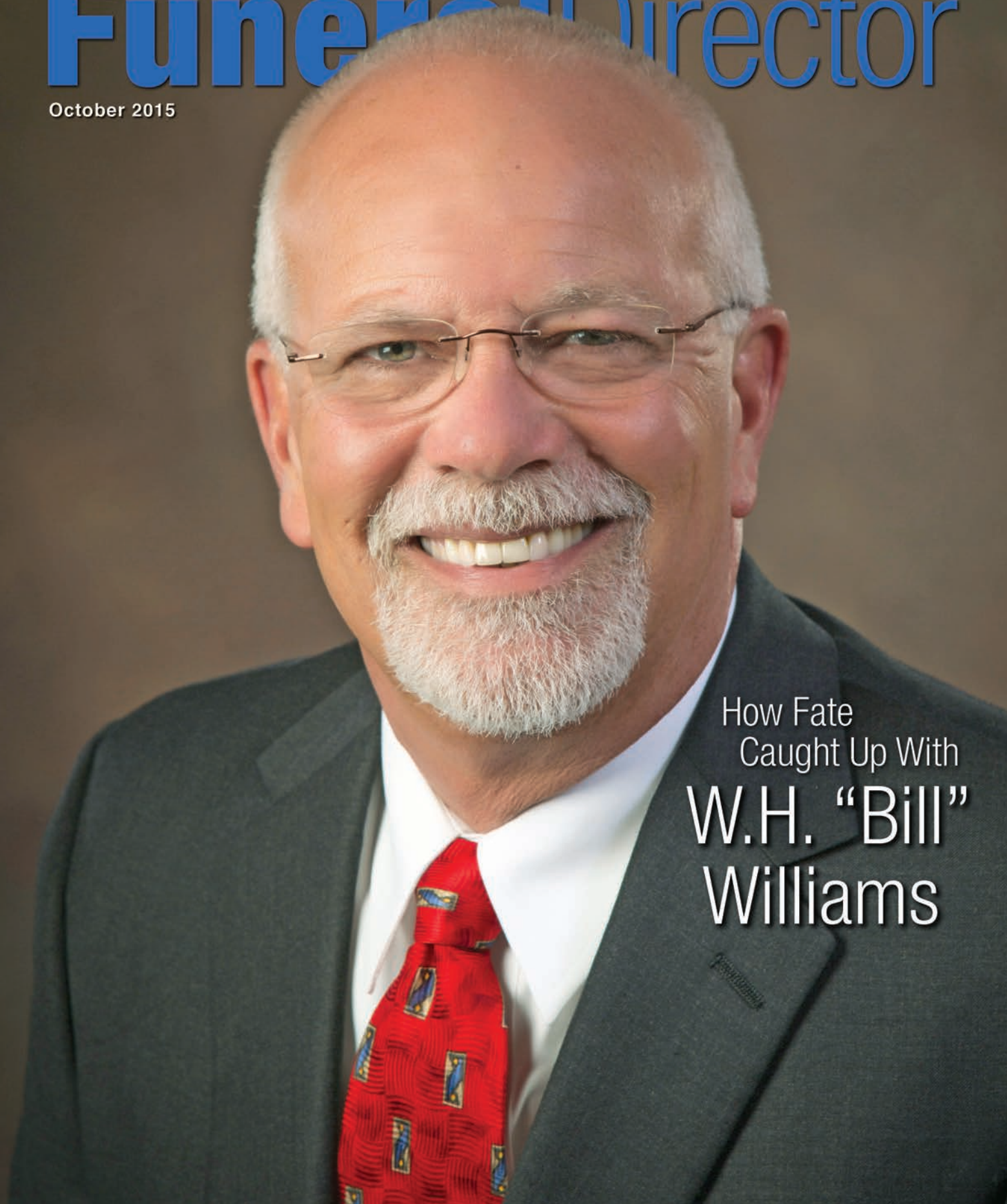


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How Fate
Caught Up With
**W.H. "Bill"
Williams**

Profile

By Patti Martin Bartsche

How **Fate** Caught Up with **Bill Williams**

When asked who's most surprised by his career choice, W.H. "Bill" Williams pauses a moment before bursting out in laughter.

"Me," he says. "Absolutely not in any way, shape or form did I expect to be here."

Here is his post as president and CEO of Funeral Services Inc., a trust administration and preneed contract record keeper company headquartered in Tallahassee, Florida. Williams has been with FSI for 14 years – the first two as vice president, the past 12 as its leader.

If things had worked out differently, Williams might have now been the owner of a boat dealership – or out at a construction site driving a tractor. Sometimes, though, you can't fight fate.

"My father and grandfather owned one of the largest road construction firms in the South, Dixie Grading & Paving Co., before I was born, and for many years after," Williams recalled. "As a young boy, the only thing I really wanted to do was drive their tractors when I grew up. I eventually grew old enough, and they turned me loose on a small bulldozer inside of a large warehouse being built – big mistake. The support columns, exterior walls and warehouse roof were built. We were

spreading and compacting clay inside the building, preparing to pour the concrete floors, when I almost took down one of the main support columns in the middle of the warehouse not paying attention. My father handed me a shovel, and I was back to moving dirt by hand."

While road construction was in their blood, Williams' father and grandfather were smart enough to recognize a good investment when they saw one ... which is how Williams' family came to build and operate Oak Lawn Funeral Home in Pensacola, Florida, which opened its doors in 1974.

"They were completely new to the business, but they saw a need for a funeral home," Williams said. "They built the funeral home and then sought out and retained the best funeral directors to serve families in need for their firm."

During the funeral home's construction, Williams worked as a laborer, earning \$1 an hour. "I think it was more about keeping me out of trouble than anything else," he laughed.

While the funeral home became a success, economic conditions forced

the family to sell off the road construction firm. "That was the end of me working with heavy equipment," Williams said.

With his first love no longer an option, Williams turned to his second love – boating. "I was in the boat business throughout high school, running the parts department, demonstrating boats," he said. "I loved being on the water ... and I never had any plans of joining the firm at all."

Once again, fate had other ideas.

As Williams tells it, the day before he married he had a disagreement with his boss at the boat dealership he was working at in Mobile, Alabama. "I quit my job ... not very good timing," he chuckled. "So I did the only thing I could do."

Which was to call the family funeral home and ask for a job. "By this time my grandfather had died," Williams said. "Oak Lawn had an opening for an attendant ... I took the job until something better came along. That was 1980, and I'm still in the profession."

After several years, Williams decided that, if he was going to work in





Bill Williams at his desk. (Photo courtesy of Funeral Services Inc.)

funeral service and in a funeral home, he would need to attend mortuary school. So he enrolled in Gup-ton-Jones College of Funeral Service in Decatur, Georgia. He served as an apprentice funeral director under Oak Lawn manager Zona Cutchen in 1986, receiving his funeral director's license a year later.

Father and son continued to work side-by-side for about a year, before the elder Williams decided that he was ready to retire. "I had just recently earned my funeral director's license," Williams recalled. "With a wife, three young kids, a mortgage and a car payment all on a funeral director's salary (even as a minority owner), I couldn't qualify financially to buy the firm on my own ... and I wasn't sure I wanted to remain in the business."

Father and son shopped the firm, and Service Corporation International made a fair offer. So at 4:32 p.m. Oct. 6, 1988, – "But who remembers such times and dates?" Williams laughed – SCI took ownership of Oak Lawn.

Williams, instead of leaving, remained as the funeral home's manager. It wasn't long before SCI began

acquiring several other firms in the area – firms that were placed under Williams' management. "That was back in the acquisition heydays," he said. "The company and my responsibilities seemed to grow daily – and it was fun!"

Jody Brandenburg, the president of Hardage-Giddens Funeral Homes & Cemeteries in Jacksonville, Florida, saw Williams' potential early on. As a regional president for SCI, Pensacola was part of his area of responsibility, and it was Brandenburg who met with Williams and his father about the potential sale of Oak Lawn.

"It (Oak Lawn) was a very well-run business ... it had a crematory, a preneed department, and it had built up a very good at-need business," Brandenburg said. "This was going to be our first acquisition into the Pensacola area – it filled in a blank between Tallahassee and Mobile, Alabama – so we wanted the best."

And in the Pensacola area, that meant Oak Lawn Funeral Home. But it was more than just the brick-and-mortar business that SCI was interested in. "The reason we were

interested in the business was because of Bill," Brandenburg said. "We were not just interested in accumulating firms but in recruiting people who are progressive. Bill was not only progressive from the funeral service side but also in the evolving automation and computer side. Bill has always been ahead of the curve."

Being ahead of that curve has always been important to Williams. When he first joined the family firm, for example, most of the firm's pre-need wasn't sold; it was bought. "People walked through the front door of the funeral home wanting to arrange and pay for their own funeral," Williams recalled. It was important to them to prepare for the future. They wanted to get their wishes in writing – to make sure their wishes were carried out."

Back then, Williams added, "We'd write down their instructions, take them down to the local bank, open a passbook savings account with their name and the funeral home's name on the account, and put the passbook in their file." (Later, laws were passed requiring

trusting of these prepaid accounts for the protection of the consumers and the funeral homes.)

“We didn’t really know how to market preneed in those days, or even why we should,” Williams said, “but it didn’t take very long to figure out the ‘why’ part. Market share is how you grow, and preneed was going to be a very important part of securing additional market share.”

During his 11 years at SCI, Williams worked his way up to area manager with responsibilities for multiple funeral homes, cemeteries and crematories. There were also, of course, preneed responsibilities. “The biggest takeaway here was twofold: service and budgets,” Williams said. “You had to deliver service, and you had to deliver the budget. Balancing the two wasn’t always an easy task – no different than any other business owner or manager.”

In his SCI days, preneed sales accounted for almost 60 percent of his total budget responsibilities, Williams said. “That’s what drew me to this area. To be honest, we as an industry have been doing the

same old things, year in and year out, marketing and selling preneed. Only recently have we begun perfecting a new and potentially better way to market preneed – through the Internet.”

Williams was also fortunate enough – thanks to the support of Brandenburg and Dan Garrison, his bosses at the time – to be involved with SCI’s FALCON project. “The FALCON team designed SCI’s first computer systems to be used in SCI funeral homes and cemeteries,” he explained. “My responsibilities included testing, training and implementing the first system companywide in Orlando, Florida. I was a propeller head – computer nerd – then and knew computers were the future for our business, even more so today.”

There is no doubt that Williams was meant for funeral service, Brandenburg said. “He was meant to be on the leadership cutting edge of the problem solvers,” Brandenburg said. “Even today I refer to Bill as an innovative problem solver.”

One thing a good leader does is to surround himself with the best

possible people, Brandenburg said in explaining why he wanted Williams involved in the FALCON project. “I didn’t have to go outside the organization to look for the best person to lead the FALCON project,” he said. “We had the best person in-house ... Bill Williams.”

There is no doubt that Williams would have had a long and distinguished career if he had chosen to remain at SCI. But Williams wanted – make that needed – to get out on his own. “I thoroughly enjoyed working with SCI and all the great people there, and I received a tremendous education during those 11 years,” he acknowledged. “But it was time.”

So Williams left SCI and, along with partner Tommy Settles, opened a storefront funeral home in Panama City, Florida, the closest area to his home in Pensacola that was outside his SCI three-year, “no compete” area.

Williams planned to have a long run as a funeral home owner, but fate – and luck – would once again intervene.

Funeral Services Inc. had been the preneed administrator for Oak Lawn Funeral Home when it had been family owned, so Williams traveled to Tallahassee to meet with company officials about it performing the same services for the new storefront. “Harriet Irwin, president of FSI at the time, gave me a tour of the FSI offices – including the computer server room,” Williams said. For a computer nerd like Williams, it was like finding the pot of gold at the end of a rainbow.

To the surprise of probably no one, when Irwin offered Williams a vice president position at FSI several months later, Williams quickly accepted. “Poor Tommy was left holding the bag in Panama City by himself until we sold the firm a year or so later,” Williams said.

When he took the position with FSI, Williams tried to visit every client the company had in Florida during his first year on the job. “Every one of those clients obviously offered preneed, and they all had

At the 2013 International Cemetery, Cremation and Funeral Association convention in Tampa, Florida, then ICCFA-president Nancy Lohman (center), with the FSI team, including (from left) Tommy Settles, W.H. “Bill” Williams, James Atwood and Paul White. (Photo courtesy of Funeral Services Inc.)



their own little twist on how they were marketing it,” Williams said. “I learned from them all and tried to share everything I’ve learned from each of them with other clients. Anything I can do to help my clients sell more preneed helps them and my company.”

While FSI was well known in Florida, as it began its expansion plans outside the state it found itself facing what Williams calls the hardest question the company needed to answer: What exactly does FSI do?

“We’re a trust administrator and record keeper; we’re not a trustee or investment manager,” Williams said.

But what does that mean?

Williams offers what he calls the 40,000-foot explanation.

When a preneed contract is sold, the client firm sends a copy of the contract and the consumer’s payment to FSI. FSI scans the contract and inputs the contract data into our system. We then record the payment against the contract, determine how much of the consumer payment must be trusted (in states that trust less than 100 percent), and deposit that amount into trust; the non-trusted portion is deposited into the firm’s cash account where it may be withdrawn at any time.

After input into our system, the client firm may view a scanned image of the original contract, see how much has been paid on the contract, how much has been trusted, and the current market value of those payments. They can also fulfill contracts online and expect those trust funds to be deposited into their bank account usually before 5 p.m. the next business day. They also have a wide variety of reports they can choose from, or even download their data for import into programs such as Microsoft Excel for easy analysis.

On the trustee side, we reconcile each trust each month; distribute trust income (and expenses) on a pro rata basis to each firm within the trust, then to each preneed contract, then to each line item on each preneed contract. We also provide all of the reporting and audit tasks

typically required by the state’s death care laws of the trustee, and assist the trustee with tax reporting each year.

Two years after being named vice president, Williams was elected to FSI’s board of directors and appointed president of the company. Today he also carries the title of CEO and vice chair of the FSI board of directors.

When Williams accepted the position of president in 2003, FSI operated within the boundaries of Florida only and had approximately \$150 million in trust assets under administration with a single trustee.

Today, total assets under administration in Florida alone are well over \$300 million; the company administers death-care trusts in more than 20 states; clients include national insurance firms that are offering new trust products to complement their preneed insurance products, and nationally known third-party marketers. The company works with almost 20 different banks and trust companies across the country.

“None of this could have been achieved without an excellent, professional and extremely dedicated group of individuals that make up FSI,” Williams is quick to point out.

Williams, says Keenan Knopke, president and CEO of Curlew Hills Memory Gardens in Palm Harbor, Florida, has a knack of finding the right people and putting them in the right slots to work for the betterment of the company. “Bill won’t tell you he’s an expert ... but he will find you the expert,” Knopke said.

And FSI is a leader in the trusting administration side of the business because of Bill Williams. “Bill is one of those people who you can believe what they say because it’s the gospel truth,” Knopke said. “He’s not going to blow something up your dress or pant leg ... he calls it what it is, and if he can’t say it without actually having the knowledge, he’s not going to say anything.”

Knopke, who’s known Williams for nearly three decades through the Florida Cemetery, Cremation

and funeral Association, describes Williams as both a “visionary” and a “builder.” “You don’t usually have a builder and a visionary together because a visionary sees no walls and barriers, while a builder sees mostly right angles,” Knopke said. “Bill has both because of his ability to find those who are builders and then put the pieces together.”

Just as important, Knopke added, is Williams’ willingness to admit when something is wrong and then pull back and rethink. “He’s not someone who will pat himself on the back,” Knopke said. “To Bill, success is teamwork.”

Ask those who know Bill Williams to describe him, and you’re likely to hear that beyond being a team player, he’s also a people person. “Everyone who meets Bill says what a great guy he is and how much they enjoy meeting him,” said Wendy Wiener, a partner in the law firm of Broad and Cassel, based in Tallahassee. “Those qualities make him a good salesperson for FSI and, more importantly, an excellent leader for FSI.

Wiener first met Williams about 10 years ago when they both attended meetings of the Florida Board of Funeral, Cemetery and Consumer Services; Wiener representing industry clients before the board, Williams representing FSI’s clients.

Wiener said one of Williams’ favorite stories involving the two happened many years ago, when – on behalf of one of FSI’s competitors – she challenged a position that FSI was maintaining about a particular provision of Florida law. “Bill likes to recall that he ‘beat me’ on the issue because the board voted in favor of FSI’s position,” Wiener said. “That situation showed me early on that Bill was passionate about how FSI does business and about making sure that FSI is ‘right’ in what it does for its clients and with regulators.”

Clients are not likely to find a stronger advocate than Williams.

As a funeral director, Williams believes he has the ability to help his

fellow death-care professionals in a variety of areas, including preneed. “As far as preneed marketing is concerned, I’ve been where they are and have had success – paid for at the expense of plenty of failures,” he said. “So, if a client seems to be going down a road I’ve traveled before that resulted in something less than my expectations, I may be able to assist by suggesting tweaks to their program to achieve better results. More importantly, because of the large, diverse client base we have, we’re able to share what works for other clients in similar markets – if the client allows us to.”

Not surprisingly, Williams makes it a point to attend most every national and state convention he can get to, learning from the preneed pros. He has also read every preneed book and industry magazine he can get his hands on.

But his very best education, he said, comes from a group he’s been a member of for many years. “The Death Care Management Council meets twice a year in Key West, Florida, and literally has members from all four corners of the continental U.S.,” Williams explained. “Every member makes a 10-minute presentation on ‘The Best Thing I’m Doing Now,’ with an additional five minutes to answer questions. If you want to try something different in your market, bring your idea to the group, but you better have thick skin because they’ll beat it to death. Afterward, you take their ideas home and perfect your program more, then report back at the next meeting for more constructive criticism – all in an effort to help each other and the profession.”

Williams is matter-of-fact when asked about deficiencies in how firms are marketing their preneed offerings. “The one thing that continues to surprise me is a firm’s failure to comprehend what *their* market really wants,” he said. “I’ve watched firms lose market share by offering the same old, cookie cutter services, and not being progressive. I’ve also observed firms trying to

genuinely break out of the mold by offering new services, like catering and life celebration services with facilities to match, in areas that are extremely traditional, and fail miserably. In both instances, the market wanted something different than they were offering.”

With a self-described “computer geek” in charge, it’s little wonder that technology is integral to the FSI way of doing business – including its branding message: *It’s what’s inside that gives you ... (power, wisdom, control, knowledge, clarity)*

“Intel microchips are the brains of most every desktop business computer on the market today, regardless of whom the computer manufacturer may be,” Williams noted. “That’s the ultimate goal of FSI, to be the ‘power inside’ of every death-care trust.”

FSI’s internal mission statement, “To provide superior trust administration and record keeping services to any death-care trust, sponsored by any death-care firm, third-party marketer, association or trustee, in any state,” continues the message.

“If Intel didn’t live up to a computer manufacturer’s expectations, they wouldn’t have the market share they’ve worked so hard to build,” Williams said. “It’s extremely important that we meet and exceed our clients’ expectations for the same reasons.”

Investing in technology was not something FSI just wanted to do, it was something the company had to do, Williams believes.

“Today we live in a world that demands information and the ability to interact with that information – now. How often do you go to the bank these days? Why bother when you can pull up your account information, write and deposit checks, transfer funds, pay bills, etc., all from your smartphone,” he pointed out. “You should be able to do the same with your trust information. With FSI, you can.”

Williams becomes passionate when talking about how technology can help a firm do business better and faster.

“Imagine this: You pull out your iPad and quickly produce an error-free, professionally written preneed contract. You and the customer both sign the screen consummating the deal, then you swipe the customer’s credit card on the iPad for the deposit. A signed copy of the preneed contract appears in the customer’s personal email account and at FSI. A few seconds later, your boss just happens to be looking at the firm’s trust account on FSI’s secure website, and the newest preneed contract, the one you just sold, pops up. He can see an image of the contract, along with signatures, what was sold, payment terms, etc.,” Williams said.

With FSI’s deep investment in death-care trust record-keeping technology, it’s not surprising that the company’s mission has changed. “Our core competency has grown from marketing trusts to providing an extremely sophisticated trust record-keeping system that others, such as a single firm, or state association, or third-party preneed marketer, or trustee, may use to manage their preneed trusts,” Williams said.

His vision for the future of FSI is simple, Williams said. “We’re going to continue to invest in technology that enhances our clients’ ability to maximize their death-care trusts,” he said. “We benefit if our clients benefit from being ‘powered by FSI.’”

The best advice he has ever received is equally as simple – and just as important: Stay relevant – or die.

The advice doesn’t just apply to FSI but to Williams’s career as well. While the grandfather of four doesn’t plan to totally leave the death-care industry any time soon, he does envision in the next five years stepping back and bringing in someone to mentor as FSI’s next leader. “Death care is where I’m meant to be, so I don’t see myself leaving the profession,” he said, “but I do see myself stepping back and transitioning more into an ambassador role.” •