



## Foundation Partners Group’s Record-Setting Year

The cremation-focused firm’s now serving more than 115,000 families

By Lynn Cavanaugh

Led by the acquisition of Baldwin Brothers Funeral & Cremation Society of Florida (with its 20 locations), the cremation-centric Foundation Partners Group in Orlando, Florida, reported it grew 50% year-over-year in 2021 and is now serving more than 115,000 families a year.

It was “a pivotal year” for the company, Kent Robertson, Foundation Partners Group president, said. At year-end 2020, Foundation Partners was serving over 65,000 families annually at more than 150 locations in 20 states. Now, with the Baldwin acquisition and others (see accompanying story on page 6), Foundation Partners owns 215 funeral homes and cremation centers in 21 states. The company, which was founded in 2010, has a cremation rate of greater than 87%.

Foundation Partners is the second largest funeral home group in the country based on the number of families served, according to its press release. “We grew by reaching families in new ways, increasing services in existing



markets and expanding into new ones by partnering with great firms,” Robertson said. “We could not have achieved this success without the hard work of our dedicated team members, who continue to serve families during their most difficult times.”

### The future of death care

“We are committed to creating enduring partnerships with successful and innovative business owners who share our vision of the future of death care,” Robertson

*(con’t on page 4)*

### Free N95 Masks Now Available: Tell Your Employees to Get Theirs

Last week, the federal government began offering four free COVID-19 tests on [www.covidtests.gov](http://www.covidtests.gov). Starting this week, employers may want to direct their employees to major pharmacy chains and community health centers to get their three free N95 face masks, as part of the Biden administration’s efforts to curb the COVID-19 pandemic.

CVS pharmacies (including those inside Target stores), Rite Aid, Walgreens and Stop & Shop have begun distributing the free masks this week. Snug-fitting N95 masks offer better protection against the omicron variant of COVID-19 than cloth face coverings because they filter at least 95% of particulate matter from the air, according to the Centers for Disease Control and Prevention.

## what’s inside?

Letter from the Editor .....	2
New state funeral reimbursement law .....	3
Wreaths Across America national tour .....	7
Survey: Cremation vs. burial rates .....	8

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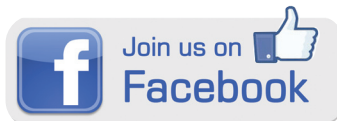
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**Letter From the Editor**

Do you think of funeral service as an essential consumer service? That's how Thomas Kominsky, Foundation Partner Group's chief financial officer, describes it in this issue's cover story, "Foundation Partners Group's Record-Setting Year": "The death-care industry is an essential consumer service, no different than health care.



COVID has really borne that out. Throughout the past two years it's illuminated the evolution of the industry from something that was perceived as traditional and old-fashioned to a more contemporary profession. We thought, "This happens to every business at some point. Let's not hide behind it."

Foundation Partners is "helping to lead the narrative in terms of being an essential consumer service," Kominsky said. "It's like 'What are we doing as an organization to best meet the consumer where they are and how they want it? What can we do to help drive that narrative forward?' ... We are here to serve families in their time of need ... knowing what the consumer wants, when they want it, how they want it, where they want it. It's about reaching families in new ways in 2022 and beyond."

Similarly, consumer behavior "has forever changed" in the wake of the pandemic, The Foresight Companies said in its white paper, "Embracing Transparency to Drive Profitability," available here: [theforesightcompanies.com/blog/foresight-focus-whitepaper-embracing-transparency-to-drive-profitability/](http://theforesightcompanies.com/blog/foresight-focus-whitepaper-embracing-transparency-to-drive-profitability/). Most of you (66%) realize that it's changed and are truly concerned about this new consumer that has emerged from the pandemic, as evidenced in our reader survey in November: "Meeting the needs of our customers" was your top concern when we asked, "What are your biggest challenges heading into 2022?"

You can also read more about the importance of the consumer experience in next week's cover story about Homesteaders Life Company's hiring of a new role for the company – Senior VP of Consumer Experience – and how this new role is beginning to emerge in the funeral industry.

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# new rules & regs

## New State Law Reimburses Businesses for Low-Income Funeral Costs

On Jan. 20, New Jersey amended an existing law (passed in 1985) to allocate \$8 million to ensure funeral homes and cemeteries receive reimbursement for services provided to low-income families.

“Every family, regardless of their financial situation, deserves to be able to bury their loved one with dignity when the time comes,” Assemblywoman Cleopatra Tucker, Assemblyman Ralph Caputo and Assemblyman Raj Mukherji said in a joint statement. “Our state’s funeral reimbursement program is intended to help many eligible residents afford funeral expenses so that they can focus on honoring their loved one’s memory rather than scrambling to find money for those services.

“However, with the increasing cost of funerals, funeral homes and cemetery operators are left without proper reimbursement for their services. This law is a step in the right direction to ensuring this program receives the appropriate funding to enable funeral service providers to continue to offer these critical services to low-income families.”

The new law [njleg.state.nj.us/Bills/2020/A9999/6060\\_R1.PDF](https://njleg.state.nj.us/Bills/2020/A9999/6060_R1.PDF) will help with a portion of

reimbursements provided to funeral homes for funeral, burial and crematory services given to those in the Work First New Jersey and Supplemental Security Income programs. The new legislation aids the N.J. Department of Human Services by increasing payments for eligible individuals by an additional \$1,000 per person.

“We are grateful for the hard work performed by our assembly and senate legislators, as well as Gov. (Phil) Murphy, for signing this supplementation of \$8 million for 2022 into law last week,” George Kelder, CEO and executive director, New Jersey State Funeral Directors Association, said. “While there is still more to be done with stakeholders to fully fund the WFNJ program as outlined in the 1985 law, we are extremely pleased that stakeholders have taken this initial step, are taking this matter seriously and working with us to address the decades-long funding disparity.

“The NJSFDA, which had advocated for the bill, will remain engaged with DHS to ensure that the current formula used to determine the reimbursement amounts is maintained,” Kelder added. “The NJSFDA continues

to remain engaged in shoring up additional funding for WFNJ funerals. With the state’s fiscal year 2023 budget process underway, the NJSFDA met last week with the governor’s office and treasury officials to push for additional funds. Until the DHS issues directives regarding this increase, the current NJWFNJ allowances remain in place.”

While no other state has the same law, other states and localities have funeral-related assistance programs that might assist funeral directors who are providing services to low-income families:

- Maine will reimburse funeral directors if no legally liable relative is able to pay for the funeral expenses of someone: [legislature.maine.gov/statutes/22/title22sec4313.html](https://legislature.maine.gov/statutes/22/title22sec4313.html)

- Connecticut sets aside funds for funeral expenses for Medicaid recipients without it impacting their benefits: [ctfda.org/docs/funeraltrustbrochure.pdf](https://ctfda.org/docs/funeraltrustbrochure.pdf)

- Palm Beach County (Florida) may reimburse funeral providers if an applicant proves they do not have the funds to pay for a funeral: [discover.pbcgov.org/communityservices/humanservices/pages/indigent-cremation.aspx](https://discover.pbcgov.org/communityservices/humanservices/pages/indigent-cremation.aspx)

“We set out to create the deepest and broadest cremation-focused firm in the U.S.”

– Kent Robertson, president, Foundation Partners Group

said. “And while the pandemic continues to disrupt the country and alter the death-care landscape, it has not slowed down Foundation Partners’ growth. It has increased the number of like-minded firms looking to partner with us to meet the ever-changing needs and expectations of today’s consumers.”

One of those like-minded firms, Baldwin Brothers, completed its partnership with Foundation Partners in December 2021. Baldwin Brothers, which has been serving the needs of Florida families since 2008, has 20 locations serving cremation families throughout Central and Southwest Florida. The company was founded by industry veterans Jerry Pullins and Rick Baldwin, and the Baldwin family. It is now led by Skip Knopke.

“Baldwin Brothers is an example of the kind of firm that complements our network,” Robertson said. “We set out to create the deepest and broadest cremation-focused firm in the U.S. and have achieved that goal through the strength of our partners. This mission resonates in 2022 and beyond, and we’re excited for the future.”

Baldwin Brothers is “an incredibly innovative firm not only because they are cremation-focused but just

in terms of how they think about service delivery to the consumer,” Thomas Kominsky, Foundation Partners Group chief financial officer, said. “They offer a simple but very high touch solution for the consumer, a simple journey for them. And they are extremely focused on every aspect of the customer journey.”



The “simple journey” seems evident on the Baldwin Brothers website, where a visitor is greeted on the home page with the words “Cremations, Funerals and Pre-Plans Made Simple & Easy – Packages from \$995,” as well as the live chat pop-up message: “Our friendly and knowledgeable Licensed Planning Counselors are available 24-7 to assist you over the phone or in person. We will

even come to your home or ... you can also choose to make pre-arrangements online in the comfort of home.”

Kominsky said Baldwin Brothers’ preneed program, which he called “one of the best in the industry,” and the company’s ability to open up new locations in “very strategic, thoughtful markets” were of great interest to Foundation Partners.

Baldwin Brothers “really started its meteoric growth about a decade ago,” he said. “As an operator in Florida, they’ve always been a firm we had our eye on, come to admire and be impressed with ... we’ve always had an active dialogue with their team.” So, when the company decided to sell to Foundation Partners last year, “I think the time was just right for them,” Kominsky said.

### Purposeful pivot 6 years ago

Six years ago, Foundation Partners made a purposeful pivot to acquire firms with a high cremation rate, Kominsky said.

What did Foundation Partners see in the industry, or more specifically, in the cremation rates, at that point? “In the 1970s, 7% of consumers wanted a cremation. In 2015, it was nearly 49%, and by 2020 it was 56%. Well, it’s not hard to see where that trend’s going,” Kominsky said.

“We thought, ‘Do we want to be ahead of the cremation curve?’ Six years ago, the answer was ‘Yes, absolutely.’ And what we’ve seen over the past few years is an even greater acceleration in cremation,” he said.

### 'Death care's an essential consumer service'

"For us, at Foundation Partners, it was an important and meaningful pivot to say 'This is where the consumer is going. As an organization, we are here to serve families in their time of need.' And serving families is knowing what consumers want, when they want it, how they want it, and where they want it. It's about reaching families in new ways in 2022 and beyond," Kominsky said.

"The death-care industry is an essential consumer service, no different than health care. COVID has really borne that out. Throughout the past two years, COVID has illuminated the evolution of the industry from something that was perceived as traditional and old-fashioned to a more

contemporary profession. We thought, 'This happens to every business at some point. Let's not hide behind it.' If you think about the industry through that lens, it allows you to view the business in a new and different way. And at Foundation Partners, we're committed to leading the narrative for the new consumer."

"Serving families is knowing what the consumer wants, when they want it, how they want it, where they want it. It's about reaching families in new ways in 2022 and beyond." – Thomas Kominsky, chief financial officer, Foundation Partners Group

### The Perfect Partners

"We have pretty strict criteria for the type of partner firms that we want to bring into the Foundation Partners Group fold," Kominsky said. "And the reason that we say partner and not acquisition – and it's an important distinction – is because we're not acquiring these



In 2021, Foundation Partners Group acquired Baldwin Brothers Funeral & Cremation Society of Florida's 20 locations, which include (clockwise, from top left) Orlando, Titusville and Ocala.

firms and changing what's made them successful. We're acquiring these firms because of their best practices and capabilities, and we're trying to build upon those."

Whether those firms serve families that want premium services, mid-tier services or what many refer to as "direct cremations," the firms that interest Foundation Partners are "unequivocally focused on families," he said. "We like to partner with firms that are focused on how consumer preferences are changing and meeting consumers where they are."

So, what are those Foundation Partners criteria? The firm looks for funeral homes and cremation centers that are innovative, growth-oriented and cremation-focused, Kominsky said. "We also ask ourselves things like 'Is it a good organization? Do they win their own markets? Do they have a strong geographically leading cremation mix? Are they focused on the consumer? Do they have a strong team?'" he said.

"If you start checking some of these boxes, and there are many more, you're going to be a great fit for Foundation Partners Group ... We want to be owners of market-leading firms who are innovators, who are being thoughtful within their markets and certainly those homes that are oriented to the cremation consumer."

## **It Was a Very Good Year: Foundation Partners Group's 2021 Acquisitions**

Aside from acquiring the 20 Baldwin Brothers Funeral & Cremation Services locations in Florida in 2021, Foundation Partners Group also partnered with Kraft-Sussman Funeral & Cremation Service in Las Vegas, which is one of the highest-cremation areas in the country. "They have done a tremendous job building their business up over the past several years – and that is certainly a market we will continue to build density in," Foundation Partners Group's chief financial officer Thomas Kominsky said.

Other areas where Foundation Partners would be likely to acquire more firms include the Northwest and the Southwest, Kominsky said.

Here is the list of the funeral homes and cremation services Foundation Partners partnered with in 2021:

### **Arizona**

- Legacy Funeral Home – Chandler, Mesa
- Samaritan Funeral Home – Phoenix

### **California**

- Omega Society Cremation and Burial Services – Orange
- Affordable Burial & Cremation Service – Sacramento

### **Colorado**

- Aspen Mortuaries – Lakewood
- Adamson Funeral Homes and Cremation Services – Greeley
- The Springs Funeral Services – Colorado Springs

### **Florida**

- Baldwin Brothers Funeral & Cremation Society – Orlando
- Beacon Direct Cremation – Largo
- Oak Ridge Funeral Care – Winter Haven
- Englewood Community Funeral Home – Englewood
- Farley Funeral Homes and Crematory – Venice

### **Minnesota**

- Atkins-Northland Funeral Home & Cremation Service – Cloquet
- Sandberg Funeral & Cremation Services – St. Paul
- Willwerscheid Funeral Home & Cremation Service – St. Paul

### **Nevada**

- Kraft-Sussman Funeral & Cremation Services – Las Vegas
- Vegas Valley Cremation – Las Vegas

### **Washington**

- Klontz Family Funeral Home – Auburn
- Beck's Tribute Center – Edmonds

# ‘Wreaths Across America’ National Tour Starts Feb. 5 in Florida

On Feb. 5, Wreaths Across America, the nonprofit organization that places wreaths on veterans’ headstones at Arlington National Cemetery, as well as thousands of veterans’ cemeteries in all 50 states, is launching its nationwide Mobile Education Exhibit.

The rolling interactive exhibit begins in Melbourne, Florida, then heads to South Carolina and Georgia. Here is the MEE’s schedule for the remainder of 2022:

- **March:** Alabama and Mississippi
- **April:** Louisiana and Arkansas
- **May:** Ohio, Michigan and Wisconsin
- **June:** Wisconsin, Minnesota, Montana, Wyoming, Idaho, Washington and Oregon

- **September:** Stops in Nevada, Utah, Colorado, Nebraska, Kansas, Oklahoma and Missouri, before heading back East

For funeral homes or cemeteries that might want to invite the Wreath Across America exhibit to an outreach event in their own communities, they can submit a request (a 60-90 day advance notice is preferred) by clicking [www.wreathcrossamerica.org/mee](http://www.wreathcrossamerica.org/mee).

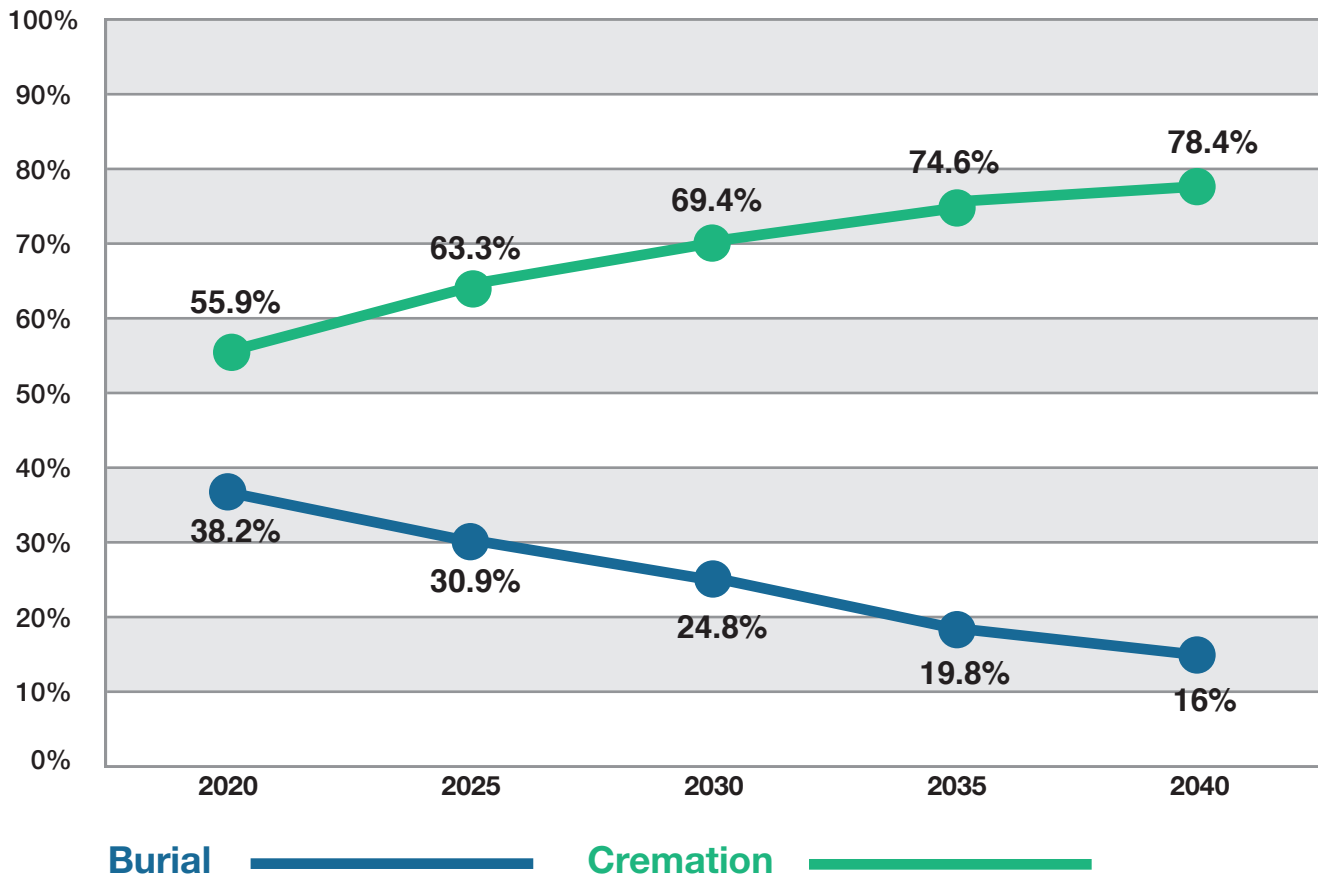
Any individual or organization can sponsor a veteran’s wreath anytime for \$15 at [www.wreathcrossamerica.org](http://www.wreathcrossamerica.org). Each sponsorship goes toward a live, balsam wreath that will be placed on the headstone of an American hero to honor all veterans laid to rest on Dec. 17, 2022, National Wreaths Across America Day.



The 48-foot Wreaths Across America mobile exhibit is equipped with a 24-person screening room, three interactive computers and an education wall of information that features where the organization’s mission will be going in the future.

# Cremation Rates Are on the Rise: What Lies Ahead?

## U.S. Cremation and Burial Rates Projections (2020-2040)



The annual rise in the percentage of cremations, and the corresponding decline in the percentage of burials, has followed a steady pattern averaging about 1.5% per year in most states, according to the National Funeral Directors Association. By 2035, all 50 states and the District of Columbia are predicted to reach cremation rates exceeding 50%. By comparison, 32 states had cremation rates above 50% in 2019. *Source: 2021 NFDA Cremation & Burial Report*

## the last word

“Funeral directors are experts ... You cannot serve thousands, or tens of thousands, of grieving families without picking up some clues about what works and what doesn't ... And that itself constitutes an undeniable moral imperative. You *do* know what's going to help, and what isn't. You *do* know what is healthy and what's not. You *do* know which families are going to be okay, and which are going to struggle. You have to be willing to say so.”

– Eric Layer, from his book, “The Right Way of Death: Restoring the American Funeral Business to Its True Calling”

## in the next issue

Homesteaders Life adds new VP of Consumer Experience: New job in the industry?