmer helps independent and minority funeral homes and crematories across the Mid-Atlantic solve the problems threatening their ability to compete and grow. Through fractional Chief Marketing Officer (CMO) services, Incite Creative makes executive-level strategy and leadership accessible without the full-time overhead.

While vendors pitch technology and tactics, Incite's CMO² model aligns marketing, finance, operations, HR, and sales to identify and solve the right problems, not just execute tactics. Shrinking margins from cremation growth, corporate consolidation, lack of brand distinction, and a preneed pipeline: these are business challenges, not marketing campaigns. Backed by 26 years of experience, Incite Creative is the only C-level partner built to bridge the gap between strategy and execution.

Incite's model is vendor-neutral and commission-free, bringing multicultural fluency and sensitivity to serve diverse communities. For owners navigating succession or fielding acquisition calls, Dina brings exit planning expertise to protect the legacy you've built.

AMERICAN FUNERAL DIRECTOR

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The Face of Transportation

David McComb

CEO

**Inman Shipping Worldwide/
Travel Plan by Inman**

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www.shipinman.com

David McComb provides Inman Shipping and the Travel Plan by Inman with experience acquired in the funeral profession since 1978. "I am passionate about serving the death-care professional. I have purchased and created several businesses for just this purpose, creating solutions that allow funeral professionals to spend more time serving their families," McComb said. "The way to relieve a staffing crunch is to have Inman go to work for your shipping needs which will save your funeral director time to do their required activities." Inman will save you money! Inman Shipping coordinates the transportation to bring a loved one home for a ceremony. The Travel Plan by Inman gives peace of mind travel protection to purchasers and offers a generous commission to our marketers. We are the only travel plan supported by our own network of vetted service providers and backed by insurance.



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The Face of Mortuary Supplies

Michelle Meier

Brand Manager/Sales

Mortuary Lift Company

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mortuarylift.com

Michelle Meier is helping redefine how funeral service views safety, innovation, and long-term sustainability. As Brand Manager/Sales at Mortuary Lift Company, she plays a leading role in driving the company's modern brand presence while helping position its industry-leading equipment at the forefront of funeral service's evolving future.

Through strategic branding, video marketing, trade show demonstrations, customer education, and relationship-focused sales, Michelle has helped expand awareness around Mortuary Lift Company's solutions designed to reduce physical strain and better support professionals at every stage of care. Her ability to connect innovation with real-world application brings a fresh, forward-thinking voice to funeral service.

As Mortuary Lift Company continues building on decades of innovation and expanding its reach, Michelle is positioned to help lead the next generation of sales growth for the company. Passionate about protecting those who serve families every day, she is helping drive the shift toward smarter equipment, safer workflows, and a stronger future for the profession.



AMERICAN FUNERAL DIRECTOR

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2026

The Face of Preneed

Andrea Rouleau
SVP, Chief Actuary

NGL Insurance Company (NGL)

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As chief actuary at NGL, no two days are the same. In fact, it's a little like being the fortune teller of the insurance world.

People depend on me to give them a glimpse into the future. How are markets likely to perform? How are people likely to behave? What can we expect to happen over the next 10, 20, 30 years? Every day comes with new questions to answer.

But that's what I love about this job. I started at NGL just over 15 years ago, and in that time I've worn plenty of hats. These days I spend as much time in front of our marketing and funeral home partners as I do in front of spreadsheets — it's the perfect balance of people and product.

While I may not really be able to see into the future, I know one thing for sure: NGL's future in preneed is very bright.



The Face of Funding

Aaron Calloway
CEO/President

TOPTIER Funeral Funding

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Odessa, Florida 33556

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Aaron Calloway is widely recognized as one of the most influential innovators in funeral funding over the past two decades. In 2023, he launched TOPTIER Funeral Funding with a vision to build the industry's most advanced, service-driven funding company. Combining elite operational execution, AI-powered innovation, and a deeply personal approach to client relationships, TOPTIER has become known for exceptional speed, transparency, and hands-on leadership – with the majority of claims funded the same day or within 24 hours, a level of performance rarely seen in the profession today.

Prior to TOPTIER, Calloway founded Express Funeral Funding alongside his father, Steve Calloway, helping revolutionize insurance assignment funding nationwide and shaping many of the service standards funeral homes rely on today. Having been immersed in funeral service his entire life, Calloway continues to push the profession forward through innovation, strategy, leadership, and an unwavering commitment to helping funeral homes operate more efficiently, strengthen cash flow, and better serve families.



The Face of Preneed

Matt Lane

Senior National Sales Distribution Manager

Wellabe

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wellabe.com

Matt Lane's path to preneed began in 2003, when a friend introduced him to the industry. What started as an opportunity quickly became a passion for helping people. Today, he works closely with Al Whitmer, AVP National Sales Distribution, strengthening partner relationships and advancing operations.

Matt enjoys helping partners reach their goals and solve problems with the tools they need to succeed, including Wellabe's industry-leading digital tools and resources.

"Being a leader in the digital space allows Wellabe to be effective and efficient in significant processes – issuing policies, paying commissions, and paying claims quickly," says Matt. "If you aren't using our tools yet, just give them a try. Take that first step. Most people who do that will continue to use them."

Since 1929, Wellabe has provided solutions to help customers protect their health and financial well-being. We'll always be here, helping people be well prepared and well protected.

