

THINK PRE-NEED AND GROW RICH

A PRE-NEED MARKETING TOOL



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PREFACE

This is not a comprehensive study. This book is for people who want to get wealth through selling pre-need funeral and cemetery programs. If this is of interest to you then read this book and you will find the payday you've been looking for.

I've been in the cemetery business for over thirty years. It has been the most profitable venture I have ever undertaken. The work is easy, not hard. As a matter of fact, it is the closest thing to not working I've ever encountered. Not that this doesn't require work. All you do is talk and think and for me, this comes easy.

Having traveled all over the country and developed pre-need sales programs for over thirty years, I've discovered not only what makes a person buy pre-need but also how to get in front of a prospect.

Anyone who possesses average intelligence, studies these proven techniques and develops these skills will never be without a job. They can literally make money at will. I've done it for years and you can too.

I had the fortunate opportunity back in 1978 to meet a man by the name of Dick Herbert, President of the National Heritage Corporation. He told me a story that changed my life. He explained to me that prior to becoming a successful business entrepreneur in the cemetery industry, he was a milkman. In other words his job was delivering milk door to door. He further helped me to understand that drive and ambition coupled with a plan of action could yield any result my imagination could produce. The words he spoke to me that day, as I looked into his fiery eyes and fierce demeanor, left no doubt as to whether or not he knew what he was talking about. After all, he had built, along with Dwight Holder, what was at the time, if not the largest, one of the largest cemetery organizations in the country.

As luck would have it, I moved to Atlanta, Georgia where I met Jack Frost, Sr. This was one of the most efficient learning experiences I've ever had. Mr. Frost taught me the importance of making money. He put me in front of an arsenal of highly motivated and knowledgeable power houses in the pre-need sales industry. These men were better known as "the blue suede shoe boys". John Campbell, Floyd Vanqurian, Mike Lanasa and too many others to mention. I thank them for their contributions to the success of my career. Their motivation and talents helped in the development of the state of mind that is the key to my success. I remember Jack Frost, Sr. asking me on many occasions, "Do you think I took you to be raised?" My reply would be yes because that's just what he did. He taught me more than he would give himself credit for. I not only thank him for it, but I love him for it. Just as I do Dick Herbert! These men made a large contribution to the development of my desires and imagination.

One day at a convention in New Orleans, I found myself sitting at dinner with an extraordinary businessman. I had heard the name Frank Stewart for many years. He was

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highly regarded by Dick Herbert, Jack Frost, Sr. and those whom I had met that knew him. To my surprise, he was not only approachable, but warm and welcoming. If finances are the point system which measures the score in the game of business, here is a man who scored over a billion points. And he scored it out of the same game that I shall teach you in this book

The aforementioned people are living testimony of what can come from humble beginnings. If we can do it you can too!

Life is too short! You owe it to yourself to live a quality life. This usually takes money! I'd go as far as to say, "the more money you have the more potential you have for creating your happiness".

LET'S GET STARTED!

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THINKING – THE ART FORM

I have lived long enough to realize the impact of attitude on every aspect of life. As for me, attitude is more important than the facts. If you are going to use thinking as an art form, you must first develop the proper attitude. Attitude is more important than what anyone presents, thinks, says or does. It is more important than money, failures, accomplishments, conditions, circumstances, successes, acquisitions, appearance, abilities, sickness and anything you can think of other than life itself. Without life there would be no thought thus there would be no attitudes. Attitude can build or destroy a marriage, relationship, a business and a peace of mind. The future has not arrived. The past is over and done. All we have to work with is the present. The here and the now! At the beginning of each day, we have a choice of what attitude controls our thinking in the here and now. We cannot control the behavior of others or the law of cause and effect. But we can control our thoughts and thinking which controls our attitudes; which has a direct impact on cause and effect, and in most cases the behavior of others.

What happens to you is not as important as how you react to what happened! For your own peace of mind, ALWAYS LOOK FOR THE GOOD! And remember anger makes a pretty poor art of thinking.

If you have an undamaged human brain, you are capable of thinking.

Anybody can wish for riches, and most people do, but only a few know that a definite plan, plus a burning desire for wealth are the only dependable means of accumulating worth.

The book “Think and Grow Rich” by Napoleon Hill, is suggested reading on the subject of thinking as it relates to the brain and the accumulation of wealth. There are many other books on the subject and many of them will be quoted in this book.

Some time ago, Napoleon Hill, in conjunction with Dr. Alexander Graham Bell and Dr. Elmer R. Gates, observed that every human brain is “both a broadcasting and receiving station for the vibration of thought”. This means that every human brain is capable of picking up vibrations of thought which are being released by other brains. When one is aware of this fact they can train their minds to surf the ether or vibration of thought being transmitted by the minds of others. This type of thinking is how you develop ideas that you did not originate. All thought originates from what I call “the universal mind source”. There has never been a thought that did not come from somewhere. As you consider various subjects, this universal mind source supplies from its infinite storehouse of knowledge, information pertinent to all subjects on all things. However, your answers may not come at once. You will need to focus on your concerns intensely so that this universal source will not only hear what you are in need of a solution for, but also send you the thoughts containing the answers you seek.

Further discussion on the subject of thinking is to understand the infinity of the thought capability of your physical brain.

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According to Hill, man knows little concerning the physical brain, and its vast network of intricate machinery through which the power of thought is translated into its external equivalent. While science is still in the kindergarten stage of their studies, they have uncovered enough knowledge to know that the central switchboard of the human brain, the number of lines which connect the brain cells one with another, equal the figure one followed by fifteen million ciphers. "This figure is so stupendous," said Dr. C Judson Herrick of the University of Chicago, "that astronomical figures dealing with hundreds of millions of light years become insignificant by comparison. Furthermore, it has been determined that there are from 10,000,000,000 to 14,000,000,000 nerve cells in the human cerebral cortex, and we know that these are arranged in definite patterns. These arrangements are not haphazard. They are orderly. Recently developed methods of electro-physiology draw off action currents from very precisely located cells, or fibers with micro-electrodes, amplify these brain signals and activity with radio tubes, and record potential differences to a millionth of a volt.

It is inconceivable that such a network of intricate machinery should be in existence for the sole purpose of carrying on the physical function incidental to growth and maintenance of the physical body only! Is it not likely that the same system, which gives billions of brain cells the media for communication one with another, provide also the means of communication with other intangible forces?"

When one considers the vast potential of their brain, there should be no doubt in your mental capability to create, develop and excel in any objective that you have decided to apply your focus and thought power to.

At your fingertips are intangible forces. The greatest of all intangible forces is thought. Man has been created in such a manner that he has absolute control over the material that reaches his subconscious mind through his five senses. It is his choice to exercise this control or not. When this control is not practiced, people usually go through a life of poverty. When you suggest actions and thought to yourself repeatedly it is known as autosuggestion or self-suggestion. As you continue to do this, these thoughts and ideas seep into your subconscious mind as real and obtainable. Once your subconscious has accepted these thoughts and ideas, it triggers a mode of thinking known as creative thought. This is the level of thinking that utilizes the imagination.

The imagination rules your world because it is the workshop of the mind. This is where ideas and plans are given shape, form and action. You are limited only by self-imposed limitations where use of your imagination is concerned.

Thinking can become an art form when certain principles are employed to accomplish a definite end, objective, or a specific goal.

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UNDERSTANDING YOUR POTENTIAL

To be successful all you really need is one sound idea. The Jack of all Trades will never amount to much because his efforts are not concentrated. He spreads himself too thin.

When you know what you want and you know it is up to you to get it, you modify your thinking and adapt to new thought patterns to meet your demands. When you remove all doubt and fears of failure and you set your goals, you fly as straight as a bullet to your target.

Where you come from is not as important as where you are going. Only you have complete control over where you're going because you have absolute control over your thoughts. You can build yourself or destroy yourself based on the quality of your thinking. If you think you can do it, you can. But, if you think you can't do it, then you will not or can't. It is this kind of thinking that will either hog tie your potential or release your potential to escalate you to heights of above average accomplishments and income.

Potentials can only be released when you are confident that you possess the ability to make a thing or idea happen. If you want to succeed at anything, you must realize and accept the fact that you can do all things through the power of God that strengthens you. If you're not sure of the existence of this power, try this one. **JUST BELIEVE THAT WHAT I HAVE SAID IS TRUE, THIS POWER EXISTS** – do not doubt! Just know in your heart and mind that you can do this! Just know and believe that you can make this thing happen! When your confidence and competence has been increased, so will your motivation, which drives you to reach your potential in any area of interest.

The possibilities of your potential are virtually endless. This means you have not even touched your true creative abilities. You only need to make a decision on a specific goal or objective that you feel is worth your time and effort. Also, you must believe that this goal is achievable. Once these factors combine, they create a fuel that will power you to the achievement of greatness and the obtainment of your financial equivalent.

You need not be a rocket scientist or brain surgeon to reach a specific objective. All you must do is follow a few pre-organized ideas, techniques and procedures.

- 1) Say to yourself, this is what I want. Be specific! See yourself already in possession of it. How it feels to possess it. Get a clear picture of it. Know it's yours to have. All you have to do is go and get it. Think of it day in and day out. Write it down on paper. Tack it up on the mirror in the bathroom, your bedroom, the refrigerator. You do this until you begin to see it in your dreams. It will then seep into your subconscious mind. This is how obtainment begins.
- 2) Set a goal of what you must do to obtain what it is you want. A goal is merely an end that one strives to attain. Once you have developed a burning desire of your specific goal, your subconscious mind will go to work to bring about what you

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desire to a reality. You have within your mental makeup a function that is a kind of homing mechanism. This incredible ability is used every day. Many times far below its potential. Let's say you have a desire to buy a specific kind or type of product such as a suit and tie. Now that you are absolutely clear about what you want or a specific goal, even though you don't know where it is or how you are going to acquire it, by deciding exactly what it is you want, you will move toward the acquisition of your goal or objective. Your subconscious mind will pick up clues and feed you ideas which will lead you directly to your goal in its proper time and place. Good or bad, this goal seeking mechanism works automatically. It is goal-seeking by nature. It works continuously until you have reached your goal or objective. So make sure that what you want is a good thing and not a bad thing, because no bad thing ever turned out good. There is always a price for accomplishment. Make sure it's a price you are willing to pay.

You can accomplish any goal you set in your mind. Small or large, the size of your goals is strictly up to you. But, remember the goal seeking mechanism within your subconscious mind will accomplish any goal you set. So make the decision for what you want and watch it go to work.

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HOW TO MAKE A DREAM COME TRUE

Once you have made up your mind concerning your goal or objective, the next question is, "How do I make this happen?" My first thought is "by any means necessary" as long as it is legal, ethical and moral. Honesty is the main ingredient in longevity. Break any of these principles and you will cancel your dream or goal. You will need the willing cooperation of people to reach your objective. Your conduct will constantly be observed by those willing to assist you. If you make the decision to be correct, they will give you their wallets to work with and their shoulders to stand on. The rest is up to you.

On your journey you will come in contact with a thing called "a problem". At first this problem can be a little intimidating. But it's not really. It's only a fluffy opportunity! The first thing you must do is get yourself healthy minded. When dissecting a problem you will find these facts: 1) Every problem contains its own solution. 2) By recognizing the fact that there is a problem you have solved fifty percent of the problem. Now all you have left to do is discover the solution that's contained within the problem itself. By looking at a problem from this angle, every problem becomes an opportunity to profit. Problems come and problems go. Don't allow a problem to deter you from riches. It's only a stepping stone on the way to the riches you seek. Here's a short story on three steps to riches:

A man by the name of H. L. Hunt was approached by a reporter as he walked to his awaiting limo. The reporter said, "Mr. Hunt, you're obviously a very wealthy man, which tells me you know how to reach goals and objectives, or in other words, riches. Will you take a moment and tell my audience your secret?" He said, "The truth of the matter is it's no secret at all and I can tell you exactly how it is done. First, you decide what your goal is, or exactly what you want. Secondly you, decide what you will give up for it, which in this case will be time and effort. And, the third step is the most important and this is simply, be about doing it". "This is all it takes to be successful", he said as he jumped into his limo and sped away. If you follow these three steps, wealth and riches will be your reward. So, the question is: How do you make a dream come true? Work!! And work and Work some more. When you work at something you want, it's not work at all. Each day I look forward to going at it. It's the only way to make things happen! Because, things don't just happen; you make them happen!

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THE IMPORTANCE OF DEFINING YOUR VALUES AND BELIEFS

Your values determine who you are. People who don't have a clear understanding of their values accomplish very little. As the old saying goes, "If you don't stand for something, you'll fall for anything". You must be precise in order to be effective. Your values determine how precise you are. Also your values determine if you will accept "close but not quite". Proper values will say "close is not enough". I will hit my target. Remember close only counts in horse shoes!

The world you build around you is the result of your thought and imagination. Values determine whether or not your world is a ghetto or a private island with all the bells and whistles.

Beliefs are the result of one's thinking and the conviction that certain things are true.

You can build yourself or destroy yourself by the manner and quality of your thinking which is governed by your belief system.

"The only thing that stands between a man and what he wants from life is often merely the will to try it and the faith to believe that it is possible." Richard M. Devos

Napoleon Hill said in his book "Think and Grow Rich", "Whatever the mind can conceive and believe it can achieve".

It's not what you see that determines your reality. It's what you believe that determines what you see. This determines your reality.

You are what you think or believe you are. Proverbs 23:7 – "Whatsoever a man thinketh in his heart, so is he". Matthew 9:29 says, "According to your faith be it unto you". In other words what you believe in faith will be given to you.

Let me tell you a story that was told to me about an old poor Indian. He was a humble Indian, and you would see him every day riding through town on his old wagon being pulled by two mules. He would wave to the people on the left. Some would wave and some would laugh. He would wave to the people on the right. Some of them would wave and others would laugh. One day they discovered oil on his property. He became the richest man in the county. He didn't change very much, but he did go out and purchase himself one of those Lincoln stove top hats. And he bought himself a tuxedo, the one with the tails. He also bought a brand new car. It was the biggest and blackest, shiniest car made. Every day you could see him riding through town with his stove top hat and his tuxedo in his big black, shiny car waving at the people on his right and his left. Some would wave but most were laughing hysterically. It was the funniest thing to see this well dressed Indian riding down the street in his brand new black, shiny car being pulled by those same two mules that pulled his wagon. Now here is the problem. He did not "believe" that under the hood of that car were 350 horses. He didn't think that many

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horses would fit. He didn't know that all he had to do was to insert the key and turn it to have at his discretion the power of 350 horses. Many people are just like that old Indian. They don't know that faith is the key. For "Faith is the substance of things hoped for and the evidence of things unseen." But "belief" is the hand that turns the key. In order for faith to do its job, **YOU MUST BELIEVE!!**

The truth of the matter is anyone can change their thoughts or their beliefs. By doing so, they can change every aspect of their lives. Don't be like that old Indian. Change your thoughts and your beliefs will change. Now turn the key to create your future. It's all up to you.

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ESTABLISHING AND VISUALIZING ONGOING GOALS

A goal has been defined as an end that one strives to attain.

The problem is most people are yet to establish a goal. Goals are extremely important. Without a goal, you have no destination. The goal I wish to focus on is the obtainment of wealth. I've found one way of accomplishing this goal is through pre-need funeral and cemetery sales. This requires no formal education or marketing training. Putting it simply, it's the ability to retain and recall key elemental points of conversation. This will allow you to become financially profitable within thirty days or less.

Here are a few key points to remember when establishing and visualizing goals:

1) Be specific as to what you want.

Vague and unclear ideas and thoughts of what you want will not give your brain the information it needs to seek out what you are telling it to do. You must be clear and specific in your details of what you want. At this point it is not important that you know exactly how you are going to get it; this will come later. Having a clear picture of exactly what you want creates the solid foundation mentally from which all acquisitions begin.

2) Set a time frame in which you want to accomplish this goal.

This puts your plan into action. If you have no time frame involved, you could find yourself constantly attempting to acquire this goal fifty years from now.

3) Write your goal down on paper.

A strange thing happens when you write your goals on paper. Concepts, ideas and thoughts begin to develop a plan of action to take you to your goal. As these ideas present themselves, write them all down as they come to you. Well over half of them will be of no use to you. But, if four or five of these ideas serve your purpose then it was worth the time spent thinking and writing. This will continue to happen until you reach your goal.

4) What should you do when you get a good idea?

Act on it immediately. Write it down. In other words, go to work immediately on its implementation. The next step or idea will not begin to formulate until you have finished step one. Remember this is a step by step process. Each step takes you closer to your goal.

5) Create your magnetism – Burning Desire

Make sure you desire your goal. The road to your goal will be filled with trials, tribulations and disappointments. It is your burning desire that will cause you to rise above the obstacles that will fall in your path on the way to your goals.

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6) Have no fear of rejection.

There is no such thing as rejection. When you come across this rejection “thing”, remember it is just a request asking you to help them look at things from another angle. When you find deeply rooted rejection, skip around it or completely ignore it and the bearer of such rejection and move on. I assure you, acceptance is just around the corner!

7) Have no fear of failure.

Again, there is no such thing as failure, just people who quit. Remember a quitter never wins and a winner never quits. The point is you will reach your goal as long as you keep working at it. You will never fail. You just keep coming up with new ideas and ways to reach your objectives. And before you know it, you will have arrived at your goal. Be it closing a pre-need package or getting off a plane to vacation in Rio De Janero.

8) Work before pay.

This is a concept most people don't understand. Well, maybe this will help. Here's a guy standing in front of a fire place freezing. He's been standing there for quite some time in negotiation with the fireplace. His position in this matter says to the fire place, “Give me some heat then I'll give you some wood”. Get used to the idea of doing more work than you are paid for. Trust me, you will be well compensated later for the work you do today. Don't let hard work and little pay deter you from your goals.

9) Eliminate negative thinking.

We all know that you can build yourself or destroy yourself by the manner and quality of your thinking. And by the same token, if you look for the best you can find it. But, if you look for the worst you can find that too. If you allow yourself to entertain negative thoughts pertaining to your goals and objectives, you will become infected with ideas of doom and failure. This usually is the result of mistaking obstacles as permanent and immovable fixtures. This is totally incorrect. Never allow anyone or anything including yourself to take the negative on any matter where you or your goals are concerned. People are your greatest source of negative thinking. If you keep your goals a secret, no one will have anything negative to say about your goals! Your goals are for you and your purpose and no on else.

10) Never allow a day to pass when you are not working on your goals.

The acquisition of a goal or objective is a minute by minute, step by step, day by day process. The more time you spend working and thinking about your goal the quicker you will achieve it. Once you reach your goal then you can take a vacation but not until you have reached your objective. I've found this concept to work just as that old water pump operated back at the well Granddaddy Brewton and Uncle Eligah dug on the old farm land. First you prime the pump to get it started, and then you keep pumping that old iron arm until the water begins to flow. Pump after pump after pump. If you stop pumping before the water flows, all that pumping would be in vain. The water would return to the bottom of the well. Then you would have to start the process all over again. The point is never stop pumping until you've got enough water, or in this case, reached your goal or objective.

THE IMPORTANCE OF DEFINING TIME MANAGEMENT

“We’ve all complained about the shortness of time, and yet have much more time than we know what to do with. Our lives are either spent in doing nothing at all, or doing nothing to the purpose, or doing nothing that we ought to do. We are always complaining, that our days are few, and acting as though there would be no end of them.”
-Seneca-

In order to reach an objective, goal or a specific result, you must learn to use your time wisely. In other words, you must control your time. Time management skills will produce a sense of control over your destiny. It will also give you a sense of confidence and well being which leads to a feeling of happiness and self-worth. This you will need to deal with the ups and downs between where you are and where you want to be. A large number of people today have the tendency to be disorganized, inefficient, procrastinators and low achievers. These are all learned behavioral flaws. However, these flaws can be unlearned and replaced with learned time management skills.

No one is doomed to live in an unproductive cycle. Change results when the need for change has been recognized then internalized. Once this realization has taken place, you replace disorganization with organization, inefficiency for efficiency, poor time management with organized time management. You simply need to organize your daily activities.

Once you understand what you need to do step by step to reach your goal or objective, you divide these steps up on a daily basis. Make sure you accomplish each daily step. If you don’t complete a given step on its designated day, forward that step to the next day. Once you’ve completed all the steps, guess what – you have reached your destination. That’s effective time management. “You can’t hit a target until you’ve aimed at it.” It takes time to aim and hit a target, goal or objective.

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THE POWER OF PERSISTENCE

Webster's definition of the word persistence is to refuse to give up especially when faced with opposition, to endure, remain, or continue insistently.

Success in any endeavor is the result of persistence. The ability to start a project and then persist through all obstacles and difficulties until you've achieved your goals is the critical determinant of your success.

In any endeavor there are risks. Brian Tracy says, "The future belongs to risk takers, not the security seeker". Life is perverse in the sense that the more you seek security the less of it you have, but the more you seek opportunity, the more likely it is that you will achieve the security that you desire.

To move from where you are to where you want to be takes courage. Whenever fear or anxiety appears, you stand firmly on your courage, even in face of obstacles and hardships. Remember, stay focused on your goal.

Your persistence must be as relentless as the tides and as continuous as the surfs of the world's oceans. Surf after surf they never stop hitting the beaches. Now that's raw persistence.

Persistence is your desire to succeed combined with your creative presence. Your brain can develop more ways to do anything than you have time to explore. Each time you make an assault on your goal or objective, your brain learns something it didn't know. Pretty soon you will come up with the perfect combination to unlock that which has separated you from your goal or objective.

Plan to win! Never stop playing until you win! That's persistence!

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MENTAL FOCUS – THE POWER WITHIN YOU

To focus mentally is to adjust your thinking to produce a concentrated, clear and sharp image of what you intend to produce or make happen.

Good leaders and effective sales people have the visionary ability to see the big picture. They also have the ability to motivate others to see their part in this picture.

As a child, I discovered that intense focus would permanently change things. One day I decided to magnify the sun. I used a magnifying glass to focus a beam of light onto a sheet of paper. I noticed that the focus of the magnifying glass had to be just right in order for the beam to be effective. I continued to make adjustments in the focus of the lens until a concentrated beam of light burned a hole through that sheet of paper.

Oh! It was on then! I became a terror to the insect world. After a short reign of terror, I realized I was using that focused power the wrong way. My career in abused power ended.

Just imagine what could be accomplished with focused brain power. Concentrated focus is just as effective as that beam of light was through the magnifying glass. The light was always there, but by focusing the light on a focal point multiplied the light's power hundreds of times greater.

When you focus the power within you, you can permanently change your life. Located inside every man and woman is the power that will provide everything you need to do anything you aim to do. By concentrated focus in your thinking, you can make any thought you can imagine to become a reality.

Change your focus and you will change your reality. In order to change your reality, you must focus on exactly what you want. Get a clear picture of it. See it and feel it as though you already possess it. Concentrate on it day and night. When you employ this kind of focus, you will program your subconscious mind to produce a plan to accomplish your desired reality change.

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PROGRAMMING YOUR SUBCONSCIOUS MIND

The mind is an amazing thing. It has the capability to perform any task you assign to it. But you must understand how it works. It's really simple once you understand it.

The subconscious mind consists of a field of consciousness in which every impulse of thought that reaches the conscious mind through any of the five senses is classified and recorded, and from which thoughts may be recalled or withdrawn as letters may be taken from a filing cabinet. Napoleon Hill

There are two levels of thought, the conscious mind and the subconscious mind. Each has its own functions.

The conscious mind observes and takes in everything it perceives. It takes all that information and stores it in its subconscious navigation system. Just as you can program a navigation system to take you street by street, turn by turn to your destination, your subconscious mind can be programmed to do the very same thing. You must be extremely protective of what thoughts or instructions you allow to penetrate your subconscious mind. The subconscious does not judge, it simply acts. If you program the wrong address in a navigation system, you end up at the wrong address. The same thing happens when you allow wrong thoughts to enter your subconscious mind. You end up at the wrong destination. To avoid this from happening, you must program the right information to your subconscious navigation system.

You must continuously feed it positive information concerning where you want it to take you. Write it down on paper. Think about it all the time. Get a clear picture of where you want to go. As you feed your subconscious an abundance of pictures of your goals and information through your conscious mind, the subconscious will filter through this information, give it perspective and find the best route to your destination or goal. This is the primary function of your subconscious mind. It is fully programmable. To make changes in your life, you change your thinking. To change your thinking, you reprogram your subconscious mind by telling it constantly the new destination and it will take you there.

Man may become the master of himself and of his environment because he has the power to influence his own subconscious mind. Napoleon Hill

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THE PSYCHOLOGY OF PRE-NEED SELLING

Top sales people gain the psychological edge by changing the way they think of themselves and the world around them, known as self concept. Everything they do, think and feel is based on a series of ideas, fears, doubts, opinions and values acquired throughout their lives.

There are three parts to yourself concept: self-image (how you see yourself), self esteem (how much you like yourself) and self ideal (how you would like to be). To improve yourself concept you must first improve yourself image. If you want to be a top sales person in pre-need sales, you must see yourself as the top pre-need sales people see themselves. You must dress like them, talk like them and even act like them. In other words, if you want someone to think you're special – act that way.

Everything that happens to you happens for a reason. This is the law of cause and effect and the principle mental law of selling. This law states that every event happens because something or someone caused them to occur. There will always be a result, whether you make a conscious effort to affect these results or not.

If something happens, there is a reason. Sales success is an effect. If you want that effect to happen, you must create the cause or reasons that create this effect. Don't think that luck, chance, miracles (even though they do exist) or being in the right place at the right time to be the cause of your success. You must make success happen.

Pre-need sales people who have ten percent more sales than other pre-need sales personnel are not ten percent better than those who have a lower sales percentage. The difference is they have that winning edge that puts them over the top, causing them to close deals where others would have failed. The winning edge is psychological. Mental attitude is 80 percent of sales performance, whereas determination and self-confidence is the remaining 20 percent. Developing a psychological edge is the key to high performance sales effect.

Successful pre-need sales people are sure of themselves and they act that way. Prospects can see it and usually have confidence in doing business with self-confident sales people. Furthermore, they not only know how to handle objections skillfully, they know how to push, coerce and lead their prospect towards a commitment in a firm but friendly manner. This is generally due to their consistent enthusiastic outlook on their subject matter which is the benefits of owning a pre-need family protection program.

Now that your self-image has improved, it's time to begin the most important step of all – prospecting. Prospecting is a very demanding part of selling and before you begin prospecting you must clearly define what you are selling. Customers aren't interested in buying cemetery property or pre-need funeral arrangements. They are interested in protecting their loved ones after a death has occurred. You must know clearly and precisely what solutions your pre-need family protection plan offers in such cases.

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(Always present the same package to every prospect, two spaces, two vaults and one companion marker. Or if selling a full preneed funeral arrangement program as prescribed by manager. You become great at it when you do the same presentation over and over again. Modification to the package can be made during the closing process.)

In order to sell a prospect, you must know what they all have in common, (which is eventually death), why they buy, (which is they don't have a choice). You must know when people buy, why they don't buy and who your competitors are. For example, people are most inclined to buy pre-need when they have been exposed to a death in their circle of family or the death of a friend and on the first, middle or last of the month.

Top sales people have overcome the fear of rejection. They also understand that rejection is part of the selling process. Prospects will almost always make rejections because they have unaddressed fears. The most prevalent is the fear of failure. They are afraid of making a mistake in decisions, of being stuck with the wrong solution, or paying too much and finding it at a lower price elsewhere. Being negatively criticized by loved ones and friends is also a paralyzing fear. These are the reasons top sales people have no fear of rejection. They understand that rejection is an important part of the sales process. They know in order to be successful in selling pre-need, they must take the fear out of the minds of their prospects before they will buy what they are selling them.

People will buy a pre-need funeral program or family protection plan for one reason – to be ready for a death that is sure to come and to protect the ones they love from financial burden. It is the job and duty of a pre-need counselor to make sure they have given the prospect all the reasons to act now! If they don't think a purchasing action will improve their situation, they will not act. But, by the same token, if they think (based on all the things you have said that make sense), a purchase will improve their situation by doing something now (like purchasing a pre-need funeral or family protection program) then they will act, or purchase a pre-need program from you. Remember, your job as a pre-need counselor is to convince the prospect that they will be better off after they have signed up to be protected by your Pre-need Funeral or Family Protection Plan.

All buying is emotional because people are emotional in everything they say and do. They will consider the rational reasons for buying, that is, how their situation will improve after the purchase. However, their motivation will be emotional. Therefore, you must make them feel the sting of death in their family by figuratively killing the husband and leaving the wife to handle this death situation alone on the most difficult day of her life!

You must locate your prospects "hot button". This is the button you use to stimulate the most highly emotional reason for buying a Pre-need Funeral or Family Protection Program now, and from you!

Hypothetical questions can uncover a prospect's hot button. The response of your prospect will be hypothetical. However, their response to your questions will give you

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the key to their concerns, which you must address in order to make the sale by overcoming their fears, or reasons for objections.

Here are sample questions you may use to discover your prospects hot buttons:

- 1) If you were ever to make pre-need funeral arrangements or buy a Family Protection Program, what would you want it to do for you?
- 2) If you were to make pre-need funeral arrangements or buy a Family Protection Program today, what would you absolutely have to be convinced of for you to take care of your family's needs today?
- 3) If this pre-need funeral arrangement or Family Protection Program was free, would you take it today?

The fatal mistake made by pre-need counselors is selling what pre-need cemetery arrangements are instead of selling what a pre-need funeral or Family Protection Program will do for their family.

Pre-need counselors sometimes forget that prospects are not interested in what this service is. Rather, they want to know what this service will do for them. The end result is this: The pre-need counselor who is selling what the pre-need funeral or family protection program will provide for the prospect's family is closing more contracts than the persons selling caskets or graves! When you fully understand the difference, you will move rapidly to the top of one of the highest paid professions in the world, pre-need sales.

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THE FUNERAL INDUSTRY – THE UNTAPPED OPPORTUNITY

The funeral industry is a multi-billion dollar industry. There are unbelievable opportunities for the person who can think, show well and FOLLOW INSTRUCTIONS. There is nothing hard about this business. As a matter of fact, it's the easiest type of work I know. The only requirement is the ability to talk and make sense as to your subject matter.

Pre-need sales are the life blood to the funeral industry. To my knowledge, there is no school that teaches pre-need sales as a curriculum or a degree program. This means in comparison to doctors, lawyers and other trained professionals there is little competition. This is why opportunities are so great in pre-need sales. Furthermore, most people don't consider this industry as a career option, thanks to Frankenstein, Dracula and movies such as the "Return of the Walking Dead". I've been in this business for over 32 years. I've yet to see one corpse or ghost walking through the funeral home or cemeteries.

The fact that makes pre-need funeral sales so profitable is demand. Everyone who is alive will eventually pay for a funeral. Funerals are expensive and getting higher every year. According to this projected expense, here are examples of how inflation affects the cost of funerals on a yearly basis. Notice the cost of a funeral on year one at an inflation rate of 5%. Note the cost on our 25. This represents an increase of \$18,691. Note year 50. This represents an increase of **\$83,841**. Note the only thing that changes is the price. What if you could freeze the price on funeral costs? You can! This is called pre-need arrangements. This is your prospect's motivation to buy and your opportunity to get rich!

When you consider the fact that everyone who is alive will pay funeral expenses, no matter what the financial cost is, it stands to reason, the sooner you pay for it the less the cost will be. This consideration alone is highly marketable and motivating to your prospects to freeze their cost for burial.

I have families walking into my office every day to bury a family member. The things I find most fascinating are the families that already own their burial estate. When I compare what they spent for their estates years ago and what the current cost is, most families are shocked. For example: A lady and her husband paid \$50 per space in 1951. They bought two spaces, two vaults and one companion marker. Their total cost was \$280.00. They paid \$35 per vault totaling \$70 and \$110 for a companion memorial. One space in that section sells today for \$9,000. They own two spaces which would sell for \$18,000 at today's prices. Two vaults sell for \$2790 and one companion marker 44 X14 sells for \$2795. If they had to pay for what they already owned at today's prices, their cost would be \$23,588 instead of the \$280 they paid back in 1951, over sixty years ago for that specific section in the cemetery. The same is the case for the funeral home. Pre-need is the only way to go to save money. It is cheaper than cremations in that what you pay for certain cremation packages today, you would have paid for a traditional funeral including the casket ten years ago.

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The funeral industry is a multi-billion dollar industry. When you consider the fact that everyone that is presently alive will need and pay for a funeral and burial expenses, the opportunities are endless for a person who can think, talk and FOLLOW INSTRUCTION.

In the following chapters, I will give you detailed instructions as to how you can take advantage of these opportunities. This book will show you what to do, what to say and how to find prospects that will welcome you with open arms under any and all economic conditions.

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WHO WANTS TO BUY PRE-NEED FUNERAL ARRANGEMENTS?

When the question is asked, who wants to buy Pre-need funeral arrangements, the truth of the matter is not one single soul! But we're not talking about something people want to do. We're talking about something people must do. They really don't have a choice in the matter. A better question would be, who will buy cemetery property from you? The answer is everybody will buy and pay for these services, like it or not! Now that's power! They know they must buy it, and they will buy as long as you don't say the wrong thing. It's only a question of when they will buy and how much they will spend. Your job is to learn what to say and that's the easy part. The hard part is convincing you that selling pre-need funeral arrangements is easy, not hard!

The key to selling this program properly is to make the buying process easy. In order to accomplish this you must control the process. I will teach you how this is done in Chapter 16, entitled "Programming Thoughts in the Mind of Your Prospect".

Remember this one point: Even though you are in the business of selling pre-need funeral/burial arrangements, don't allow yourself to come across as someone who is selling caskets and graves. Your job is to help families to be prepared for the inevitable. That is, to be prepared for that day when a death occurs. So, that the survivor, which in 67% of the time will be the wife, will not have to go it alone on the most difficult day of her life.

Never allow yourself to come across as any of the following:

- Too talkative – always listen to your prospect. They'll tell you what they want to buy
- Greedy or pushy – you must lead them to make the right decision. If you appear to be any of these two, they will not trust you and you will lose the sale.
- Too aggressive – people can tell if you respect them and if they think you don't, you might as well pack your bags.
- Money hungry – people don't want to think you just want their money. They want to feel as though you are genuinely interested in their well being, and you should be. So make them feel that you genuinely care if you want their business.
- Egotistical – You know everything and they know nothing. Don't come across this way!
- Annoying – Don't irritate your prospect!

Any of these behavioral flaws will indicate to your client that you're a salesman and they will stereotype you. If you demonstrate any of the aforementioned behaviors, you will never make a sale. Never display negative characteristics and negative thinking. This will make your prospects act negatively. Just relax, listen and don't appear to be a fake, and you'll take all the money you need to the bank.

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HOW TO ESTABLISH RAPPORT

Have you ever been in love with someone who didn't know you were in love with them? If so, do you remember the extra effort you presented each time you saw them, the way you fixed your face, the tone of your voice, the selective manner in which you dressed, your concern to detail, the breath mints and your continued effort to make them like you? Finally you caught their attention long enough to have a real shot at persuading them to be a willing participant in the fulfillment of your desires: that's the establishment of rapport.

Yes sir. You knew exactly what you wanted. So you went after it. The key to selling is making the prospect like you. I assure you that until they do, you will never make a sale. You must put forth the extra effort to gain favorable consideration. To do this you must:

- 1) Fix your face. Your appearance must be as impressive as possible. Your hair must be neatly arranged, your eyes must not say to your prospect, I'm tired and didn't get enough rest or I've been out drinking all night.
- 2) Bad breath is a turn off. I went to school with a very attractive young lady. She was relatively well built. I said to myself, I'd sure like to get to know her. When the opportunity presented itself, I was greatly disappointed. To my surprise, she had no idea concerning oral hygiene. It was as though something had crawled into her mouth and died there. Needless to say, I ended the conversation as soon as possible without hurting her feelings. If you intend to make a sale, some talking will be required. Make sure your breath is well minted and you can take that to the bank.
- 3) Do not try to out talk your prospect. Nobody likes a know-it-all, so why be one. An empty wagon makes a lot of noise, so pretend your wagon is loaded down. Besides, if you listen, the prospect will tell you what they want to buy. And, how will you hear this if you talk too much? Many times people just want someone to listen to them; give them the opportunity to vent. Once they've said all they have to say, they usually shut up. And that's the time for you to begin subconscious programming.

So, take the time to put forth the extra effort to establish rapport with each prospect. Make sure there is nothing about you that is offensive to your prospect. Stay focused on the objective, which is to close the sale with a contract and down payment in hand.

And one last thing! Never! Ever! Argue with your prospect. Always agree with them. When you agree with them what can they argue about? However, if they disagree with a point you've made in your presentation, ask them or say to them. "I fully understand why you feel the way you do, but, have you considered this", or, "Look at it from this angle and tell me what you would think if blank were the case?" Selling is easy once you have established rapport.

Another method I have utilized to establish rapport is a technique called "mirroring". To employ this technique, you imitate the speech patterns, any hand gestures, body positions, and as much of their physical presentation or behavior as you can. As they present these physical behaviors or languages, you immediately imitate them by your physical display

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and tonalities. One would initially think that the prospect would notice you imitating them, but the exact opposite happens. They cannot see themselves in motion. All they really see is you. They think to themselves, it is something about this person that agrees with me. There is something about this person I like. The only way this technique can be ineffective is if the prospect has a problem with impairments. If this is the case, by all means do not mirror them!

Employ the technique slowly and the prospect will never see you coming.

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HOW TO SCHEDULE AN APPOINTMENT

What must you do to schedule an appointment? -----GET ON THE PHONE!!! Once you get on the phone -----STAY THERE UNTIL YOU GET THREE APPOINTMENTS FOR TOMORROW!!!

With some people it seems as though they are afraid of the phone. I've watched them as they continue to get ready to get ready and never dialed a number. It's as though they are afraid that the phone dragon will come through the receiver and eat them alive. News flash!!! There is nothing to fear concerning the usage of the phone as a tool to help you earn money.

Before you can make a sale to a prospect, you must first schedule an appointment to visit with them. The fear of calling is the result of not knowing what to say effectively.

Here are a few examples of phone scripts that will help you schedule appointments to visit with pre-need prospects.

PROSPECTING YOUR WARM MARKET

(Relatives, friends, close contacts)

(Most effective for new trainees)

YOUR MISSION:

- 1) Stick to the below phone script (& keep the conversation brief)
- 2) Qualify (find out if they own, if they do own with us, submit request for research)
- 3) Set a visit (with both spouses if married)

Hello; _____ (a relative/friend/close contact or someone you know at least fairly well).

This is _____ calling.

SHORT FOLKSY CONVERSATION

(Stress: this shall be short)

ex.2) "I haven't seen you in church for a few weeks & thought we could spend a few minutes and catch up with each other."

THEN:

_____ you'll never believe what I'm thinking about doing? I can barely believe it myself, but I'm thinking about going to work at a funeral home / cemetery. They've offered me an opportunity working in public relations and I'd like to get your opinion of the company, mainly name of company. What do you know about name of company? Have (either of) you been directly responsible for a funeral before? Have you all made pre-need funeral arrangement or do (either of) you own your cemetery property?

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I have a booklet here that I would like to bring (the two of) you absolutely free. What it contains is information a lot of people would have to pay a lawyer to get. For instance it covers wills, veteran's benefits, social security benefits as well as information on how to select pre-need funeral arrangements. We are giving this Family Record File as a community service. As a matter of fact, many families have told us they could have saved themselves a lot of confusion and money if they had had this file ahead of time. Now when you see it, if you are like most people, you (and your spouse) will have some questions about how to fill it out. For that reason, people tell us it's best to bring it by (when they both can be there) to see this. With this in mind, is there any time during the week you (both) will be at home (together) during daylight hours? I'm looking at my schedule and I could meet with (the two of) you at time or time tomorrow. Is one of these times o.k. for me to drop by? Let's see that's date at time. Great, I look forward to us getting together then.

**Note – Have your new people to make a list of 15-20 people they know. Use this script when calling them to set a visit/appointment.

“RELOADING” PHONE SCRIPT

Reloading: customer/clients already have property with _____ funeral home; sell additional needed items.

GOOD MORNING!

I AM CALLING FOR OUR PROPERTY SPACE OWNER _____(their name)

ANSWER: this is _____(name of funeral home)

_____ FUNERAL HOME OR CEMETERY IS IN THE PROCES OF UPDATING THEIR FILES. WE ARE SETTING UP VISITS/APPTS WITH ALL PROPERTY OWNERS FOR THE PURPOSE OF SITTING DOWN WITH THEM TO REVIEW THEIR PAPERWORK, PROVIDE EXPLANATIONS FOR THE PROPERTY OWNED, AND DELIVER ANY DEEDS, CERTIFICATES, ETC. IT IS OUR PURPOSE TO PROVIDE THIS SERVICE AT PRE-NEED SO THAT ALL IS IN ORDER DURING AN AT-NEED SITUATION. MAY WE SET A TIME FOR YOU TO VISIT US TODAY OR TOMORROW?

Note: This script is used when calling pre-need, aftercare or property owners that need additional spaces, vaults or markers. It's also good for getting referrals.

FREE SPACE SCRIPT

“Good afternoon, my name is _____. I am with the Department of Family Services for the _____(name of cemetery). We are conducting a survey to determine how many families own their burial estates. For those families not owning an estate, we provide at no charge a complimentary burial space to the married head of household.”

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“Do you own burial property?”

(Wait for response.....if the response is yes) *Ask what cemetery – if it is a funeral home you are authorized to sell in, set the appointment. If not say to them, “Thank you very much for your time, if we can ever be of service to you please do not hesitate to give us a call and we will be happy to help you”. (If they say (no) we do not own burial property, you say) – “Congratulations, you are entitled to a complimentary space at no charge. Now we need to set a convenient time for the **two of you** to come by and pick out your space. Will tomorrow morning be good for the two of you or would you **both** prefer the afternoon?”

Note: If this person owns at one of the cemeteries you are authorized to sell in, get the name of the property owner – check folder to see if they need vaults, memorials or need additional spaces if several burials are on the property owned. Also, this could be someone you could ask for names. (References, family members, church members, friends, etc.)

*Note: The idea here is to give the married head of household a free space and sell one space; two vaults and a companion marker. If they do not buy additional items, give them a certificate for the free space. Your cemetery should have these certificates.

FREE GROCERIES

1) Introduce yourself

1) Good morning/afternoon, my name is _____, I'm with funeral home/cemetery name.

How are you doing today? (Wait for response.)

2) State your reason for calling

1) Let me explain why we are calling. We are conducting a survey to determine how many people in the city name own their burial property. And for those people that don't own any burial property; we are giving them \$1,000 worth of groceries.

3) The purpose for this statement is to let them know they don't have to buy anything to get the certificate.

1) Now let me explain to you how this works. The reason we're giving you these groceries is because we know somewhere down the road you will have a need for our services and hopefully when you do, you'll remember us. And just maybe you'll remember the groceries we gave you and come do some business with us at that time.

2) We're not going to give you \$1,000 worth of groceries already in the bag, you

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get certificates. We don't advertise on television because people don't respond to that. Each year we pay for membership in a merchant association and they give us 300 \$1,000 grocery certificates for our usage. And we give these certificates to families to come and talk to us and take a brief survey.

4) Explain how the certificate works.

1) Now let me explain how the certificate works. Say you've got a certificate for 10 lbs. of pork chops (start smacking). The reason the supermarkets will give you these pork chops is because they know you are going to buy something to go along with those pork chops, like bread, tomatoes, mayonnaise. But if you are like me, you will just go in the store, get your free pork chops and come out of there.

5) Make them hungry. Talk to them about food.

1) Ask them what kind of meats do you like? How do you cook those meats? What kind of seasoning do you use? Then you say, "Talking about all this food is making me hungry, how about you?" If they say "yes" then go to the "But" statement. If they say "no" then keep talking about food until they say "yes, I'm hungry too."

6) Once they say "yes, I'm hungry", then say, "Well that's good, but, we only give these certificates to families that don't own pre-need funeral arrangements/ cemetery property.

1) "You; haven't made pre-need funeral arrangements / don't own cemetery property, do you?"

2) If they say "Yes", ask them what is the name of the funeral home/cemetery they own in.

If they own in a funeral home/cemetery you are authorized to sell in, ask them if they got the letter to update their file (file update is really the reload program introduced from another angle.

3) If they say no you say, "Good, now I've got two appointment times tomorrow, one at 11:00 and one at 2:00. What time do you want to come in and pick up these grocery certificates? Or would it be better if we came to drop them off to you?" (Always give them what is called "alternative of choice". This

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gives your prospects the opportunity to participate in the setting of the appointment process and to indicate the fact that you are not just sitting around doing nothing but busy working with other families).

1. If they say they can't make it tomorrow, you say, "We are working on a first come first served basis and we only have a limited number of certificates. Wait a minute, let me check." Then you say out loud, "How many certificates we got left?" Somebody hollers, "14", then you get back on the phone and say, "We've only got 14 left so if you want these groceries, you need to come in before we run out of certificates."

Note: The idea is to not talk about pre-need funeral arrangements or cemetery property, but free food. As you talk about food, it takes their minds off of death to free food. This is their motivation to see you. So mainly talk about food with the idea to make them hungry, so that they will pay you a visit or allow you to come see them. Then once they arrive-then you talk about your presentation and make the sale. Remember: **YOU CAN NOT SELL YOUR PROGRAMS OVER THE PHONE!!!** The phone is only good for setting appointments. Program selling is only, and can only be done face to face!

TELEPHONE TRACK

(Prospecting neighbors from Interment Order)

Hello, is this Mr./Mrs. ____? This is _____ from Alpha to Omega, ___funeral home or (blank) cemetery. The reason I'm calling is that we recently had a funeral here for one of your neighbors. Mr./Mrs. _____. did you happen to know Mr./Mrs. ____? Well, Mr./Mrs. _____, as a service to the community, when we have a funeral like Mr./Mrs. _____, our public relations department calls some of the neighbors to offer a free Family Record File. What it contains is information a lot of people would have to pay a lawyer to prepare. For instance it covers will, veteran's benefits, social security benefits, as well as information on how to make pre-need funeral arrangements /select cemetery property. By the way, you folks don't own pre-need funeral arrangements/cemetery property, do you?

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(If no) Well, Mr./Mrs.____ as I said we are giving this Family Record File as a community service. As a matter of fact, many families have told us they could have saved themselves a lot of confusion and money if they had had this file ahead of time. Now when you see it, if you are like most people, you and your spouse will have some questions about how to fill it out. This is why most people ask us and it's best to bring it by when they can both be there. With this in mind, is there any time during this week you and Mr./Mrs.____ are both home together during the daylight hours? I'm looking at my schedule and I see that I could meet with you and your spouse at (time) today or would

(Time) Would tomorrow be better for you?

Good, I'm writing this down for (time) on (date). Good bye.

(IF Yes) I'm interested to know, what cemetery do you own with? That's probably passed down through the family isn't it?

(IF they say yes or no, ask if the deed and title are in their own name. If they say yes, the deed is in my name, then thank them for their time and ask if they know of any friends or relatives who need cemetery property) (IF they say the deed is not in their name, then continue on by saying, "We've found through our experience, that many people thought they owned cemetery property or they owned some kind of funeral arrangements until a death occurred. Then they found out that other family members had used what they were planning on using and there wasn't enough to go around. So they had to go out to a local cemetery and purchase what they needed at the time of death. Well, Mr./Mrs.____ as I said, we are giving this Family Record File as a community service. As a matter of fact, many families have told us they could have saved themselves a lot of confusion and money if they had this file ahead of time. Now when you see it, if you are like most people, you and your spouse will have some questions about how to fill it out. For that reason, people tell us it's best to bring it by when they can both be there. With that in mind, would we find you both at home during the day or in the evening? Would today at (time) or tomorrow at (time) be O.K. for us to drop by and see you both?

(IF negative response) Well, Mr./Mrs.____, I can understand you feeling that way. It is just human nature not to want to talk about these things, isn't it? Almost every day, we see families like your neighbors the _____ family come out here to the cemetery

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when a death occurs. They don't know what things cost, or any of the benefits they are entitled to or just what has to be done. Have you ever had to make these kinds of arrangements? Or have you known anyone who had to do this? Well, then you understand what a confusing and emotional time it can be. That's why we would like to present you with our free Family Record File. It tells you all about the benefits you are entitled to and contains necessary records a family needs to keep. Don't you think this would be a useful book for you and your family? Don't you think you at least owe it to your family to find out the facts?

(IF no) Say thank you and hang up.

(IF yes) Set appointment

Note: Use this script to work death block of all funerals at your cemetery/cemeteries. Call the block of addresses of the person you recently buried.

SCRIPT FOR HISTORICAL RECORDS FILE/ AFTERCARE

Hello, may I speak to _____. This is _____ with the _____ Funeral home/Cemetery Public Relations Office. Have you just a minute to speak with me?

I have been asked by the president of the company to find out if your experience at our cemetery was to your satisfaction? Was there anything we could have done better?

(prospect)_____as you know, there is a lot of paperwork involved in taking care of arrangements, wouldn't you agree? When you came out to our office we tried to minimize this paperwork until after the service. Now, I have some additional funeral home/cemetery paperwork which needs to be finalized and would like to get together with you. Would today at _____or tomorrow at _____be better for you to come to the funeral home/cemetery?

(If you are asked "What is this about?")

Well this paperwork is called the Historical Record file and we don't have a copy of it.

Note: the purpose of the Historical Record is to sell pre-need funeral arrangements or additional spaces, markers, vaults and to get referrals. Since they are owners at your

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funeral home/cemetery, the referrals are pure gold. Whether they buy additional items or services or not, get as many referrals as you can.

Never say to them “we want to sell you something”. You would have shot yourself in the foot. They will not willingly come to meet with you.

VETERAN PACKAGE SCRIPT

GOOD MORNING/AFTERNOON

My name is _____, I am with Services and Planning, a division of Veterans Affairs for ----- funeral home/ cemetery. May I speak with _____?

The reason I am calling is that recently we sent you a letter pertaining to your death benefits, under your VA eligibility. Did you receive the letter? Well that is why I'm calling, to schedule a time for you and your spouse to come out to the funeral home to go over your funeral benefits or (blank)cemetery and pick out your spaces or as an honorably discharged veteran, you are also entitled to a free marker. All you need to do is bring a copy of your DD214 and a picture ID to receive these services, free of charge. I need you and your spouse to come by our office tomorrow to pick up your eligibility certificate, OR do we need to schedule your visit for the day after tomorrow. You must bear in mind, we are operating on a first come, first served basis, because there are really more veterans than spaces available.

IF THEY SAY NO,I DID NOT GET THE LETTER, YOU SAY: That is why I am calling. We sent you a letter to make you aware of your death benefits under the VA eligibility; and in this letter we sent to you was a form that needs your signature, your military serial number, and the number of spaces you are requesting. I am also calling to have you and your spouse stop by the cemetery tomorrow for a visit to pick up your eligibility certificate and to pick out your space(s). Unfortunately, we have more veterans than spaces available, therefore, we are working on a first come, first served basis. Would morning or afternoon work better for you?

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Note: The idea here is to give the veteran a free space and his free government marker, in an attempt to sell his wife a space, vault and her marker. You also want to sell a vault to the veteran for his free space. Always remember to get referrals.

TELEPHONE TRACK TO DIRECT MAIL PIECE

Hello, is this Mr./Mrs. _____ Hey, Mr./Mrs. _____, this is _____ from _____ Funeral home/Cemetery. I'm giving you a follow up call to some information I sent you in the mail the other day. Did you receive it? (If no, tell them the letter must have been delayed in the mail, and then continue on) (If yes) Mr./Mrs. _____ as you remember, the letter explained that as a service to our community. _____ funeral home/Cemetery would like to present you with a free Family Portfolio Record File. What it contains is information a lot of people have to pay a lawyer to get. For instance it covers will, veteran's benefits, social security as well as information on how to select cemetery property. By the way, you folks haven't made pre-need funeral arrangements or don't own cemetery property, do you? (If no)

Well, Mr./Mrs. _____ as I said, we are giving this family Record File as a community service. As a matter of fact, this file has helped many families save themselves a lot of confusion and money when an unexpected death occurs. Now when you see it, if you are like most people, you and your spouse will have some questions about how to fill it out. For that reason, people tell us it's best to bring it by when they can both be there. With that in mind, would we find you both at home during the day or in the evening? Would today at (time) or tomorrow at (time) O.K. for us to drop by and see you both? (If yes)

What funeral home/cemetery do you own with? That's probably passed down through the family, isn't it? (If they say yes or no, ask if the deed and title are in their own name. If they say yes, then thank them for their time and ask if they know of any friends or relatives who need preneed funeral arrangement/ cemetery property.) If they say the deed is not in their name then continue on by saying. We've found through our experience that many people thought they owned cemetery property until a death

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occurred. Then they found out that other members of the family had used it, or were planning on using it, and there wasn't enough to go around. So they had to go out to a local funeral home /cemetery and purchase some. Well, Mr./Mrs._____ as I said, we are giving this Family Record File as a community service. As a matter of fact, this file has helped many families save themselves a lot of confusion and money when an unexpected death occurs. Now when you see it, if you are like most people, you and your spouse will have some questions about how to fill it out. For that reason, people tell us it's best to bring it by when they can both be there. With that in mind would we find you both at home during the day or in the evening? Would today at (time) or tomorrow at (time) be O.K. for us to drop by and see you both?

(If negative response)

Well Mr./Mrs._____, I can understand you feeling that way. It is just human nature not to want to talk about these things, isn't it? Almost every day though we see families come out here to the cemetery when a death occurs. They don't know what things cost, or any of the benefits they are entitled to or just what has to be done. Have you ever had to make these kinds of arrangements? Or have you known anyone who had to do this? Well, then you understand what a confusing and emotional time it can be. That's why we would like to present you with our free Family Record file. It tells you all about the benefits you are entitled to and contains necessary records a family needs to keep. Don't you think this could be a useful book for you and your family? (If yes) Now when you see it, if you are like most people, you and your spouse will have some questions about how to fill it out. For that reason, people tell us it's best to bring it by when they both can be there. With that in mind, would we find you both at home during the day or in the evening? Would today at (time) or tomorrow at (time) be O.K. for us to drop by and see you both?

LAST REBUTTAL: Don't you think you owe it to your family to at least find out the facts?

Note: This script is for mailed pieces and mailed pieces not received.

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TELEPHONE REBUTTALS

1) What is the catch?

There is no catch or gimmick to our offer. We are dedicated to establishing a heritage of families at _____ funeral home/Cemetery and we need your help. Companies are allowed to deduct their advertising costs from their taxes each year. It is inappropriate to advertise a funeral/cemetery on radio, T.V, or in the newspaper. Instead we take the money that we could spend and give it to selected families in the form of a burial space, family record file or gift certificates. Our only requirement is that we give the award to families that have intent to use our funeral home/cemetery someday. We build our heritage because in the years to come other members of your family may be encouraged to use our funeral home/cemetery also.

2) What do I need to do?

There are many options that families have in selecting a burial plan and estate. Our counselors are trained to give you all the information and answer all your questions. All we ask is that you help us by speaking positively about our cemetery to your friends and family and recommend your friends to us when an interest is indicated.

3) How many do you give away?

(These statements are used with cemetery prospecting only) The number of spaces we can allocate to this program is directly related to the money that could be spent on advertising each year. We were told that we could allocate 51 spaces this year and at the present time we have very few left. To insure that your award is included in the program, it is very important that we meet with both you and your spouse very soon.

4) Where will this space be located?

When the award is delivered the representative will have pictures of the various gardens that have been designated for this program. It is our intention to make you completely happy with your award and we will take every effort to have our award deed at the location you desire.

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5) What is the maintenance fee?

_____Cemetery is a perpetual care cemetery. That means that a portion of the price for every space must be placed in a trust fund that guarantees that the cemetery will be cared for forever. The fee is based on 15% of the value of the property.

6) I just don't have the time, right now.

It is amazing how many people say this to me. Talking about a burial estate is not a pleasant subject and it is so easy to procrastinate and put other more pleasant tasks ahead of this important subject. But, the Lord does not tell us when he is going to take us and so many of the people that do not make the time to discuss these arrangements find themselves forced into making the arrangements after a death has occurred. Presently, nearly 63% of the families in this country that have a death need to make all the arrangements at the time of the tragedy. It is both very costly and emotionally draining at that time. And it is always a cash arrangement. It is really important to take the time to get this information now and have the opportunity to make arrangements in advance with convenient payment terms.

7) How long does it take?

Our counselors are trained to give you all the time that is necessary to give you the information you need to make an intelligent decision and answer your questions. We do not like to put a time limitation on the time we will give to you, but we will respect your busy schedule and only take the time you can afford.

8) Am I going to be pressured into buying another space?

We are not interested in pressuring you into buying anything. Our counselors will give you complete information on our cemetery and the space you have been awarded. Should there be a need or interest in additional burial property, we will advise you on your options for this investment. We are proud of our cemetery and are only looking to increase our heritage.

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9) My spouse works nights and I work days and on the weekends we just want to relax, can you meet with just one of us?

A burial estate is an important decision, just like selecting a home or a car, only not nearly as expensive! Most families need to discuss these types of decisions as a couple. If you are in a position to make a complete decision as an individual then we can meet with just one of you. However, our counselors are very busy also. The time we take to meet with you is very important and if we take the time to set an appointment only for you to say that you will need to speak with your spouse about this decision, then we need to meet with both of you. As a married couple, please take the opportunity to meet with us and get this information together. It is not as much fun as shopping for a new home but it is just as important!

For those individuals who are interested in earning an above average income, you must understand the importance of the telephone. It is the most effective means of first contact. It is vitally important to develop these phone skills to ensure that you are effective in setting the appointment. This is very easy to do once you know how. Remember, you must sound confident, trustworthy, friendly, professional and someone that would be easy to talk to. If you will take the time to develop the aforementioned skills, you will need a wheelbarrow to get your money to the bank. Once you can give a presentation that makes sense to your prospect, and you know how to effectively close the deal (which I will teach you in chapters 14 and 15). However, the first step is to make sure you can set an appointment. Two more steps and you are on your way to the bank.

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HOW TO BREAK THE ICE

In order to sell pre-need arrangements you must get by the cold spots. This is the point when you meet your prospect eyeball to eyeball. What do you say? How do you get started? This will get easier the more you do it. But here's a few pointers that will help you get started!

When I arrive at the home of a prospect, the first thing I do is look at the house itself, the yard and the cars. I'm looking for things to compliment them on. I'll ask, "What kind of flowers are those in the yard? How did you get your grass to grow so green? What kind of car is that?" The key to selling is listening. They will tell you what they want to buy. The more they talk, the more you will learn about them.

My first step is to get them talking. I know they are not interested in me. Don't make the mistake of talking about you. They're not interested. But, they are interested in themselves. So, talk about things that are of interest to them. If you don't know what would be of interest to them, look around inside and outside of the home. You'll find many things they are interested in. For example, the wife will always be interested in talking about curtains, furniture, carpet, the kitchen and anything pertaining to the interior of their home. The husband would talk about the yard, the car, his job, sports etc. Try each one until they start talking. The problem will be how do you stop them from talking once they get started. This is easy. Simply say, let me ask you a question. They must stop talking to understand your question. Now, take charge with your subject matter, which in this case will be a death in their family. Another key tool is for you to determine if there is love in this home. Love and care must be present in order to close the sale. If a husband doesn't love his wife, they won't buy.

One of my old tricks is when someone opens the door I start wiping my feet on the door mat, extend my right hand, look that person in the eye, introduce myself and say, "May I come in please?" Very rarely am I refused. Once inside ask them to have their spouse to join you and ask them as you walk toward the kitchen table, may I sit to your table. Always sit to the table; you will need the room to do your paper work. Furthermore, only friends, relatives and people they trust sit at the kitchen table.

Once you make it to the kitchen table and both husband and wife are seated in front of you, you may now begin to program their thinking. Make sure that both are arranged in their seating so that they can see your flip chart presentation or your PowerPoint DVD presentation. Do not allow them to sit separated in the room. Make them both sit side by side across the table from you. That way you can control their focus.

Chapter 17 will teach you word for word what to say during your presentation. This will help you to close the sale. Remember, the sale is not closed until they sign the contract and you have a check in hand. Never leave a home of a prospect without it. If they try to prevent you from closing with contract and check in hand, help them to understand that you are willing to spend the night or stay until they do. You only do this in hard to close cases. Remember, you only get one shot at closing the deal and this is it! In all my years

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of hard core closings, I've never been asked to leave. And later they thanked me for it! You've got to help your prospect to get pass themselves. So do it!

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PROGRAMMING THOUGHTS IN THE MIND OF YOUR PROSPECTS

There is nothing morally wrong or illegal when it comes to subconscious programming. As a matter of fact, programming is exactly what it takes to help people make the decision that will help them be prepared when the inevitable arrives. They need your help to control their thinking on this matter. Do not refuse them your help. This is the way it is done. And this is what you do for a living!

The subconscious mind has been known about and discussed for thousands of years. It was the secret knowledge of the mystics and sages. Access to this knowledge was guarded and only taught after many years of loyal study to the devotees of the mystery schools of the ancient world. Only in the last one hundred years has the knowledge of these minds become more available and then only to a few people.

Sigmund Freud, the founder of psychotherapy wrote about the conscious and the subconscious minds. These were two of the elements of perception.

The “ego” was described as the I am part of the mind that is alert and aware, that deals with the external world that analyzes, decides and takes action. We call this the conscious mind.

The “id” of Sigmund Freud is the unconscious part of the mind or what we call the subconscious mind. This is the vast storehouse of memories and feelings where all of our previous thoughts, decisions, and experiences are gathered and which functions automatically both to operate our physical bodies and keep our thoughts and feelings consistent with our past experiences.

The subconscious mind, through the conscious mind is your pathway to programming your prospects to respond favorably and willingly to the acceptance of your pre-need solution to their burial needs. However, this programming is a step by step procedure. I will provide this procedure in chapters 9, 10 and 16. These three chapters in particular will supply you with the power to successfully employ these proven techniques and applications. The word power in this instance is defined as “organized and intelligently directed knowledge”. The only requirements to effectively apply these procedures are a well functioning memory and self-discipline. Don’t smoke pot; it destroys your memory. And never present yourself to a prospect under the influence of alcohol or drugs. You will never make a sale! You’re drunk! And they know it!

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FLIP CHART - THE PRESENTATION - THE KEY TO WEALTH

This presentation is designed to keep you and your listener on track from the beginning through the close. It is a word for word road map for the new and experienced pre-need funeral counselors and cemeterians. (This presentation is available in a PowerPoint and DVD format. It will allow you or a member of your newly formed staff to operate in the fields of prospects within one week of training).

Once you have made it to the kitchen table and both husband and wife are seated before you, the best way to get started is to ask questions. The purpose for these questions is to get them talking. This way you will have the opportunity to know who you are talking to, their attitudes, personalities and more importantly, what they want to buy. Once you understand what they want, sell it to them. In other words, present your product to be the solution to the problem that you will make obvious to the prospects through each page of the presentation.

Included is a sample of questions to ask your prospect. Usually this will get your prospects talking. Ask each question clearly, and then shut up! Make sure you induce both husband and wife to participate in answering the questions. Once you have asked questions one through thirteen on your survey page you are ready to start your presentation.

Ex. 1-A, the most important question of all is, "Why do you think you haven't taken care of your pre-arrangements yet? I mean what's stopping you"? When this question is answered, you will then know exactly what you need to say to close the sale. The answer to this one question will place the prospect in a position where when you give a stated response correctly, it will remove their objection, stop their procrastination and give the prospect no reason not to make these pre-need arrangements --- now---, with you, today. Your questionnaire sheet should be titled "Planning Survey" and it will remain confidential as to why no name shall appear on this form.

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INSERT PAGE ONE OF PLANNING SURVEY

THINK PRE-NEED AND GROW RICH

INSERT PAGE TWO OF PLANNING SURVEY

Now that the stage has been set, the actual flip chart/DVD presentation begins. As you will see, it is a word for word presentation. It is filled with all the thoughts, ideas, humor and rhetoric you will need to get your point across effectively. There's no need to

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reinvent the wheel. If you take the time to study and remember this written presentation script word for word, you will then be equipped with an arsenal of verbiage that will make it very difficult for your prospect to do anything other than sign the contract and cut you a voided check! This presentation has been responsible for millions upon millions of dollars in pre-need sales. **It works!**

Note: Always remember to use your pen as a pointer on each page. Their eyes generally follow what your pen points to. Think of it as a magic wand!

Sales Presentation

Well, I'm not going to take up much of your time today. I know you're busy so I'll get right into this. I'm going to ask you two questions and I would like for you to think very seriously about them before you answer. My first question is: Why haven't you made these arrangements yet? (Wait for response) Only ask this question once more if their response to this question was not to your full satisfaction.

My next question is: If there had been a death in your family yesterday what would you be doing today? (Wait for response) Ask this question as you flip to page one.

IF THERE HAD BEEN A DEATH IN YOUR FAMILY YESTERDAY



WHAT WOULD YOU BE DOING TODAY

(Your response after this) Well that's true but did you know there would be forty nine things that would need to be handled on one of the most difficult days of your life?

THINK PRE-NEED AND GROW RICH

FORTY-NINE THINGS THAT YOU MUST DO ON ONE OF THE MOST DIFFICULT DAYS OF YOUR LIFE.....

NOTIFY:

1. The Doctor or Coroner
2. The Funeral director
3. The Cemetery or Memorial Park
4. All the Relatives
5. The Clergy
6. All the Friends

7. Employers of all not working
8. Organist and Singer
9. Pallbearers
10. Insurance Agents
11. Unions and Fraternal Organizations
12. Newspapers

SELECT:

13. A Memorial Estate – Cemetery Property
14. Casket
15. Vault or Outer Case
16. Clothing
17. Blanket or Robe
18. Flowers
19. Music

20. Food
21. Church
22. Time
23. Place
24. Transportation
25. Cards of Thanks

ARRANGEMENTS:

26. Providing vital statistics about the Deceased
27. Preparing and Signing Necessary Papers
28. Providing addresses for all interested people who must be notified
29. Answering innumerable sympathetic phone calls, messages and letters
30. Meeting and talking with everyone about all details
31. Greeting all friends and relatives who call
32. Providing lodging for out-of-town guests
34. Planning Funeral Car List

And You Must Pay Some or All of the Following:

35. Doctor
36. Nurse
37. Hospital
38. Medicine and Drugs
39. Funeral
40. Cemetery Property
41. Interment Service Fee
42. Clergy
43. Organist
44. Florist
45. Clothing
46. Transportation
47. Telephone & Telegraph
48. Food
49. Demoralization

MUST BE DONE WITHIN A 24-72 HOURS PERIOD

Notifications, selections and arrangements that would need to be made within the first twenty-four to forty-eight hours after there has been a death in your family.

Now there's not much that we can do to remove the remorse or sorrow or hurt that will come along with the death in your family, but there is something we can help you with – and that's the business end of these arrangements.

Seemingly since we had to pay to come into the world and had to pay while we are here, the least they could do is bury us for free. However, they won't do it. Funerals cost and they're getting more expensive year after year after year.

After there has been a death in your family you will always overspend. Funerals don't cost as much as people are paying for them –but when you are caught in a situation where you've not made preparations ahead of time – it costs more.

(Kill the husband--3 pages)

(Say this to the husband) We've done a survey of cemeteries and have discovered that 33% of funeral arrangements made in the country today are made by the husbands – whereas 67% of funeral arrangements are made by the surviving widow and their children. I don't know whether or not women are over working or under feeding us – but they are out living us and this is proven statistically. (See example 4, page ____ of PowerPoint presentation.)

SURVEYS BY FUNERAL HOMES

HAVE REVEALED THAT PURCHASES ARE
MADE AT TIME OF IMMEDIATE NEED...

BY HUSBANDS **33%**

BY WIDOWS AND
CHILDREN **67%**

**“YOUR WIFE MAY NOT FAVOR THE EXPENDITURE
AT THIS TIME... BUT YOUR WIDOW WOULD”**

(Say this to the wife) Sadly enough when the head of the house dies, there are three losses –first a husband to a wife, secondly a father to the children and third an income that is pertinent to this family’s financial stability. (Note: you must figuratively kill the husband and leave the wife alone with inadequate finances. Remember to tell a story of a wife that lost a husband to drive the point as to why they should take care of this problem now that they both are still alive to do this together.)

Flip to page4-----as you say: Which leads me to my next question

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Why do people overspend when a death occurs? (Then read the page)

WHY DO FAMILIES OVERSPEND WHEN A DEATH OCCURS?

- LACK OF INFORMATION
- UNWILLINGNESS TO DISCUSS END OF LIFE SITUATIONS UNTIL A DEATH IN THE FAMILY ACTUALLY HAPPENS
- FINAL ARRANGEMENTS MADE BY A FRIEND OR RELATIVE WHO DOES NOT KNOW FAMILY'S FINANCIAL SITUATION
- MISTAKEN BELIEF THAT LIFE ISURANCE WAS PURCHASED TO BE SPENT FOR BURIAL EXPENSES ONLY
- INFLATION

Lack of information – many families have never had the opportunity to talk with a counselor that could show them more economical ways to handle this type of necessity.

Secondly – there's an unwillingness to discuss the end of life situations until a death in the family actually happens.

Thirdly – final arrangements are made by a friend or relative who does not know the family's financial situation.

But these last two reasons are the major reasons families overspend: Inflation is a serious factor. Funeral expenses get more costly year after year after year – but the biggest problem is the mistaken belief that life insurance was purchased to be spent for burial expenses only.

This is not why life insurance was designed! Life insurance was designed to become an income supplement once the head of the household or supporting spouse was no longer there to assist with those financial responsibilities that will continue to come even after there has been a death in your family.

For example: Mr. _____, How much insurance do you carry on yourself? 30, 40, 50, 100 thousand dollars Good! Let me ask you another question. How much do you earn per year. I see! It probably takes all of that to keep this household going doesn't it? (Then turn to the wife and ask her) How long do you think that insurance money is going to last you and your family? (She will probably say not long) This is my point Mr. and Mrs. _____. You don't need to just give that money away to a funeral director nor

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take thirty years to pay for something it may or may not be able to buy because of inflationary considerations.

I have people walk into my office with these three to four thousand dollar policies they took out thirty or forty years ago. Well, thirty or forty years ago you could have a funeral with that and have money left over – but not today. The same thing is going to happen thirty or forty years from today and on and on. The only way to stop inflation is not to buy money through insurance policies – but to buy the thing you need – pre-need – before a death, by paying for it in cash or paying it off on time in a few short years.

After there has been a death in your family – one of the first, second, or third calls you will make will be to a funeral director. What you'll be saying is come pick up the corpse. You might not be saying it exactly like this but that's basically what you'll be saying. (From this point on you will be talking to the wife – you kill the husband. Look at the wife while you are talking.)

He'll come out and say I'm glad you called us and I know you don't feel like talking about this tonight – so just sign this paper and come see us tomorrow – you just get you some sleep.

Now let's take a look at what just happened. (Ask them if they have a checkbook.) Then say, I want you to give me a check. You don't have to fill it out. Just sign it and give it to me. I will fill in the rest of the check. (They will probably look at you like you were crazy or laugh at you.) Then ask them, what's the problem. Then say: I don't blame you. But that's what you just did! You signed an authorization form for services and you don't even know what it is going to cost.

Secondly, you are not going to get any sleep. Do you know why? (Wait for a response). You're going to think you're dreaming – this can't be happening. You'll say to yourself – I must be asleep. I want to wake up. So you won't get any sleep that night.

So then you go down to the funeral home – which is now the next day – after a long sleepless night to make business decisions. Tired, lethargic, heavy burdened, crying and unable to think. All you can think about is my husband is gone. What am I going to do now? Then all you can remember is when the two of you first met, when you had the first baby and when you bought this house (Note: this stimulates the emotions.)

Then say, I'm sure you have been at a funeral and heard someone say, you see how bad they put uncle so and so away. Or how good they put so and so away? Now, there you are, knowing this is the last thing you're going to do for your husband.

Then ask, You love your husband, don't you? (What's she going to say – he's sitting right there listening.) Then say – you'll want to put him away nicely, wouldn't you? (She'll probably say yes.) Then say, here's what the funeral planner will probably say.

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The first thing you're going to need is a space – and you do need a space to bury him in. Next you'll need a vault. By law you must have a vault in a perpetual care cemetery (Then ask) “Do you know the purpose of the vault?” (Wait for a response from them.)

The only purpose of a vault is to keep the ground level.

(Note: tell them a story) Do you remember the old folks would say – don't step on a grave? The reason for this was because when you stepped on a grave without a vault, the grave would sink and your foot would get stuck in the hole. You would fall over with a heart attack as you yelled “the dead man got me by the foot”.

(Note: if you laugh then they will laugh with you. If you make them laugh you can sell them a pre-need program.)

The next thing he'll say is you need a marker – and you do need a marker, because that's the only way to know where you're buried. Then you will need a casket. (Note: don't spend too much time talking about a casket unless you are selling a full pre-need cemetery and funeral program. This presentation is geared toward selling pre-need space, vault, and marker packages).

Now there are only 4 major items in a funeral – a space, vault, marker and a casket. These four major items are all basically the same –but they will naturally try to sell you more expensive versions of these items.

They'll say you need this, and you need that, and a bucket of paint, paint thinner, wig spray, eye lash remover, toenail clippers and anything they think they can put on the list. (Point at the check marks on this page as you say each additional item needed)

YOUR FIRST CALL WOULD BE TO A FUNERAL HOME

- SPACE
- VAULT
- MARKER
- CASKET



COST!

HOW CAN YOU PAY?

CASH

98%

SOLUTION

POWER OF ATTORNEY



HOW MUCH DO YOU THINK A FUNERAL COST?

THINK PRE-NEED AND GROW RICH

(Note: make your list exaggerated) When the funeral director gets to the bottom line he will say – this is what it's going to cost you. (Note: make a big \$ sign on your pad) What are you going to say? The price is too high? Call me when the price comes down or call me when you have a sale. Or I'm going to take the corpse back home until the price comes down. He knows you're not going to say that and you do too!

Then the next thing he's going to ask is, how do you intend to pay for this? Then he'll ask can you pay cash! Now the only reason he'll ask this is he already knows that 98% of families cannot pay cash for a funeral. So what are you going to say? I've got my insurance policies. His next question is, may I see those policies please? Now, the only reason he wants to see those policies is to determine how much of that money you're not going to get. Then he has you to sign a power of attorney. He puts it with those insurance policies and sends them to the insurance company and guess what the insurance company does. (Wait for their response – most will say send the money to him and you say – all of it.)

(Tell them another story)

Did you see that episode of Sanford and Son where Fred Sanford was notified that he was the beneficiary of a \$20,000 life insurance policy? All he had to do was to come to St. Louis and sign for it. When he arrived to sign the check for the funeral director – do you know how much he got back? (Wait for response) Just enough to buy a ticket back home. (Note: most people either saw the episode or they know the story. This helps further to demonstrate your point.)

(Note: This may not be a good example in certain circles. If not, use a similar story that is true.)

THERE IS A RIGHT WAY AND WRONG WAY TO DO ANYTHING

WHEN YOU NEED IT



1. Higher Prices
2. Requires Cash
3. Great Emotional Strain
4. Hasty Decision
5. Limited Selection

BEFORE YOU NEED IT



1. Lower Prices and Terms to Suit
2. Choice Selection
3. Selections Made Together
4. Protection For Your Loved Ones
5. Personal Satisfaction Of Having Solved This Difficult Problem

Someday everyone will have to face the problem of purchasing a burial estate for a loved one. Wouldn't it be easier, kinder, and more economical to do it together – before the need occur?

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THE DVD PRESENTATION

The DVD Presentation is a quick and simple way to begin sale productivity. The concept of pre-need programming is contained in the DVD itself. It has all the points necessary to help your prospect to understand why they should pre-arrange instead of waiting until a death occurs.

The DVD itself is only a tool and will never replace a confident memorial counselor. But it will help new sales counselors to get in the field much sooner than if they waited until they had memorized the presentation for themselves.

When using the DVD presentation, there are several procedures that must be exercised.

- 1) The idea that the DVD will do all the selling must be eliminated.
- 2) Stopping and pausing during the course of the DVD presentation must be exercised.
- 3) The DVD only introduces the way to the closing of the sale. The actual close must be done by the counselors themselves.

The DVD will not do all the selling. It will supply information in sequence so that it will aid in controlling the focus of your prospect. It is also designed to hit the hot buttons that will motivate your prospect to buy their pre-need program.

If you are using a laptop or a DVD player, make sure you are familiar with starting and stopping the DVD. During the course of the DVD presentation you should pause the DVD and make verbal elaborations and comments on what they just viewed. This helps to further drive the points and reasons for buying deeper into their thought processing center.

Closing is the most important part of what you have learned up to this point. After all, closing is what it is all about. If you're going to be proficient at any of what you have read, you must be best at closing. Remember, the DVD simply points the way to the closing process. You must do the closing verbally yourself. Although the DVD presentation can assist you in many ways, only personal verbal communication and the application of closing techniques coupled with finely tuned closing skills are the only way I have found to successfully close on this type of product and service.

There are many different types of closes that one could use in pre-need selling. It is advisable that you seek out and utilize as many different types of closes as you can find that work for you. However, if you have one all time super duper close that you're good at, it will put you far ahead of the closing game. You will find my all time favorite in the chapter entitled "How to Close". Learn it, use it and good hunting!

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HOW TO CLOSE

Now, Mrs. _____ let me ask you a question. Which picture would you rather see yourself in? (Wait for a response – then point to the wrong way picture with your pen. Make her say, no not that one. Then point to the right way picture and wait for her to say yes.)

Then ask, Mr. _____ which picture would you rather see your wife and children in? (Wait for a response then point to the wrong picture and say this one. Make him say no. Then point to the right way picture and wait for him to say yes!)

(Note: At this point you must assume they are going to buy ---- and you say – let me get some information from you. Pull out your referral sheet. Give it to the wife and say – put 10 names down here; no address or numbers – just 10 names. Give the six month payment protection sheet to the husband and ask him to fill out with his employment company's name, address and phone number.)

(Move in on the down payment by saying, you did want the child protection, grandchild protection, the breadwinner protection and the payment protection, etc. Make them say yes, then write on a sheet of paper and say this will require 25% down – which will be the amount you'll write on the sheet of paper. Don't say the amount – just write the amount on that piece of paper. Then go back to asking contract questions.

Example: What is your zip code, etc.? Do not look at them – look at your contract. You are waiting on a yes or no to the amount you've written on the sheet for their consideration. You will be surprised of the number of people who will pay what you've written on the sheet. However, if their response is we can't pay that amount, you should stop what you are doing, put your pen down, put a slight grimace on your face and say, how much of that can you handle? In other words, how close can you come to this figure. (Wait for a response) Then say I'll have to get approval for that.

Pick up your phone and call your manager, a college or yourself. Explain the situation – then ask your prospect if they can pay \$200 or more than that which they said they could pay. (Note; Make it clear that this question was asked by the person on the other end of the phone.) If the family says yes, then write the contract. If they say that's all they can handle, then say to the person on the other end of the phone, they said that is all they can handle. Would that amount be acceptable, because they are nice people? (Make a big deal out of the acceptance)

Say to that person on the phone – “I'll bring this to you so that you can sign off on this. Give the family full coverage.

Once the down payment has been agreed upon, subtract the down payment from the unpaid balance and determine the monthly payment amount for 72 months. (For example: \$127 each month. Ask them if they can pay \$387 each month. If they say no ask them if they could pay \$340 each month. If they say no ask them if they can pay

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\$284, \$356, \$236 until they say - we can handle that! If what they can handle is more than \$127 each month – then you say –I'll tell you what – why don't I make your payment \$127 each month and if you want to pay more you can because it should not take you 72 months to pay for this. Most likely they'll say yes that's fine. Complete your contract and all your paperwork.

Referral Sheet – Most Important

Take your referral sheet and complete it yourself. Ask for the phone numbers one at a time. Tell them you don't need the address. The referral family will give you their address if they want you to come see them. Tell the family you've just sold not to try to sell the referral family. If they talk to the referral – just tell them you asked me to drop off the premiums – (free gift) that you told them about and let the referral judge this program for themselves.

Note: Always keep a record of all presentations particularly those that did not buy. The information record will help you to close the deal in the future. A sample sheet has been included.

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HOW TO BUILD YOUR MANAGEMENT TEAM

I've found in the game of managing and motivating personnel to do what you want them to do, you must first answer their main question: "What's in it for me, Buddy?"

I really don't wait for them to ask me that question or make suggestions. I offer them much more than they ever dreamed of asking for. The psychology here is this. Deep inside of every human being is the desire for great accomplishment. They dream of great accomplishment, but they don't know what to do or how it is done. I've found that people work harder for a dream than they would for a salary. This allows for amazing corporate growth fiscally and extreme productivity from your human resources department. Every penny counts! The lower your production cost the larger the hedge margins.

To sell a dream it must be believable, make sense, be achievable and connected to something the listener wants or has a need for. The next step is to show them a plan to acquire or achieve their goals or objectives while connecting your goals or objectives to the accomplishment of theirs! As they are accomplishing their goals they are accomplishing your goals at the same time.

The first step is to sit down with this new employee and determine what they would like to have in their possession. Once this has been determined you now have something to offer that is of interest to them.

Say for instance, they desire a new car or home, etc. Your first instruction to them will be to locate the car or object of their desire. Once the car or object of their desire has been located, they need to determine what initial monies are required in order for them to possess this desire. At this point they are captivated with the idea of having this car, etc., and now they are motivated for the acquisition of their desires. Your position now is to be of assistance in the acquisition of their desire. Your job now is to show them not only how they can have it but also provide them with the money to get it. They are excited! In their mind they are not working for you but for what they want. The point here is why you should be required to pay them a salary to help them acquire whatever it is they want. (Sales is a game of numbers and all fish won't bite the bait. But I've found there to be vast numbers of fish that will bite it and bring more fish!) You are simply a means to the realization of their desires. It's an old technique, but still very effective if utilized properly. And, it still works today.

Let's say they have found their car and they need \$2,000 down. My next question to them is, how soon do you want this car? Of course they wanted it yesterday. The point here is the necessity of hearing them say it out loud! This is an equivalent to writing it down on paper. It has the same effect.

The next step would be to connect the money with something you want them to do. Let's say they will be working on commission. Their percentage would be 10% or whatever percentage you have chosen. If they are selling a full pre-need package, which is two

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spaces, two vaults and one companion marker, let's say their commission on this package would be \$500. This means they need four full packages sold with at least 10% in down payments. As a manager, your job is to show them how to set an appointment. Next, you would show them how to make a presentation, how to close, how to do the paperwork and most importantly, how to handle objections skillfully on the way to closing the deal. This will be, as you know, very simple to do once they understand how it is done. As a manager, it is your responsibility to either make sure personally or by a capable lieutenant that these new recruits are trained.

My training consists of written materials in all aspects of the pre-need sales process and there is further training available at my website training academy for pre-need sales. Furthermore, I've developed a presentation that can be accessed via the internet which may be used in the home through their laptops.

In managing and motivating your staff, you must help them develop short term and long term goals. Usually for new recruits I start with 30 days as short term and five years as long term goals.

Using the next 30 days as short term, I establish their daily work efforts to result in \$5,000 cash to them for following their short term work schedule for this 30 day period. Here's the formula I use to help them to understand what they must do.

In order to earn \$5,000 with an average commission being \$500 per sale, you would need 10 sales. I created an algebraic equation to explain this on a chalkboard. It looks like this:

$$\begin{aligned} 10 \text{ PTT} &= 1 \text{ APT} - (10 \text{ People Talked To} = 1 \text{ appointment}) \\ \underline{3 \text{ APT}} &= 1 \text{ Sale} - (3 \text{ Appointments} = 1 \text{ Sale}) \\ 30 \text{ PTT} &= 1 \text{ Sale} - (30 \text{ People Talked To} = 1 \text{ Sale}) \\ \underline{\times 10} &= (\text{The number of sales needed to earn } \$5,000) \\ 300 &= (\text{Total number of people talked to in 30 days}) \\ &(\text{They have 30 days to accomplish 300 PTTs}) \\ &75 - (\text{number of PTT per week}) \\ &15 - (\text{number of PTT per day}) \\ &4 - (\text{number of PTT per hour, calling 4 hours per day}) \\ &(\text{Spending 15 minutes per prospect}) \end{aligned}$$

This would be considered their short term goal. In other words what they must do in the next 30 days in order to earn \$5,000.

Next, we must establish daily and weekly goals. Again, I use the chalkboard to explain this and encourage interaction and discussion.

They must have three appointments a day and fifteen presentations per week. This is how I explain and justify daily and weekly work habits.

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15 - Weekly presentations a must!

10 - This represents the number of prospects who will not buy

5 – This represents the number of people who will buy

- Note: These numbers must constantly be repeated to your sales staff until they reach these objectives.

Next, we break down the commission and how they will be paid off the five prospects that purchase a family protection plan – two spaces, two vaults and one companion marker. Remember, your sales staff must be programmed to present the full package deal which I refer to as the “Family Protection Program”. Modifications on the content of the package can be more or less dependent on that family’s financial capabilities. This can only be determined during the closing process and not before.

Using your chalkboard, here is how you explain the five prospects that will buy. This can be used for advance commission structures or front money only structures. Let’s assume we are using the front money structures, using the “T” Bar.

Example:

NOW

RESERVE

Prospect 1	(0) Post dated check	\$500
Prospect 2	\$100	\$400(balance due salesperson)
(Prospect 3	\$200	\$300(balance due sales person)
Prospect 4	\$500 - 25% down	0(balance due sales person)
Prospect 5	\$500 – paid cash	0(balance due sales person)
	\$1300	\$1200 – residuals commission paid as monthly payments come in

\$2500 - earnings for the week

 x4 - weeks in a month

\$10,000 - Total earnings for the month

\$ 5,000 + - Cash earnings for the month

\$ 5,000 - Residual earnings for the month

Prospect 1 – Wanted a Family Protection Package, but did not have the down payment of \$500 until the first of next month. He wrote a post dated check that would be good on the 1st. Oh yeah! We took it.

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Prospect 2 – Wanted to buy a Family Protection Package, but could only pay \$100 down payment. We took the \$100 and we'll get the balance of the commission \$400 in monthly installments until commission balance is paid in full.

Prospect 3 – Wanted a Family Protection Package, but could only pay \$200 down. We took the \$200 and the balance of \$300 will be paid in monthly installments until the commission balance is paid in full.

Prospect 4 – Was convinced by the salesman to pay 25% down, which was over \$1,000. His commission on this Family Protection Package was \$500, so he was paid his full commission. There are no residual payments due on this account.

Prospect 5 – Did not want to pay any finance charges so they paid cash. Again the initial payment was enough to cover the full commission on this account. The salesperson was paid \$500.

The total cash collected on all five contracts was \$1,300. The total commission earned in the residual account for the week was \$1,200. The total earning for the week was \$2,500. The salesperson would receive a check on payday for \$1,300. The balance of his commission for this week which is \$1,200 will be paid in monthly installments until the full balance of \$1,200 is paid in full.

If this salesperson continues to duplicate this same production for a four week period, his monthly earnings would be \$10,000. \$5,000 of which would be in cash and \$5,000 would be in residual earnings and paid as the monthly payments are paid by the account holders.

Building a management team takes dedication, persistence and much time and concentration. Personally, I've worked for four consecutive years non-stop on this current marketing project. No vacations, six days a week, two sick days during this period and over 500 personal interviews later, I've averaged over 1.5 million a year with a sales staff that has very little sales experience and no pre-need experience. The cost for this current marketing project in terms of affordability was less than \$5,000 per year!

The thing I've found out about results is the fact that it can be duplicated. So are the results I've shared with you. Between my training course online and this book, I can teach anyone how to have these same results. And, in most cases even better results depending on what you are working with and what you are willing to invest for the return you want.

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PROSPECTING – THE KEY TO UNLIMITED SALES

“You cannot make a sale if you don’t have a prospect.”

A poll was taken to determine how much time was dedicated to prospecting by sales people. Twenty-nine percent said less than one hour per month was dedicated to prospecting. Forty-four percent said less than half a day, and seventeen percent said one full day per month. Unbelievable!! And they wonder why their sales are down and they are having financial difficulties in the highest paid profession on the planet – sales! Obviously they fail to understand that there is no sales problem that good prospecting skills can’t solve.

In most cases, sales people know exactly what to say, how to say it, and when to say it. They know just how to get the sale. But they still can’t sell. Why? They don’t have any prospects. In order to sell, you need prospects!

Here are two steps to assist you in procuring all the prospects you need to secure all the income you desire.

Evaluate and Execute!

The smart pre-need sales counselor knows that in order to insure their monthly income of five to ten thousand per month, they need to present three families a day and fifteen per week. The reason for this is as follows: Ten families will not buy this week (this is not to say they will not be back in the future to buy), but five will today! If all five sales are full packages and you are earning an average of \$500 per sale, and you do this each week times four, then you’ve earned \$10,000 per month. Not bad for a little conversation!

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HOW TO HANDLE OBJECTIONS

Webster's definition of the word objection is said to be, "A feeling or expression of opposition or disapproval. 2. A reason for objecting".

Objections are the most important part of the buying process. I'd go as far to say that if you don't get objections during the buying process you will never make a sale. I love objections. The more objections, the better it is. The inexperienced pre-need sales counselors have yet to develop the proper attitude toward objections. They take an objection as a no, I don't want to buy your package. This is not true! Objections are simply requests for more information. The truth of the matter is, objections are stepping stones on the way to a sale! This is the proper attitude to apply to an objection. Actually, it's the only attitude to apply. If you do anything else, you will lose the sale, and here's why!

In every selling situation a sale is made. Either you sell your prospect or your prospect will sell you. You must decide if you are the buyer or the seller. There can only be one of each in a selling situation. Who is the most believable, you or the prospect?

In 90% of the cases, objections are merely stalls. People dislike making decisions of any kind. If during your presentation you told your prospect that you did not expect them to buy now, but sometime in the future, he would have zero objections. They would compliment you on every aspect of your presentation, company etc. But, if you asked them to make the decision to buy today, they would look for a reason to procrastinate. Usually it sounds something like this: "I don't have any money, I need to talk to my sister, brother etc., I need to see your cemetery, and it's too far". Anything they can think of. These are known as stalls. Understanding that stalls are merely objections, then you will keep selling and not be sidetracked from your objective, which is closing the sale!

In 10% of cases the objections are not a stall but a real objection known as prejudice. They may really believe it's too much money until you show them by how freezing the price at today's price would save them a ton of money later. They may think it's too far until you show them that distance is relatively of little concern when it comes to being prepared for the inevitable. Furthermore, overcoming objections are merely changing the prospect's prejudice thinking. People reserve the right to change their mind, and they will if you give them a good reason to change their mind that makes sense to them.

In most cases, the prospect wants reassurance. Pre-need arrangements are a subject they are unfamiliar with. People don't want to be taken advantage of, so they object.

When a prospect presents an objection he is saying, "If the objections can be explained away, then I will buy today". Here is a universal technique to handling every objection you will ever hear.

Step 1 – Identify and repeat verbally their stated objection so that you both agree on the objection they are concerned with.

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Step 2 – Create a grouping of words and phrases that make sense to the contrary of their objection. Explain their objection away.

Step 3 – Confirm that the objection has been satisfactorily answered by saying, “Now that handles that doesn’t it?”

Here are a few common objections and the manner in which they can be handled:

1 – I want to be cremated

“I’m sure you made mention of this in your will. However, wills are not read until long after the funeral has taken place. By then it is too late for our wishes to be carried out. But if they are, what happens to your cremains? Are they to be scattered or placed in an urn? There are disposition laws to be considered.

The only way to guarantee your wishes will be carried out is to make pre-need arrangements. You can reserve a columbarium niche or a space in one of our gardens. By doing so, you have told your family what your wishes are by having pre-arranged.” (I’ve found if you can make a prospect laugh you can sell them pre-need. Here’s a cremation joke: I was told by a guy that I made pre-need arrangements wit, that the reason he did not want to be cremated was that to him it didn’t make sense to be burned twice.” Once in the crematory and constantly in hell! Pick your people to tell this joke to.

2- I can’t afford it now.

“When a death occurs in your family, these services must be paid in full before the interment. These expenditures will create a huge dent in the survivor’s financial situation. Its’ like a hand coming out of the grave and pulling needed survivors finances back in the grave. Whether they can afford it or not, these charges must be paid for If you have not pre-arranged.

The question is not whether you can afford it but rather can you afford not to be prepared when a death occurs. When you purchase cemetery property before there is a need, you may choose from a variety of payment options that meet your budget. Also, when you buy today, you pay today’s prices. Cemetery property and funeral arrangements like everything else are affected by inflation. It’s going up every day. Your survivor will pay more lately, and pay all cash. Mr./Mrs. Jones, you can afford to prepare your family for something that is sure to happen. I’ll be happy to help you prepare these arrangements, now, while both of you are alive and well. Now, spell your first name for me.”

3- My parents have property.

“In most cases where parents have purchased space for their children ended up in misconceptions. There is more to the burial experience than owning just a space. There are vaults and markers to consider in addition to funeral expenses themselves. What we offer is a family protection program that will cover your entire family. I’m sure your parents did not include your spouse and your children. The idea here is to make sure

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your spouse won't have to make an expensive time of death purchase of cemetery property because of the false assumption that there would be room in their family plot. In most cases these spaces are used on a first come first served basis. There may not be a space available when it's your time for need. Furthermore, you may not wish to be buried in that old family/church cemetery. Who's going to keep it up? The best alternative is to do what your parents did for themselves and that was to protect their immediate family the best they knew how. Now, you have that same responsibility to your immediate family and I'm here to help you. Now spell your first name for me."

4- My insurance will take care of my funeral.

"That's not true! Insurance was designed to become an income supplement to your family once you're no longer there to provide income. Even if you have a policy worth \$100,000 or more, it will not replace that \$30,000, \$40,000 or \$60,000 income that you provided annually. Your family will need every penny of that insurance money to maintain their living standard you have developed for them. Furthermore, an insurance policy will not tell your family where to buy cemetery property or determine its cost. Now what's your phone number?"

5 - I don't care what happens to me when I die.

I understand how you can say that now! After all, you're still alive. But when you're gone, somebody will have to deal with the responsibility you've neglected. Usually it is someone you care about and love! If you truly love and care for this person or persons, you would not force them into a position not of their choice. You don't really want to do this to a loved one would you? I didn't think so. Now spell your first name for me."

6 – I don't want to think about burials at this time.

"I don't blame you! After all, who wants to think about death and burials? Nobody! Let me ask you a question. Who has to deal with death and burials? Everybody! Now let's be realistic Mr. Jones. If you don't really want to think about this ever again, let's take the next five minutes to permanently fix this so you won't ever have to think about this again. What's the address here?"

7 – I don't know what city I'll be in when I die.

"This has been a problem long solved through development of several exchange programs. Once we set up your program today, you have the option to transfer your program to a new location that is a member of the Nation Exchange Program. This way, your family is protected no matter how many times you move to different cities. Now that this concern has been solved, what is your zip code here?"

(Note: As you may have noticed, there is a system to handling these objections. All objections can be handled in this same manner.)

Never challenge or argue with the prospects objection. Remember, objections are stepping stones on the way to the sale and a request for more information. There are six steps to handling an objection. (1) Clearly identify what the objection is. (2) Repeat

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their objection verbally to make sure both of you agree on what the objection is. (3) Always agree with whatever their objection is. (This neutralizes the situation and puts the prospect at ease). (4) Give the prospect an explanation to justify their reasoning for the furtherance or reconsideration of their objection. (5) Confirm or assume that reconsideration of their objection has now been accepted over their previous objection. (6) Ask the closing question, (Can you spell your first name for me?).

Objections are easy to handle and overcome if you keep a cool head and employ the six steps whenever you are confronted with an objection.

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THE IMPORTANCE OF REFERRALS AND HOW TO GET THEM

In order for a plan to be successful it must be executed! Now that your plan is set, you may now get to work on the achievement of your plans through the following techniques.

1) Get referrals

Referrals are the “Holy Grail” in lead generation. When a sale is made, you must get ten referrals. One referral is equal to ten cold calls. Referrals are more likely to become a sale considering trust is already established by having sold the person who gave you the referrals. When acquiring referrals there is a procedure that I’ve found to be the most effective.

Step 1 – Always do the writing (never ask prospects to do the writing). For some reason they can’t write and think at the same time. You’ll only get one maybe two names if any.

Step 2 – Ask for names only. (You must make the process easy. Do not clutter their focus by asking for addresses and phone numbers. By asking for names only they can think of ten to twenty names right quick, and sometimes more. I have acquired as many as eighty-seven names from one sale. You must be patient and take your time. Trust me it will pay off very handsomely.

Step 3 – Now get the phone numbers. Once you have the names, the rest is easy. Match the phone numbers with the names one at a time. Make the prospect find them. They will pull out all their contacts. This will give you the opportunity to get additional names and numbers. Trust me, their cell phones are loaded with names and numbers.

Note: People have a problem giving out addresses so tell the prospect you don’t need any addresses; if they want to see you they will tell you how to find them. This will relax the prospect to some degree. This will allow you to get more names and numbers.

Step 4 – Get basic information on each referral. (Note: you must write fast. Never ask your prospect to repeat information unless absolutely necessary.)

I’ve developed a short hand technique you may find helpful, for example:

S – means single

M – means married

K – means kids(K with a number beside it indicates the number of kids)

WC – means wife’s contact

HS – means husband’s contact

W/R – means wife’s relatives

H/R – means husband’s relatives

D – means daughter

S – means son

These are examples of a type of shorthand. You may wish to invent your own shorthand. However, make sure you get information on your referral for the purpose of

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establishing immediate rapport on the phone. You do this by expressing information that demonstrates you are a friend of the person that gave you their name and phone number.

2) Network

The top 10% of sales people are more likely to enlist and employ a wide network of family, associates, friends, acquaintances, church members, connections such as Facebook, Twitter, LinkedIn and any unmentioned vehicle to help them seize the opportunity to make a sale and serve their communities in a pre-need capacity.

3) Make daily sales calls. Twenty five or more is normal.

Pre-need sales professionals at the top of their profession always have a daily activity sheet. It is usually a short precise to do list, which directly relates to their goals for a set period of time. They preplan their yearly sales objective on a day to day basis. At the top of their list is their daily number of sales presentations and phone calls. They make sure that their pre-conceived number of daily objectives is accomplished. They tolerate no excuses for failing. They understand the importance of carrying out their daily list of things to do each day with no tolerance for failure. They know their number of prospects will grow, and the number of pre-need sales will soar. With this, they know for sure that their income will become virtually unlimited.

There is a way to develop a chain of ongoing sales. This method of selling will afford you the opportunity to write business at will. This method of selling is called referral sales.

A referral is a recommendation to a prospect be it friend, family member or associate to hopefully become a buying customer. This however is not always the case. But it's more likely that this kind of prospect will buy. This is usually due to the relationship with the customer that gave them as a referral. A kind of trust has been established. Someone they know has done business with you.

It is extremely important to understand why you must get ten referrals from every prospect that becomes a customer. Usually referrals from a prospect that did not buy are not good referrals. The problem or objection in this case will be, "I'm not going to buy if they did not buy". So you need ten good referrals from your customer that did buy in order to make sales to those that were referred.

Once the sale has been made, and the paper work has been completed, you are now ready to start the process of acquiring the ten or more referrals that you will not leave the presence of your customer without.

Here is an example of how to get referrals from your new customer.

REFERRAL PRESENTATION

“Mr. and Mrs. Jones, I know you feel good because you’ve taken care of this obligation, don’t you? I would like to congratulate you for making this decision. It shows you are the type of people who love their family enough to spare them from unnecessary heartache and grief.

I feel sure your family and friends feel the same way about their families. You can help me help them. Our experience shows most people know other folks who would appreciate receiving our Family Portfolio Record File. You see, the best way for me to help others is through RECOMMENDATIONS from people like you who realize the importance and value of this information.

By the way, don’t worry about whether or not they already own cemetery property. Let me worry about that, it’s part of my job. Also, don’t worry about whether or not they’re interested right now. They probably are not, but I’m sure you would agree, knowing what you know now, that they should be.

Let me explain what I’ll do. I’ll simply give them a courtesy call and see if they would like the information. I certainly wouldn’t do anything to embarrass you. A RECOMMENDATION could be the only thing that stands between them making these decisions the wrong way or the right way.”

(Now begin to ISOLATE FACES for them to see)

-then get the names, addresses and phone numbers.

ex.) “Mr. Jones, earlier you mentioned you brother lives not too far from here, how many other brothers or sisters live in the metro Atlanta area?”

ex.) “Mrs. Jones, we were talking earlier about how we both sang in the choir at our respective churches...”

Most sales people are afraid to ask for referrals because they want to make a quick getaway with the deal before the prospect changes their mind or some other excuse that costs them money. More referrals means more sales and more money for you in commissions. Anytime you leave a customer with zero referrals you’ve left your money on the table. Stop leaving money behind! Get referrals!

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DEVELOPING YOUR WORK SCHEDULE

“When you know where you’re going and you know you’re driving, you will make decisions that will help you accomplish more in a short period of time, than most people accomplish in their entire lifetime.”

Dick Herbert once said to me, “There is a time to work and a time to play”. The reason he said this to me was to show me the importance of self reward. I said to him I wanted to work seven days a week. He disagreed. He insisted that I work Monday through Friday. Saturday and Sunday were days of rest. He also pointed out that we worked from nine until the work was finished each work day. Sometimes the work was not finished until nine or ten at night and sometimes later than that. On a number of occasions I remember being in the homes of my customers as late as one o’clock at night.

My schedule was based on my customers. The way I figured it, I had to see them whenever they were available. This included weekends and holidays. When my customers were busy at work earning my commission money, that was the time I could take off.

Tom Sawyer once said to me in front of Dick Herbert as we were having breakfast one morning, “You know Jessie, it’s the early bird that get the worm”. It was obvious to me that Tom had formulated an opinion based on something he may have heard concerning me and early mornings. Dick Herbert waited with a smile on his face for me to respond as he knew I was not a prescriber of Tom’s particular philosophy. As I retorted, “You know Tom, that’s not the way I do it. The first thing I do is get me a bucket and fill it up the night before with worms. Then I put the bucket where I can find it so that whatever time I get up, I’ll always have worms to fill my belly.” Dick was tickled!

As you can see, it’s a matter of what works for you. But one thing is sure, you must have a schedule that works for you and you are the one that must develop it. Once this schedule has been developed, you must work it day in and day out. In other words, stick to it! I never force a turtle to run on the same treadmill with a rabbit. Decide which of the two you aspire to be – then take off!

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PROTECT YOUR HEALTH

It's been said that good health is the single thing that we are given as a free gift and not appreciated until we have it no longer.

Good health is extremely important and well worth the effort to protect it. The longer you neglect your body and/or mental health, the harder it will be to restore it. The longer it takes for you to address these issues, the less likely you'll be able to bring them back to their old levels of peak performance. Once you have allowed yourself to reach a point of poor physical and mental health, you probably won't make the effort to improve the situation. However, the human body is extremely resilient. You can make remarkable improvements in restoring good health with the proper diet and exercise.

Good health is not only a physical state but also a state of mind. Many illnesses are due to hypochondria and psychosomatic considerations. However, good health is the result of a positive state of mind coupled with a positive attitude toward sickness and disease.

Many people are suffering from a form of malnutrition and/or a weak immune system. The body needs live enzymes and nutrients to maintain a good health status. These vitamins, nutrients and enzymes can readily be found in fruits and vegetables. Avoid red meat and stay away from processed foods. A good book on the subject matter is "Cooking with Mother Nature by Dick Gregory".

Eating fruits and vegetables on a daily basis doesn't restrict you to become a vegetarian. There are many types of nutritious dishes that not only taste good but are quite satisfying. However, I've found that daily consumption of fruits and vegetables to be the only true fountain of youth.

Research has shown that daily consumption of fruits and vegetables has definite health benefits. Packed with nutrition, fruits and vegetables help our body's total health and reduces the risk of many diseases.

These benefits are:

- Reduced risk of type II diabetes
- Reduced risk of stroke
- Reduced risk of cardiovascular disease
- Reduced bone loss
- Helps maintain healthy blood pressure
- Reduced risk of kidney stones
- Helps the repair and growth of body tissue
- Protection against stomach, mouth, rectum and colon cancers
- They are rich with minerals
- They are rich with vitamins
- They are rich with antioxidants

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- They are an all natural energy source
- They reduce the risk of coronary heart disease

Studies have revealed that more than 53% of the population gets absolutely 0% daily servings of fruit and vegetables. Fruit cleanses the body while vegetables build body tissue.

Personally, I've found the more fruits and vegetables I consume the better I feel and the better my health. My major question was, how do I get large quantities of these nutrients into my system? The answer was juicing! I made an investment in my health and purchased a juicer. I discovered I could drink more nutrients than my stomach could hold in roughage from fruit and vegetables.

The information shared in this chapter on health protection is the result of personal study and experience.

Furthermore, I'm a firm believer in herbalists. There exists in the herbal kingdom a cure for every sickness and disease known to man. These cures are there just waiting to be discovered. Many have been discovered but yet to be publicized. The trick is to locate these treatments of cures.

The practice of herbal medicine has existed since prehistoric times. It flourishes today as the primary form of medicine for perhaps as much as 80% of the world's population. More than 80,000 species of plants are in use throughout the world. In China, herbal medicine is not only considered primary health care, but its usage has been documented for over 2,500 years.

Although there are many books on the subject, I recommend "Back to Eden" by Jedthro Clause. But do your research. You may just find a cure for whatever ails you.

Daily exercise must be included into this regiment of promoting good health. For those who are on a tight budget, Gold's Gym is everywhere and very affordable!

In order to be a great salesperson you must maintain great health. Take the time and make the effort to invest in your health. I assure you, this will be the best investment you'll ever make!

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Conclusion

As previously mentioned, this was not a comprehensive study, but a book for people who wanted to know how to develop wealth through selling pre-need cemetery programs. In order to become proficient at anything you must study and apply the appropriate talent and skills pertinent to your field of interest. This takes time!

CEMETERY TERMS AND DEFINITIONS

GLOSSARY

Autopsy: An inside and outside examination of a dead body to determine the cause of death and/or to study the effects of a disease or injury. An autopsy is also called a postmortem examination known as a post.

Barrow: A large mound of earth or stones piled on top of dead bodies.

Bier: The stand on which a corpse, coffin or casket is placed.

Body: Another word for a corpse.

Brain-dead: Traditionally the term meant the determination of death when no activity could be detected in a person's brain. Currently the term *brain-death* has been replaced by the more precise term death by brain criteria.

Casket: A rectangular-shaped burial container for the human body. It is typically fancier than a coffin.

Catacomb: An underground network or corridors and rooms that were once used as burial places. Graves were cut into the walls

Cemetery: Burial site in the earth. Early Christian writers coined the word *cemetery* as a euphemism to refer to where dead people were buried. It comes from the Greek word *koimeterion*, meaning to sleep. The first recorded use of the word in English was in 1387. The word *graveyard* came into use in the early nineteenth century.

Cerecloth: A cloth used to cover a corpse. It was treated with a wax or gummy material in order to hold the cloth close to the body.

Charon: An old boatman in Greek mythology who ferried the souls of dead people across the river Styx or the Acheron River to Hades.

Coffin: A traditional wedge-shaped burial receptacle for the human body.

Columbarium: A structure containing recessed niches for urns that contain remains or cremated remains.

Corpse: Originally used to signify the body of a living person, corpse is now used to mean a dead body.

Cremated remains: The bone fragments remaining after cremation

Cremation: The process of using heat to reduce a corpse to bone fragments.

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Crematorium: The place that contains the furnace in which bodies are cremated. Also called a crematory.

Cryonics: The practice of freezing at extremely low temperatures the bodies of people who have died of a disease with the hope that the body might be revived and healed if a cure is discovered.

Crypt: A vault with an arched or domed ceiling or a chamber in which a body is placed. A crypt is usually totally or partly underground. Historically crypts were often built beneath the main floor of a church, usually as a burial place. Today the drawers that hold bodies in aboveground mausoleums are often called crypts.

Decomposition: The natural process through which bodies break down to organic and inorganic parts and eventually disappear.

Dissect: To cut apart a cadaver in order to examine and analyze its parts.

Elegy: A poem or song to honor a dead person.

Embalming: A process to preserve a body.

Epitaph: An inscription or a message on a tomb or gravestone.

Eulogy: A speech that honors a person.

Exhumation: Removing a corpse from a grave.

Floater: Bodies submersed in water for a long enough period of time to have developed enough gas in the abdomen to float to the surface.

Funeral: A ceremony held for a dead person. The body is present.

Grave: An excavation for burial of a body.

Inhumation: Burial in the ground.

Mausoleum: A large tomb built aboveground.

Memorial park: Cemetery where graves are marked with markers flush to the ground.

Morgue: A place where corpses are kept until they are claimed or released for burial.

Mummy: A corpse whose skin has been preserved over a skeleton either through natural or artificial processes.

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Necropolis: A Greek word meaning “city of the dead,” which is what scholars typically call cemeteries in ancient cities.

Ossuary: Depository for the bones of dead people.

Pyre: An open fire used to cremate bodies.

Rigor mortis: Stiffening of the body after death.

Sarcophagus: A stone coffin. Ancient people excavated stone and carved coffins for dead people. Because materials in the stone were believed to eat the corpse, the coffin was called a sarcophagus, from the Greek word *sarkos*, meaning “flesh,” and *phagos*, meaning “I eat”.

Shroud: A white garment in which corpses are buried.

Thanatology: The study of death.

Tomb: A structure or excavation in which a corpse is buried. It can be entirely aboveground or wholly or partly in the ground.

Tumulus: A hill that was built over a grave.

Urn: A receptacle designed to permanently encase cremated remains.

Viewing: A burial ritual during which friends see the corpse and visit with the family.

Wake: The time when people watch over a dead body before it is buried.

*”Corpses, Coffins and Crypts”. A History of Burial.
Penny Colman