

Insights | Funeral & Cemetery Trust

Welcome to 2019!

By David Falconer, Senior Vice President, Funeral and Cemetery Trust Manager

If your business was like ours, it was a race to the finish of 2018. Our 14-person Funeral and Cemetery Trust team of professionals understands the importance of having accurate and timely trust statements for our clients, their auditors, and state regulators. Our clients expect us to post deposits and process withdrawals quickly and efficiently, especially at year end. We worked extremely hard to make sure that happened for our clients in 2018.

Now it is time to “start over” and we are ready. In this edition of our newsletter, we continue our practice of highlighting one of our co-workers in our Associate Spotlight. It is an often used phrase, but a business can ultimately only be as good as their people. The investment markets can be volatile. We point out some additional resources that our clients can take

advantage of to keep up with the every changing investment markets. Finally, we suggest some thought provoking questions you should consider asking your current trustee.

On behalf of all of us, we wish you a prosperous 2019.

Associate Spotlight – Helena White-Moore

Helena White-Moore is a Trust administrative assistant who is responsible for the Pooled Fund Rebalancing process, allocating millions of dollars twice a month for Regions Funeral and Cemetery Trust client accounts. She is also the leader of Regions Annual State Trustee Reporting services. She has been a member of our team since February 1998; with 21 years of experience, she has the most tenure of our Houston-based team’s five administrative assistants.



Helena and her husband live in the Houston area and have four daughters (ranging from 11 to 35 years old) and four grandchildren. Helena has earned three degrees: a B.A. in Political Science, a B.A. in Theology, and a Masters in Business Administration with a concentration in Accounting. While attending Prairie View A&M University, she played center on the Panthers Women’s Basketball team.

Helena is the Youth Sunday School Superintendent at God’s Word of Deliverance Apostolic Faith Church, where she also teaches and serves as a minister. In her spare time, she volunteers at the Allstars Afterschool Club for low-income and underprivileged children. Helena enjoys playing basketball, watching movies, and spending time with her grandchildren.

Investment Update

Regions Bank understands that the investment growth of Funeral and Cemetery Trusts plays an important role in the financial health of our clients’ businesses. At Regions Bank, we offer our clients the flexibility to work with a Regions Portfolio Manager or with an outside advisor to create an investment strategy for their trusts but keeping up with investment news and trends can be challenging for business owners.

Regions investment team has created weekly and monthly commentaries on the markets to help our clients stay informed.

Below is an excerpt from our January 14, 2019 weekly commentary:

A PROMISING START, BUT VIGILANCE IS VITAL

We’ve read this book or seen this movie before, just last year in fact, as January has yet again ushered in a flight to risk assets, leading to a continuation of the rally in global equities that began the day after Christmas. From market close on Christmas Eve through last Friday, just 12 trading days, is up[<click here to read full article>](#)

Regions commentaries are available at [Wealth Management Weekly Market Commentary](#), or contact your Funeral and Cemetery Trust Relationship consultant to begin receiving these publications.

Optimizing Your Opportunities with the Right Trustee

By Jack Stepanek, Vice President and Sales Strategist

Making the decision to periodically evaluate your trustee is an important step in running an efficient business. Assessing how you work together on both daily tasks and from a big-picture perspective can help you identify whether or not you're still receiving the same white-glove service you were promised from the beginning. So how do you know when it's the right time to re-evaluate? Consider the following.



How do you know when to re-evaluate?

Do you agree with the saying, "If it isn't broken, don't fix it?" This restrictive mindset is how funeral homes and cemeteries limit their ability to evolve. Don't let yourself focus solely on the day-to-day operations and forget to occasionally step back and ask yourself, "How can I push my trustee to do better?"

When evaluating trustees, how do you gauge the right fit?

A number of factors play into the notion that you are receiving the best service. Start by asking yourself these questions:

- Do they specialize in Funeral and Cemetery Trust and have a number of dedicated employees?

- Do they have specific industry knowledge and experience?
- Do they focus on technology and innovation?
- Do they bring you ancillary services that could help drive growth in your business?
- How many clients do they have, and how many people do they service?
- What are the associate tenures at that company? Tenure at a company is crucial, not just years of experience.
- Do they have a well-rounded client base that services both large and small companies? This is how you know they know how to meet the needs of various businesses.
- What is their reputation in the industry? Are they a strongly recognized name and respected by their peers?

By asking yourself these questions and taking the first step in evaluating your trustee, you are showing both yourself and your employees that you care about the future of your company and want to make sure you are listening to the needs of the business in order to be successful in the future. Choosing an experienced trustee will help push you from merely settling with your current relationship to receiving superior service.

Trust Regions to help you push your business to the next level.

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