

David L. Hernandez Jr., owner of Jersey Memorial Group, is truly a self-made small business success story. His foray into the funeral profession and funeral home ownership is not typical.

David's mother, Deborah, was his catalyst for embracing funeral service as his profession. She was a pastry chef for over 20 years as David was growing up. Deborah was seeking a second career where she could make a difference. She answered an ad from a Northeast Philadelphia cemetery to sell cemetery plots. "When she took that position, I was in middle school. At the ripe young age of 13, one of my first after school jobs was to go over there help out and chase geese off the graves. I would run markers back and forth in a golf cart. I thought I was the man! So for a number of years I was exposed to the cemetery side of the business. But over those years by watching funeral processions coming in and out of the cemetery, that is where I was exposed to the funeral side of the profession. There was an aura around the funeral directors and my introduction to funeral service was born." When I was 18, my mom had the opportunity to move to NJ and work at a cemetery there. So we moved and I was able to get an internship at the Waitt Funeral Home and I have been in the business ever since." David related. With his work ethic and commitment to service. David acquired his first funeral home at age 27 and now owns 5 funeral homes.

David's successful business is built on passion for service and he incorporates this passion to meet challenges that being a new firm faces today. "The perspective of a funeral home has to be similar to a ministry. We have to meet the people where they are at and by doing that, even if that means taking funeral service out of your location, you are letting people know that you are a beacon of hope in their community. We are here to help. We are here to honor their loved one. We are here to earn their trust and help them in a difficult time. And that is what we are going to do. So rather than say, we have been here for 95 years,



what I have found as a first generation funeral director is that I have had to prove myself to my community. I'm 33 and I have let people know that it is my heart's desire to help and minister to them. I consider it a ministry. Not having a reputation of many years in business, I may be the second or third phone call from a family, but almost always they come back to me because they appreciated the time I spent with them, the questions I answered and the things I said to them," David said humbly.

David and his staff are meeting the challenges of today by changing the vocabulary of funeral service and how to work with families. "We focus on the families that appreciate funeral service, the family circle, and creating legacies." David stated. They achieve this philosophy by having a community relations program where they work with the needs of a particular parish, the parish's pastor and congregation. "We can honor their lives as their faith dictates and not the way we have done it for the past 40 or 50 years. More and more, as we all know, many people are not practicing a religious faith in the traditional sense, so we have had to find ways to meet their needs as well, whether it be through community organizers, hospice or even through advertising. The message we convey in our advertising isn't about our funeral home, but instead speaks of honoring a life - that it is okay to live, laugh and love. We also use social media and send out daily email blasts with words of encouragement to keep our name in front of families," said David.

The challenge of cremation isn't difficult for David's business. David relates. "For my entire career the cremation rate has been around 35% and now it is rising to 50%. I can see where it has been hard for older, generational funeral homes that have seen cremation rise and hurt their business. But for us, my generation, we see it as an opportunity in service. For us, it has always been talking to the families and seeing what they want and then creating the service. We have always taken the position that your choice of disposition is your choice. We just want to figure out how to tell the story. Ultimately, funeral directors are story tellers. We need to be co-creators in that story. The family gives us the information and we have to figure out how to get it to the public. One thing that I tell families is, as funeral directors, it is our responsibility to make sure that their guests know more about their loved when they leave, then when they entered. Funeral directing is not simply a set-design, setting up the casket and flowers, make the body look good and cross your hands and stand at the door and welcome people - but instead it is creating an experience where you are story telling. It is revolutionary."

"An approach we have been taking, especially with direct cremation is - 'listen, we understand that you don't want any service or anything of that nature, but our staff will take a moment to honor your loved one before we go to the crematory. A moment of silence, quickly before



we head out in honor of your loved one. I can't tell you how many people say to me - 'really?' And we say, yes, a moment of silence. Looking back at this, it cost nothing to be human. This is what we are called to do. I firmly believe that funeral service is a calling. Yes, you have to run it like a business, but to take a moment of silence before you go to the crematory (where no one else is going to go) that's where trust and integrity happens behind the closed doors of our profession," he stated with conviction.

It is important to David to serve as many people in his community as possible and because of that he owns five funeral homes. He had built and grew his first three funeral homes with local bank financing, but when he wanted to expand to meet the needs of his community to a fourth funeral home he came up against some obstacles. With a closing deadline fast approaching and local financing options not working out, he contacted Live Oak Bank. They were able to make the deal in time for him. "Live Oak Bank has been an incredible resource for my business and a wonderful partner as well. They understand the financials of the funeral industry and they can help you obtain the financing you need because they understand what it takes for a funeral home to grow," he explains.

David runs his business in a pro- active manner and sees this as a future trend. They handle all the arrangements and employ a fully licensed pre-arrangement director. They have a graphic artist on staff that creates portraits, brochures, slide shows, and prayer cards. He states, "Everything you can do with computer graphics today is amazing. That's where it is going to be night and day where other funeral homes would have had to pay for that, but if you can bring it in-house - it is tremendous. Ultimately, our profession has to get back to service from an employment stand point, meaning Funeral Directors coming out of school with minors in English and History who are able to speak with families and extract their stories and be able to create poetic obituaries or be the celebrant or be the editor at the service is huge."

David's future goals are certainly to grow his firm. "I've got a long road ahead, only the Lord knows. The concept is I don't ever want to grow faster than the good people I have. So if an opportunity comes up and I don't have the right person to put there that shares our mission, our culture, I wouldn't be able to take advantage of the opportunity at that time. We are constantly working on our great talent pool to help us grow for future opportunities. Providing families with legacies is what we will and want to continue for the future," David said.

"At the end of the day, when people walk in and are grieving, in a very short amount of time we have to let them know we care about them. We feel their grief, we cry, we sit across from them and we are there to earn their trust and honor their loved ones. Let's try to do this together. Most families here this message and it resonates." "I love this business. It is a noble field and profession. I enjoy every day because of what I do," said David. David's devotion and compassion for the families he serves, his profession as a whole, his community and family are a tribute to our industry and proves success comes from a sincere heart. FBA