



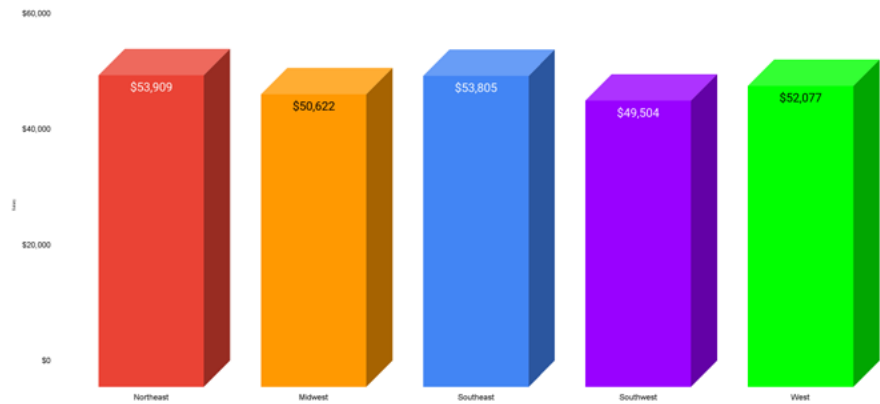
## Where's the Money Going, Really? A Look at Salaries and Benefits

By Tony Russo

Average salary is always one of the critical takeaways from the annual Kates-Boylston Compensation Report, but even that number can be misleading. If you're looking for an apartment in, say, San Diego, the average rent is a little more than \$2,400 per month; knowing that the national average is about \$1,700 won't help you budget.

We collected all of the reported data on funeral director salaries, no matter the level of experience and pulled out the owner salaries. What we were left with was a national average of \$52,709 per year in 2022 (as reported for the 2023 survey). It's a good number to put in a headline, but Bill Ford, president of SESCO Management Consultants, said if we wanted to make it a good number for funeral home owners and managers, we should drill a little deeper.

Average Salaries for all funeral directors except owners as reported in 2023



Breaking the average salary out by region allows us to get a better sense of what a fair wage is in different sections of the country.

What he was interested in was helping funeral home owners and managers discover what he called their “right price.” That is, a reasonable salary to pay for the work being done.

Breaking it out by region was the first place we started. Here's what we discovered, and you can see it on the graph as well. The average salary in 2023 for funeral directors (least and most experienced combined) was \$52,709. The Northeast had the highest average at \$53,909, and the Southwest was the lowest at \$49,500. The rest of the regions fell neatly between.

To borrow from the home

averages analogy again, the difference between living in Philadelphia and Reading, Pennsylvania, though both are in the Northeast, is also going to be worth understanding when looking for the “right price.”

Chopping up the numbers again, we see that the difference in salary between city and country areas are, if not stark, certainly worth accounting for. According to our numbers, urban funeral directors had higher average salaries than suburban funeral directors in every region. The Northeast and Southeast regions had the highest urban and suburban averages. The

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# Editor's Desk

## Reimagining Traditional HR Thinking

It's the rare week that passes without me reading or writing a variation of, "That's the way we've always done it." I worry that it may get exhausting for you, as funeral directors, to hear. Worse, I worry that people who need to hear and internalize it tune out the phrase altogether.



Tony Russo

I could go to the doctor and listen to how I need to lose weight and exercise or I could save the \$20 copay and take myself out for a pizza. There's a difference between the lack of knowledge and lack of will and motivation.

So, when in this week's analysis of the Kates-Boylston Compensation Report, Bob Ford starts talking about dumping bonuses and slashing benefits, especially when they're not useful tools, it might seem a bridge too far. Maybe it is.

The but point Ford, the president of SESCO Management Consultants, is trying to make is about compensation as a big-picture concept: What are you paying for and why are you paying it?

According to our data, about 70% of employers pay bonuses and only about 40% offer annual increases. That means that many if not most of the people who got bonuses said they didn't get a pay increase. The bonus doesn't count in many people's minds. It's nice to have and would be missed, but it doesn't count as a pay raise as part of a person's salary because it's an add-on.

Ford offers some really insightful alternatives to the annual bonus that are at least worth considering. He believes bonuses aren't incentives at the end of the year and has good reasons for those beliefs.

Similarly with benefits. Every time I don't go to the doctor, I'm kind of reducing my salary. I don't see it that way, because I don't have the pain of a paycheck ding reminding me how much insurance costs. The idea that many employees would trade their medical benefits for cash isn't that radical but tradition and generosity are the engines that drive funeral service. They also may occasionally overpressure it.

At least it's worth considering.

Tony Russo

Funeral Service Insider is published by

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**Funeral Director**  
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Southwest region was the lowest for both urban and suburban. But that is just the tip of the paycheck iceberg.

### **Real Salaries, Real Talk**

While we didn't explicitly ask whether the reported salaries included bonuses, generally we think about salaries as separate from bonuses, and will proceed under that assumption.

Ford isn't a fan of bonuses for that reason, among many.

"These bonuses are an absolute giveaway, a waste of money," he said.

When employees think of their salary, they think in terms of their paychecks. So, if someone makes \$52,000 as a funeral director, that's what they'll report even if they received a \$4,000 bonus.

"What about that four grand, which is on average, what is that four grand bonus?" he asked a hypothetical funeral director. "Well, that's just something extra that they give us. I can't count on that from year to year."

"It does not increase productivity because to do that, you need to do that weekly or monthly," Ford said adding that it loses its incentive otherwise. "The more they do, the more they make, the more they arrange, the more they embalm. One time, they don't equate that to performance, and they'll discount it. So, it's not even getting you the goodwill you were hoping it's getting you."

He said funeral home owners say they know their employees

are counting on a bonus or that it's something they've always done but claim it doesn't make financial or practical sense to continue it.

"Now, if they then were to quarterly, or maybe every six months, produce what we call a total paycheck statement, and it lists their salary, their bonuses, their benefits value, and you come up with a total number," he said. "That's what we call a total paycheck."

This idea of a total paycheck, letting employees know how much they're "really" making can provide a sense of how much an employer spends on an employee beyond the salary. Ford's frustration is that he knows nearly 70% of funeral homes likely give bonuses without taking the opportunity to drive home the fact that it's a cost.

"You know, \$4,000 doesn't sound like a lot until you put it together," he said.

Setting aside benefits (which we'll get to), a \$4,000 bonus is the difference between an employee who makes \$52,000 and one who makes \$56,000. Even though they are the same person, psychologically they're a \$52,000-a-year employee.

According to the data Kates-Boylston has been collecting since it added the bonuses question in 2016, bonuses rarely change for more than nearly half of employees.

Among employees who work at places that provide bonuses, an average of 46% say their bonuses

are the same every year.

Ford said that, without a doubt, the money is better spent elsewhere or delivered and documented more regularly.

"You know, your survey referenced even receptionists," he said. "I mean, most everybody on staff's getting something, and that can be very expensive."

For 2022, receptionists reported an average bonus of \$3,600, up from about \$1,100 in 2013.

### **Are Bonuses a Waste of Money?**

We entered the bonus data into an AI and got the following return.

Each year, 65%-70% of respondents report paying annual bonuses. Here are some trends in the year-over-year change in bonuses for the most experienced funeral director, comparing independent versus non-independent funeral homes:

In recent data gathered on the bonus structures at funeral homes, we observed some distinct patterns between independent and corporate establishments. At independent funeral homes, the most frequently observed trend was that bonuses remained consistent from one year to the next.

In instances where there was a change, it was most common for the bonus to either "Increase less than \$1,000" or see a bump between "\$1,001 to \$2,000." It was infrequent for bonuses to decrease or see an increment exceeding \$2,000.

On the other hand, the land-

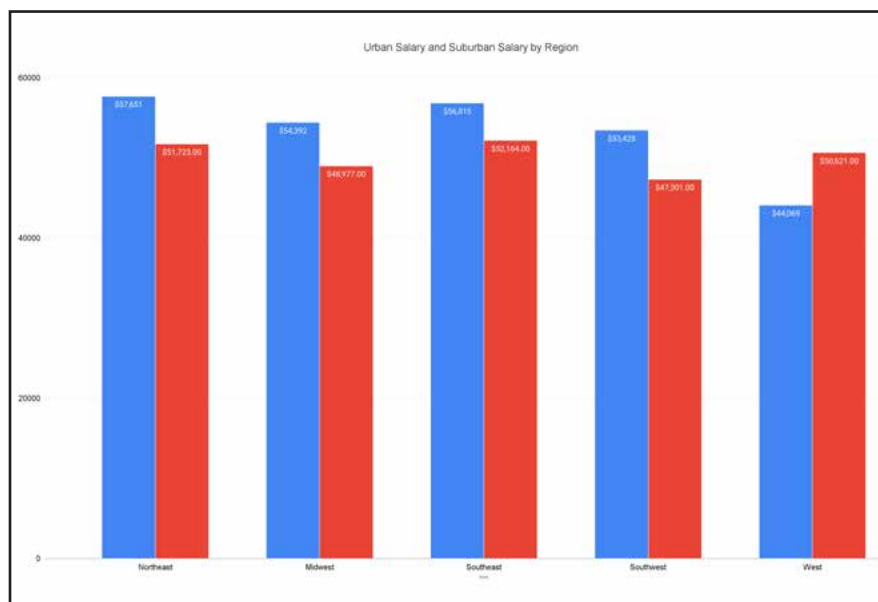


Bill Ford

scape looked somewhat different for corporate funeral homes. Here, too, the predominant trend was for bonuses to stay the same annually. However, when compared to independent homes, a more significant number of respondents from corporate homes reported their bonuses increasing \$1,001 to \$2,000. Notably, there were also several instances where increases ranged from \$2,001 to \$3,000 or even \$3,001 to \$4,000.

Drawing a comprehensive summary from this data, we can infer that bonuses across both types of funeral homes generally remained stable or saw minor increments year-over-year. However, a notable difference emerged when considering experienced directors at corporate homes, who were more frequently recipients of larger bonus increments.

This difference could be attributed to the more expansive compensation resources or flexibility at the disposal of larger consolidator organizations. In essence, while overall bonus structures were stable for most,



While knowing the average national salary may be helpful, it's important to drill down to see what the prevailing salaries are in your region as well as in your section of the region. The difference between suburban (red) and urban (blue) salaries in the same regions can be significant.

experienced directors working in corporate homes had a slight advantage in terms of bonus growth when compared to their counterparts in independent homes.

### Do Benefits Pay Off?

SESCO Management Consultants are not benefits provider. They don't sell benefits or design packages, Ford said, but he does have a sense of how companies can cut benefits without making too many waves.

"I can tell you working, again in this profession as well as just across the board throughout the country, you're getting a 40-, 45-year-old, most could care less about the benefits. Again, it's getting to the point where the younger generations, it's almost a throwaway," he said. "And some of these benefit packages are so rich. There's a good percentage there that provide 100% of healthcare,

even for family, which is unheard of in any other profession or industry."

He said that, as a comparison, physician groups, accounting firms, lawyers and practices, similar "professional" types of businesses do little or nothing regarding benefits. Some might provide a life policy that's equal to the employee's annual salary, but that's an inexpensive proposition. If they provide health insurance, it will be for the employee only and normally about 50% employer paid.

"Most (funeral homes) I work with are 90%-100% for both employee and family. If you turn around and ask employees, they'd rather have the money in the salary," he said. "They can go out on the open market and buy or purchase it or they get it through their spouse or their other options. Funeral home owners,

traditionally, again, it's this generation-to-generation mentality, just say, 'It's the way we've always done it. We're very proud of what we offer.'"

He pointed out that, as with bonuses, employees tend to be split between preferring the money in their paycheck and not caring about it at all. Most of our respondents own one or two funeral homes. Even through associations, they don't have the clout to hold an insurance company to account for prevailing rates or annual rate increases.

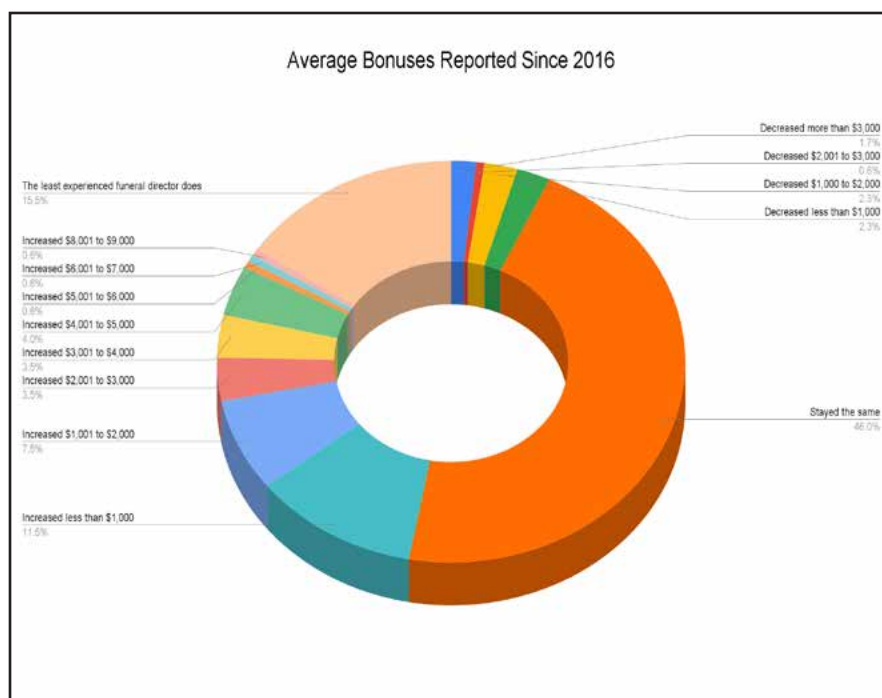
Increases to salaries and hourly rates are much more controllable than insurance rates.

"But you know a significant number, 40% to 50% of these firms surveyed want more money. Well, survey employees and find out what they like and what they don't," he said. "You're not going to get a consensus, but you will get a trend. And if you throw back money in the salary for at least the first year, they can go out and purchase that. A lot of employers and employees are rethinking that whole model."

From the employees' perspective, especially younger employees, having full insurance coverage for doctors they don't tend to visit except for checkups smacks of their own money being wasted, or at least misspent.

Ford said that not only does payroll make up 35% of a funeral home's cost, but that about half of that is spent on benefits.

"So, you're looking at almost



With the exception of funeral homes that don't pay bonuses to first-year funeral directors, paying them is the rule rather than the exception. Bill Ford asserts that annual bonuses devalue themselves since employees don't consider them part of their wages. Quarterly or semi-annual statements that show an employee their actual compensation rather than just their take-home salary can do a lot to make bonuses seem more valuable. Otherwise, they may not be having their intended effect.

50 cents out of every dollar spent on employee wages and benefits, and that's the number they have to control," Ford said. "I don't think they necessarily have to take advantage of their employees, that's not what I am saying here, but I am saying is that they can manage it more effectively for the benefit of all."

Here is an analysis of the survey data on medical benefits paid by funeral home employers, broken down by region and urban/suburban location:

#### Overall Trends:

92% of employers reported providing medical benefits.

The most common coverage was 100% of premiums paid by employer.

#### By Region:

Northeast — 93% provide benefits, 89% pay 100% premium.

Midwest — 91% provide, 85% pay 100%.

Southeast — 94% provide, 88% pay 100%.

Southwest — 89% provide, 78% pay 100%.

West — 90% provide, 83% pay 100%.

#### By Urban/Suburban:

Urban — 95% provide, 91% pay 100%.

Suburban — 91% provide, 86% pay 100%.

#### Key Takeaways:

Provision of medical benefits is consistently high (over 90%) across all regions and location types.

One-hundred percent employer-paid premiums are most common overall.

Urban funeral homes lead in providing benefits and paying 100% premiums.

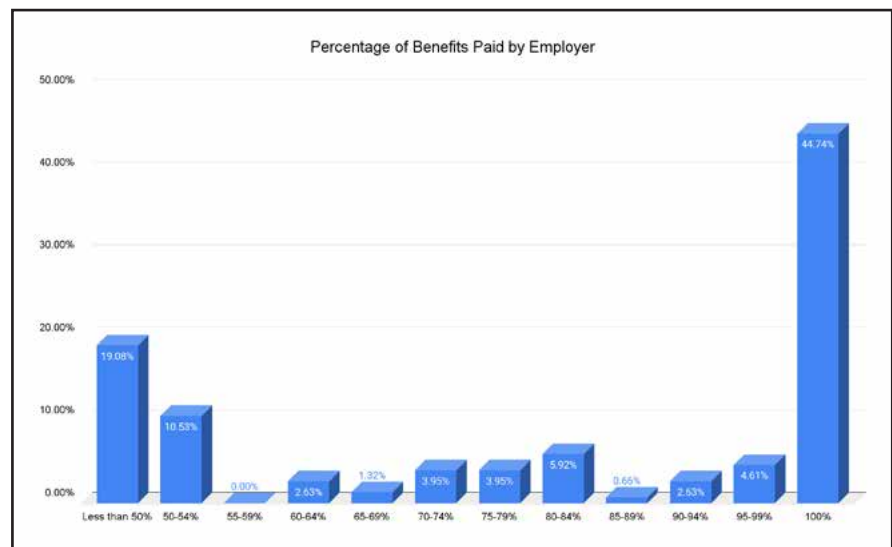
The Southwest has the lowest percentage of 100% employer paid premiums.

In summary, the survey shows the vast majority of funeral homes provide medical benefits, with employers fully paying premiums in most cases. This is relatively consistent across regions and urban/suburban locations.

### Nice at Any Cost?

As important as it was for Ford not to come off as too harsh, he said he realized that funeral directors are just a different breed.

“When I started 35 years ago, my mentor said, ‘Look, Bill, we travel a lot. You ever break down in a city or town somewhere, go to your Yellow Pages and look up your local funeral director. They will be the first ones to come out



These are averages from answers to the annual Kates-Boylston Compensation Survey since 2016, though there has been little variance. Many funeral homes pride themselves on providing full coverage to their employees, but as the market changes, it's possible employees would rather be paid the difference. Factors for this interest include a spouse who already has coverage and better prices for different packages on the open market.

and help you. They are in the service industry. They take care of people. They'll do anything for people,” he said. “That same personality applies to their employees. It's very difficult for them to hold employees accountable; they want everybody to be happy.

“They want to take care of everyone, which is fine, but all we

hear is, well, my dad, my granddad, my great-grandfather, that's the way we have always done it. And yeah, they've all been profitable, but I keep telling them in my seminars that they need to be thinking outside the box because it's quickly changing. It's getting tougher and tougher.”

## ICYMI: Death Care Stories From Around the Internet

### Funeral Home Closes Some Prepaid Files Are Missing

DL Williams Funeral Home in Midland, Pennsylvania, has ceased operations and sold its building to Lincoln Park Performing Arts School. Owner Debbie Williams confirmed the closure and said letters were sent to those who prepaid for funeral services outlining their options. That may not have been the case, as Williams has claimed some contracts were [destroyed in a fire](#).

Paula Chisom, whose parents prepaid for cremation services, expressed concern upon seeing demolition signs at the property. Chisom claimed her family received no communication about the changes. Wil-

liams mentioned that a past fire resulted in the loss of some prepaid funeral records. She's urged those who haven't received a letter to reach her directly and said a notice will be placed in the Beaver County Times.

Chisom has been assured a refund is on its way and hopes others are not blindsided by the closure. “When someone passes, you have to act quickly if there's a prepaid funeral,” Chisom noted.

### An Op-Ed on Paltry Green Options

In Southern California, despite its reputation for progressive ideals, pursuing an eco-friendly burial is a challenge. This became evident when the writer, Paul Thornton, sought a sustainable burial option for his

late mother, who had always cared for the environment.

Exploring “green burial” choices meant forgoing the renowned mortuary, Forest Lawn, and seeking smaller funeral homes advertising environmentally responsible alternatives. Thornton chose a Hollywood funeral home that partnered with a natural burial cemetery and proposed a “human composting” technique. However, these options presented issues: the natural burial site was 120 miles away and human composting, which converts a body into nutrient-rich soil within a month, still isn’t available in California.

Consequently, the family settled for local cremation. California has approved human composting beginning in 2027. Additionally, more cemeteries are integrating green options, reflecting an escalating demand for eco-friendly burials. Sarah Chavez, head of the L.A.-based advocacy group, Order of the Good Death, notes a shift toward families playing an active role in burials and a push against the commodified, distant nature of the \$20 billion U.S. funeral industry. This grassroots change, driven by a desire for more control and sustainable options, promises [more green burials in the future](#).

### **A Brief History of Funeral Service in NY**

This is a great historical account by writer Pam Becker about how the Coe-Genung Funeral Home in Waterloo, New York, offers a glimpse into the evolution of the mortuary business.

According to her story, Seth Johnson Genung, originally a cabinetmaker, was renowned for his craftsmanship showcased in the Terwilliger Museum. In the 19th century, cabinetmakers often made coffins, with Seth’s wife, Sarah, sewing the linings. The Civil War era saw a shift toward embalming, with bodies being shipped home for funerals. President Abraham Lincoln’s assassination amplified this trend, as his body was embalmed. Consequently, undertakers like Genung started offering full-service funerals.

By 1900, Genung exclusively identified as an undertaker. His family’s mortuary business further expanded, building a comprehensive funeral home in 1891. Charles Augustus Genung, Seth’s son, was instrumental in advancing the mortuary field. He co-authored “The Eckels-Genung Method and Practical

Embalmer” and promoted a high standard for morticians. The family’s legacy was not just about business; it was also about community, showcased by Henry Genung Sr.’s gratitude to local priests and nuns, and the tradition of Christmas giving that ensued. Today, Roderick Coe upholds this legacy at the Coe-Genung Funeral Home.

You can read the [whole thing here](#).

### **Advocates Call for Alkaline Hydrolysis in British Columbia**

Advocates are urging local authorities, including the City of Dawson Creek, British Columbia, to back the legalization of flameless cremation in the province, highlighting its potential to cut carbon emissions. They reached out to the authorities Sept. 15 [via email](#).

To accommodate this method, modifications would be required to the Cemetery, Interment and Funeral Services Act of British Columbia, which presently only recognizes burial or traditional cremation. Advocates pointed out that the trend of using large plots for cemeteries is dwindling, and cremation is now the preferred choice for about 90% of British Columbia residents. They emphasized that conventional crematories emit substantial carbon, causing disfavor in communities. Alkaline hydrolysis is also employed by veterinarians for pet cremations and by farmers for sterilizing animal remains.

### **Stoneman Elmer?**

We gleaned this story from a longer book review that is worth [reading here](#).

Elmer McCurdy, an outlaw who stole \$46 and whiskey in 1911, was killed in a Kansas shootout. Post-death, his body became an attraction. The funeral home, unpaid for embalming, displayed him encouraging people to put nickels in his mouth and labeling him “The Bandit Who Wouldn’t Give Up.’ After five years, two fake “relatives” claimed him for a carnival act.

Elmer journeyed through carnivals, a crime museum, movie lobbies for “Narcotic” and “She Freak,” and a haunted house. In 1976, while setting up for “The Six Million Dollar Man” TV show, a prop man discovered Elmer’s body wasn’t a mannequin. In 1977, Elmer was finally buried in Oklahoma’s Boot Hill.

## This Week on FSI: The Podcast



In this episode, journalist Jo Ciavaglia talks about the incredible journey she embarked upon with her colleagues to create an unclaimed remains program. From the initial curiosity sparked by stories of homeless individuals passing away to the develop-

ment of a comprehensive database and the impact it has had on families and communities, Ciavaglia's work has been instrumental in bringing attention to a seldom-discussed aspect of the funeral profession.

We'll hear how Ciavaglia and her team painstakingly researched and documented the unclaimed remains, uncovering heartbreaking stories of individuals left behind and seeking answers as to why these individuals ended up in coroner's offices. The ultimate goal of their project was to shed light on

whether these souls were truly abandoned or if circumstances prevented their loved ones from claiming them.

Throughout the episode, Ciavaglia recounts the challenges they faced, including initial resistance from coroner's offices and the need to advocate for proper burial for unclaimed veterans. She will also share heartwarming success stories, such as reconnecting families with their deceased loved ones and witnessing communities come together to provide dignified burials for those who had been forgotten.

We'll explore the intersection of funeral service and social responsibility as Jo highlights the impact of unclaimed remains on counties' budgets and time constraints. Additionally, we will discover how Ciavaglia's research and reporting have influenced coroner's offices to implement initiatives like the "5 back" program, offering waived cremation fees to eligible families.

You can listen to this episode online [here](#) or subscribe wherever you listen to podcasts.

## M and A

### Montana Funeral Home Changes Hands

Brennen Jackson and Amber Wesdorp recently took over ownership of Cloyd Funeral Home and Cremation Service in Lewistown and Perkins Funeral Home in Harlowton, [according to the Lewiston News](#). The transition from previous owners Steve Kirkegard and Maggie Gist, who bought Cloyd's in 2021, included Dennis Newgard joining as the new funeral director. Jackson, originally from Billings, and Wesdorp, from the Netherlands, connected with Cloyd's through the Montana Funeral Di-

rectors Association. While Jackson anticipated a career in finance, he views the funeral home industry as a significant way to serve communities.

Wesdorp, with a marketing background, emphasizes understanding customers' needs and the importance of comparing service offerings from different cultures. Committed to continuing Cloyd's legacy since its inception in 1961, the duo plans to introduce more customization options for services.

Wesdorp noted the emphasis on personalization in her homeland. Newgard, with 27 years' experi-

## mergers & acquisitions

ence, stresses attention to detail when honoring family requests. Additionally, the owners have begun serving coffee and cookies post-services. Wesdorp praised Lewistown's close-knit community for their positive reception. Jackson values the opportunity to assist families during their grieving process, finding it profoundly rewarding.



## Selected Independent Funeral Homes Connects Leaders at the 2023 Annual Meeting in Chicago

**CHICAGO** – Nearly 250 members and guests of Selected Independent Funeral Homes gathered at the JW Marriott Chicago and virtually for the 2023 Annual Meeting held Oct. 10–13. The association's premier event connected leaders from throughout the U.S. and Canada and provided numerous education opportunities. The meeting included a variety of presentations that focused on key topics including leadership, HR laws, attracting and retaining staff, growing a business through acquisition, website marketing and crisis communication.

In addition, several member exchange sessions provided opportunities to engage in open conversation on topics currently impacting member firms.

With emerging trends in technology, consumer attitudes and behaviors, and evolving business models on the horizon, everyone wants to know what the future holds for funeral service.

Anticipation was high as Selected concluded the annual meeting with the Futures Session. Featured speakers included Chris Cruger of The Foresight Companies, Dan Sharp of Tribute Technology, Marty Strohofer of Matthews Aurora Funeral Solutions, Courtney Gould Miller of MKJ Marketing and Paul St. Pierre of St. Pierre Family Funeral and Cremation Services.

Selected members have access on the association's meeting archive webpage to recordings of most educational sessions.



Participants also had several opportunities to interact with more than 40 of Selected's Preferred Partners.

Selected's new board officers were inducted during the meeting. Eric Trimble of Trimble Funeral Home & Crematory will serve as president, and John Kepner of Raymer-Kepner Funeral Home will serve as board chair. New board members J. Sheridan Lee of Bryan-Lee Funeral Home and David H. Moore of Hogan-Bremer-Moore Colonial Chapels also were inducted into their leadership roles.

In addition, the following 12 firms were recognized for 50 years of continuous membership:

- Brashears Funeral Home and Crematory – Huntsville, Arkansas.
- Paul L. Gravenor Home for Funerals – Ephrata, Pennsylvania.
- Gunderson Funeral Home – Madison, Wisconsin.
- Hadley Funeral Home – Windsor, Missouri.

- Hamlett-Dobson Funeral Homes – Kingsport, Tennessee.
- McCaw Funeral Service, Ltd – Lloydminster, Alberta, Canada
- Messinger Mortuaries Crematories – Scottsdale, Arizona.
- Mueller's Funeral Home – Kennewick, Washington.
- Neal Funeral Home – Lawrenceburg, Tennessee.
- Leroy Rader Funeral Home – Longview, Texas
- Saddleback Chapel – Tustin, California.
- Scobee-Combs-Bowden Funeral Home & Crematory – Boynton Beach, Florida.

The 2024 Annual Meeting will be held at Disney's Grand Floridian Resort & Spa in Lake Buena Vista, Fla., Sept. 25–28. For more information on Selected's meetings, programs, becoming a member of Selected Independent Funeral Homes or to locate a member, visit [selectedfuneralhomes.org](https://selectedfuneralhomes.org) or call 800-323-4219.



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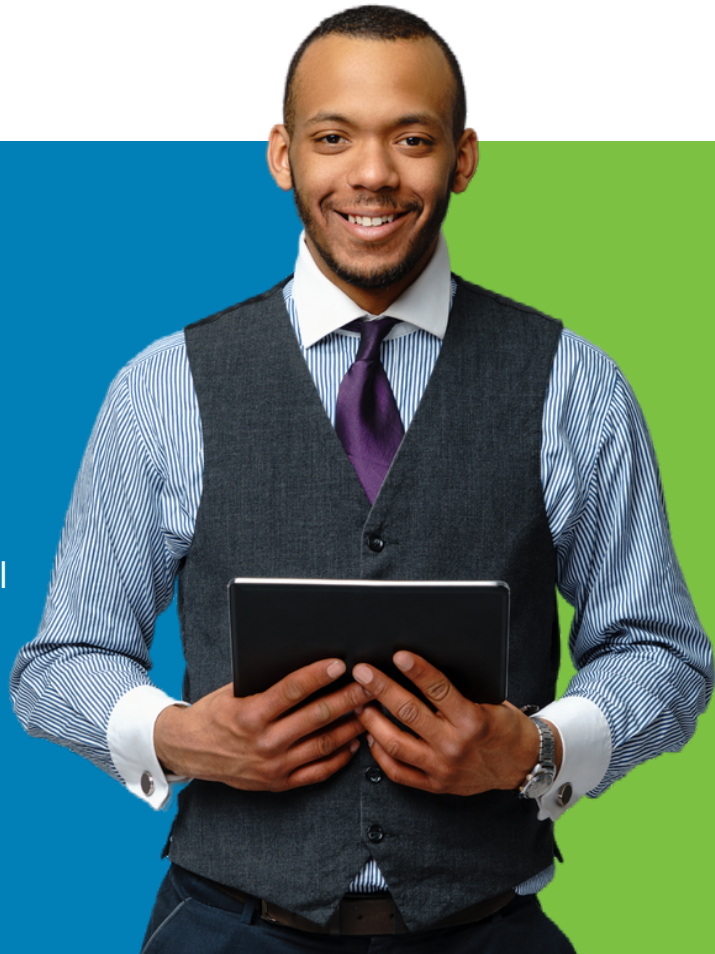


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