

The Power of One Entrepreneur

Kim Powers Bridges
Funeral Home & Cemetery Owner



A Publication of
The Institute for Justice
July 2010

“Our goal has never been to be the biggest,” Bridges said. “It’s to provide our families the best service and our employees a great place to work.” Even as she works to build “a company for our children to run one day,” Kim proves that an entrepreneur can employ hundreds of people in multiple states yet still head a family-run affair.



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A woman with short, wavy blonde hair, wearing a bright red jacket and black pants, stands in a parking lot. Her hands are clasped in front of her. In the background is a large, modern building with a dark roof and brick accents, identified as a funeral home. The sky is overcast.

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**Kim Powers Bridges
Funeral Home & Cemetery Owner**

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POWER Of ONE Entrepreneur

Introduction

Each day, Kim Powers Bridges demonstrates the power of one entrepreneur.

The funeral home and mortuary owner stands at the heart of a company in full bloom. Her business enterprise enriches her own life with the rewards of honest enterprise even as it improves the lives of countless individuals—be they the company's employees or the families for whom it provides vital services during times of sorrow.

Bridges Funeral Services¹ owns funeral homes, cemeteries and crematories, spread across nine states that reach from the Gulf Coast up to their flagship business in Knoxville, Tenn., and out to Texas, Colorado and New Mexico. Twice a month, Kim signs paychecks for more than 100 employees, and each year Bridges Funeral Services is responsible for the creation of more than \$2 million in payroll in the states in which it operates.

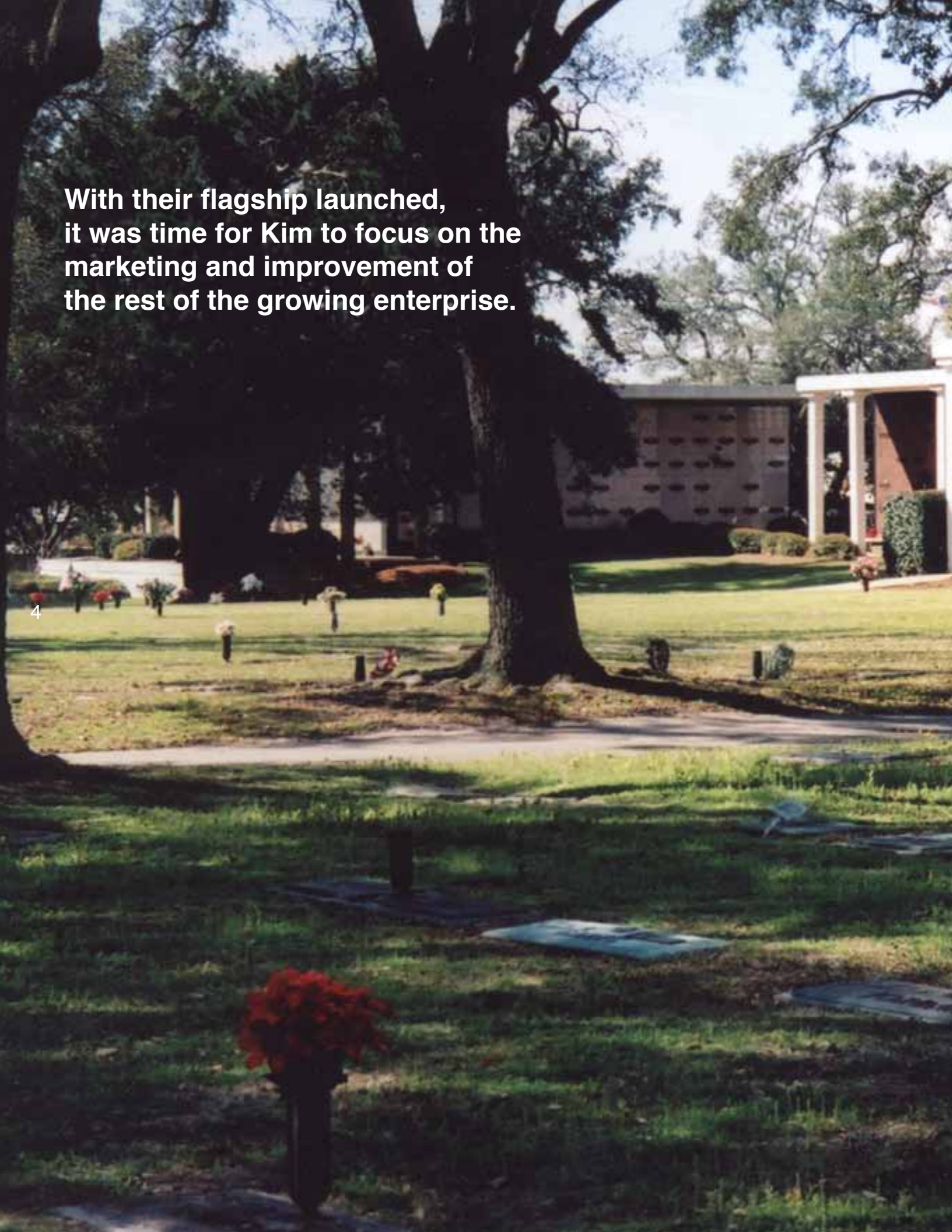
It is an exciting time for Kim and her husband Dennis, but the journey to this moment has been anything but easy. To reach it required every ounce of Kim's ingenuity, professionalism and determination. It required weathering the most costly natural storm in our nation's history² and a constitutional storm whose ultimate outcome barred this Oklahoma native from competing to serve customers in her own home state. And through it all, Kim maintained an unwavering commitment to the highest level of compassion-directed service for thousands of families.

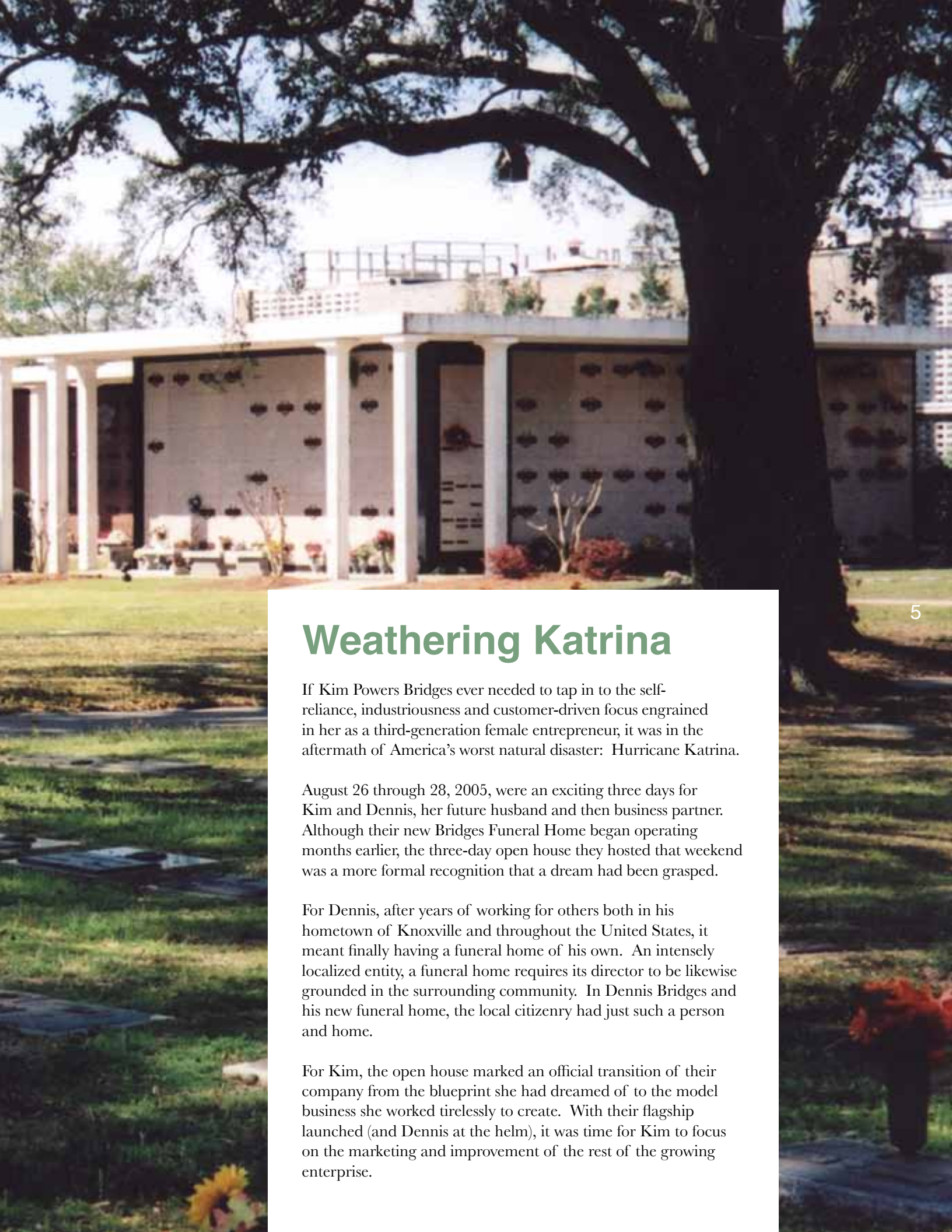
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Weathering Katrina

If Kim Powers Bridges ever needed to tap in to the self-reliance, industriousness and customer-driven focus engrained in her as a third-generation female entrepreneur, it was in the aftermath of America's worst natural disaster: Hurricane Katrina.

August 26 through 28, 2005, were an exciting three days for Kim and Dennis, her future husband and then business partner. Although their new Bridges Funeral Home began operating months earlier, the three-day open house they hosted that weekend was a more formal recognition that a dream had been grasped.

For Dennis, after years of working for others both in his hometown of Knoxville and throughout the United States, it meant finally having a funeral home of his own. An intensely localized entity, a funeral home requires its director to be likewise grounded in the surrounding community. In Dennis Bridges and his new funeral home, the local citizenry had just such a person and home.

For Kim, the open house marked an official transition of their company from the blueprint she had dreamed of to the model business she worked tirelessly to create. With their flagship launched (and Dennis at the helm), it was time for Kim to focus on the marketing and improvement of the rest of the growing enterprise.



The next day—August 29—Katrina made landfall.

That day, Kim and Dennis were sitting in the lounge of their funeral home when Darla Ramsey, one of their family service counselors, came in. “My sister just called,” she said. “The news is saying there are bodies on the beach in Biloxi.”


Bridges Funeral Services had three properties on the coast in Mississippi—Floral Hills Memorial Gardens, Gulf Pines Memorial Gardens and Southern Memorial Park.

“Dennis and I looked at each other,” Kim recalled. “Without saying a word, we *knew* some of those bodies were ours.”

Their cemeteries’ mausoleums were shattered. Caskets were sucked out of their tombs and sent floating down the nearby highway. Others were opened by the force of the storm and the remains inside washed up along the shore. Some remains were washed out to sea, never to be seen again.

Kim felt strongly that she—the owner—needed to be there to oversee the recovery effort for her client families whose relatives were no longer in their final resting places.

Kim loaded up \$15,000 of supplies and headed from Tennessee to the shore. The next day, just one day after Katrina made Gulf Coast landfall, Kim arrived in Mississippi driving a white Suburban and U-Haul trailer packed with cases of water, generators, chainsaws and anything else a quick trip to Lowe’s could provide. Even expecting the worst, she was shocked by what she found: The entire region looked like a war zone. Amid looters, who searched the grounds of Southern Memorial Park for booty from the wrecked floating casino that was located across the highway, Kim went to work surrounded by filth and confusion, painstakingly gathering human remains. All told, more than 200 bodies were out and needed to be recovered. With so many

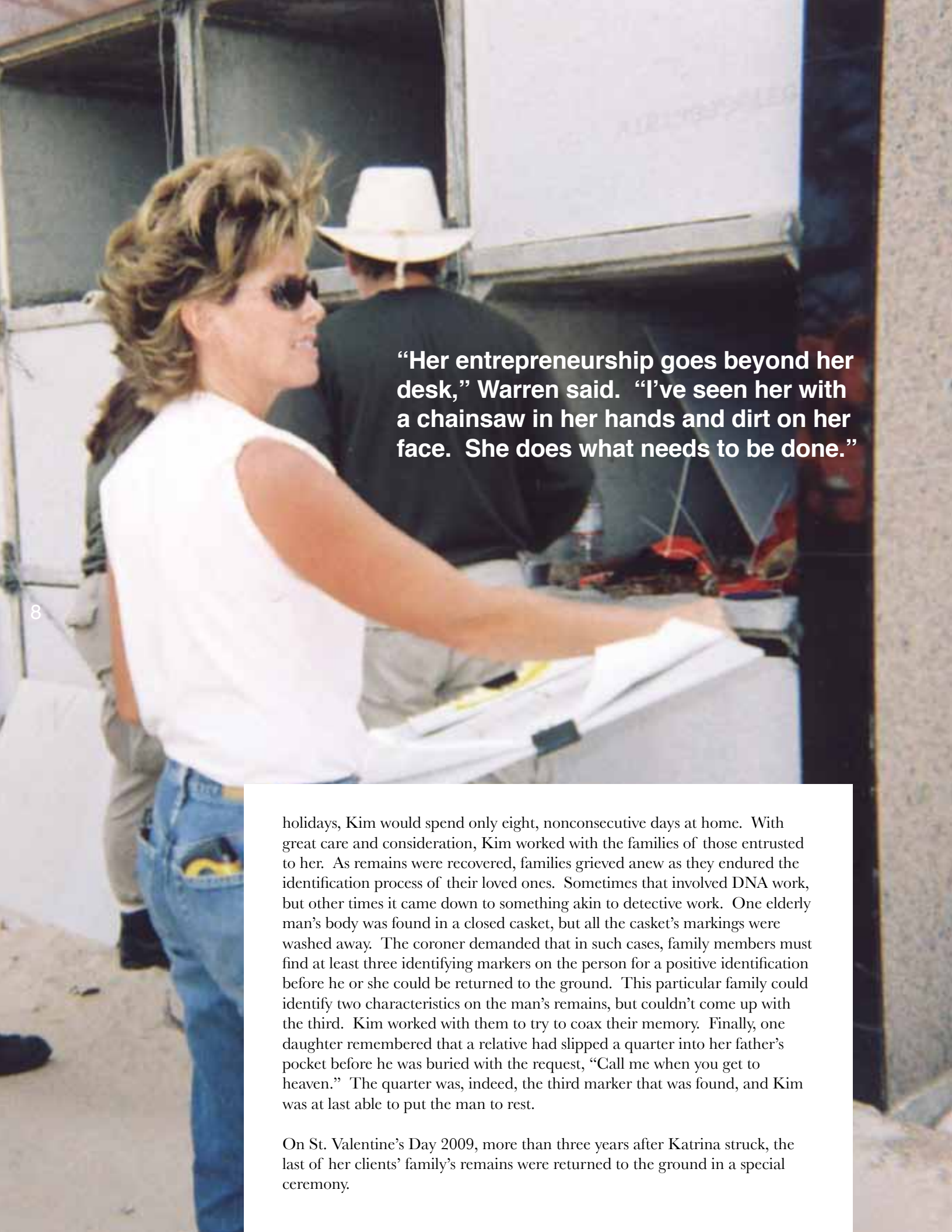


After hearing that the news was reporting bodies on the beach in Biloxi, Kim and Dennis looked at one other. “Without saying a word, we knew some of those bodies were ours,” Kim recalled.

structures in the area damaged beyond repair, she slept in her car before finally moving into a small travel trailer she purchased for the recovery.

Even as Kim proceeded with her recovery work, there were still funerals that needed to be conducted. The cemetery that once held one to two funerals a week was now doing seven or more as a result of the storm.

During the next four months, Kim would spend nearly every waking hour striving to find, identify and protect the remains that had been disturbed. It was a daunting task. Between her arrival on Aug. 30 and the Christmas



“Her entrepreneurship goes beyond her desk,” Warren said. “I’ve seen her with a chainsaw in her hands and dirt on her face. She does what needs to be done.”

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holidays, Kim would spend only eight, nonconsecutive days at home. With great care and consideration, Kim worked with the families of those entrusted to her. As remains were recovered, families grieved anew as they endured the identification process of their loved ones. Sometimes that involved DNA work, but other times it came down to something akin to detective work. One elderly man’s body was found in a closed casket, but all the casket’s markings were washed away. The coroner demanded that in such cases, family members must find at least three identifying markers on the person for a positive identification before he or she could be returned to the ground. This particular family could identify two characteristics on the man’s remains, but couldn’t come up with the third. Kim worked with them to try to coax their memory. Finally, one daughter remembered that a relative had slipped a quarter into her father’s pocket before he was buried with the request, “Call me when you get to heaven.” The quarter was, indeed, the third marker that was found, and Kim was at last able to put the man to rest.

On St. Valentine’s Day 2009, more than three years after Katrina struck, the last of her clients’ family’s remains were returned to the ground in a special ceremony.

Les Warren got his first taste of how Kim and Dennis do business after the cemetery at which he worked was part of a buy/sell transaction by the partners. When Kim and Dennis learned the purchaser was having trouble, they bought the property back, even though doing so was not part of their agreement.

Based at the time in Macomb, Ill., the 59-year-old father of seven had seen plenty of management styles in his nearly 20-year career as a cemetery grounds superintendent, but he could tell Kim and Dennis used a different scale to gauge their success as entrepreneurs. “For them, the financial bottom line is just part of the equation,” said Les. “They know it’s business, but they are also determined to do things right.”

Les would see this leadership style on full display a few years later when he received a call from Kim. “There’s been a catastrophe, and we need your help.” Kim needed him to come down to Biloxi. The former full-time Christian minister knew this was a decision requiring input—after all, he had a large family to care for and duties toward the properties he managed in Illinois.

“I’ll have to pray about it,” was his response.

Two days later, Les was on his way to Mississippi with a truckload of equipment and supplies. A fellow elder from his church, a retired carpenter, accompanied him on the drive to help him stay awake.

“Louie planned on taking a bus back after we got there,” Les recalled, with a smile. “I think he returned home about four months later.”


Les had some experience in cleaning up after hurricanes—he had helped clean up in Meridian, Miss., after Ivan a year earlier. Still, he wasn’t prepared for the wholesale devastation he encountered on the Gulf Coast.

“There were stretches where we had to unload the tractor from the trailer and clear debris from the road, so we could continue on,” Les said.

He would spend the next three weeks, as well as much of the next nine months, in Mississippi. His time there was broken up by trips home—trips made possible by a concerned Kim, who insisted he not spend too long apart from his family. The experience provided Les all the proof he needed as to the power of Kim’s leadership.

“Her entrepreneurship goes beyond her desk,” he said. “I’ve seen her with a chainsaw in her hands and dirt on her face. She does what needs to be done.”

Les moved his entire family down with him in 2006 and now serves as the grounds manager for Bridges Funeral Services’ Gulf Coast properties.



“Right off the bat, it cost our company north of \$1 million,” said Kim. “In terms of our company’s growth and long-term revenue, the cost was much, much greater.”

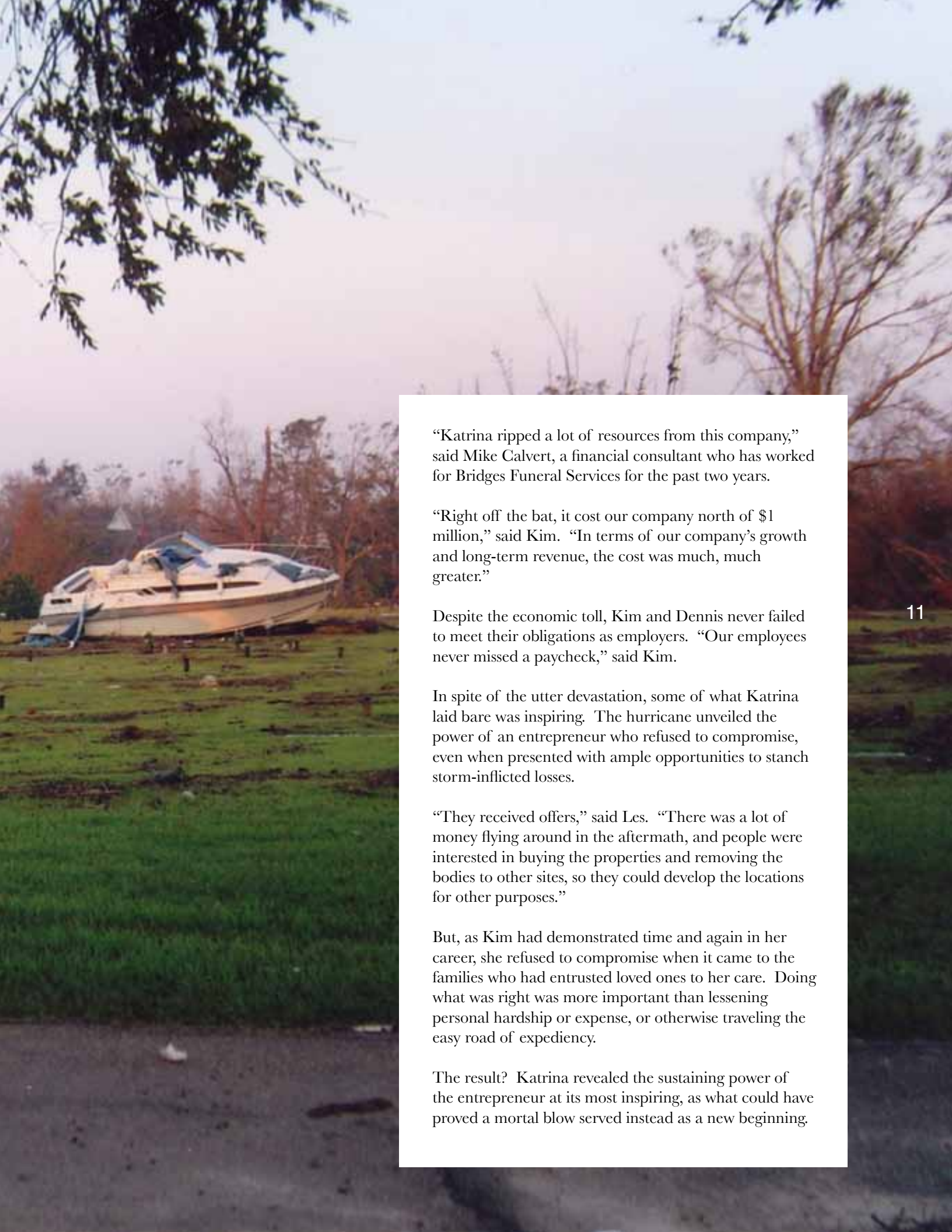
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During this period, all marketing and development for the company’s other locations came to a virtual standstill. While Dennis was more than up to the task of keeping their flagship location running and growing, other core properties in Boulder and San Antonio had to make do on their own. In the case of Waco, Texas, home to one of the company’s most active locations, resources were, by necessity, diverted to Mississippi.

Chief among those resources were Regina Thornton, Waco Memorial’s general manager, and Shanda Roundtree, the site’s family service manager. Following Kim’s example, neither hesitated when asked to help. Regina assumed all administrative duties for all three locations—a herculean task when one considers the widespread destruction of files, records and infrastructure. Shanda’s task was no easier. The existing sales force had all been displaced by the storm—and they were not coming back. She had to start from scratch while still meeting the needs of new families with loved ones to bury.

Thanks to the work of Kim, Regina and Shanda, as well as that of the Gulf Coast properties superintendent Les Warren and a team of grounds workers from Texas, two of the properties—Floral Hills and Gulf Pines—were ready to receive new bodies before the local funeral homes were even ready to prepare them.

Nevertheless, Katrina exacted an immense price, both professionally and personally, on Kim and those in her company.



“Katrina ripped a lot of resources from this company,” said Mike Calvert, a financial consultant who has worked for Bridges Funeral Services for the past two years.

“Right off the bat, it cost our company north of \$1 million,” said Kim. “In terms of our company’s growth and long-term revenue, the cost was much, much greater.”

Despite the economic toll, Kim and Dennis never failed to meet their obligations as employers. “Our employees never missed a paycheck,” said Kim.

In spite of the utter devastation, some of what Katrina laid bare was inspiring. The hurricane unveiled the power of an entrepreneur who refused to compromise, even when presented with ample opportunities to stanch storm-inflicted losses.

“They received offers,” said Les. “There was a lot of money flying around in the aftermath, and people were interested in buying the properties and removing the bodies to other sites, so they could develop the locations for other purposes.”

But, as Kim had demonstrated time and again in her career, she refused to compromise when it came to the families who had entrusted loved ones to her care. Doing what was right was more important than lessening personal hardship or expense, or otherwise traveling the easy road of expediency.

The result? Katrina revealed the sustaining power of the entrepreneur at its most inspiring, as what could have proved a mortal blow served instead as a new beginning.

First Steps

“Confidence.” That’s the original title of the striking 17-foot bronze statue located at 14th and Highland in Ponca City, Okla. Known more commonly as “The Pioneer Woman,” the statue depicts its subject striding forth, holding a Bible in one hand and clasping her son’s hand in the other. A tribute to “the heroic character of the women who braved the dangers and endured the hardships incident to the daily life of the pioneer and homesteader in this country,”³ the monument celebrates the power of a woman for residents of the small northern Oklahoma town.

For Kim, it was an ever-present reminder of an individual’s strength. “Seldom a week would go by that I did not pass by that statue,” Kim says. Kim had no shortage of flesh-and-blood entrepreneurial role models, either.

“I was raised by a very strong woman who was raised by a very strong woman,” said Kim, referring to her mother and grandmother, each an entrepreneur in her own right. “I’ve always been very independent.”

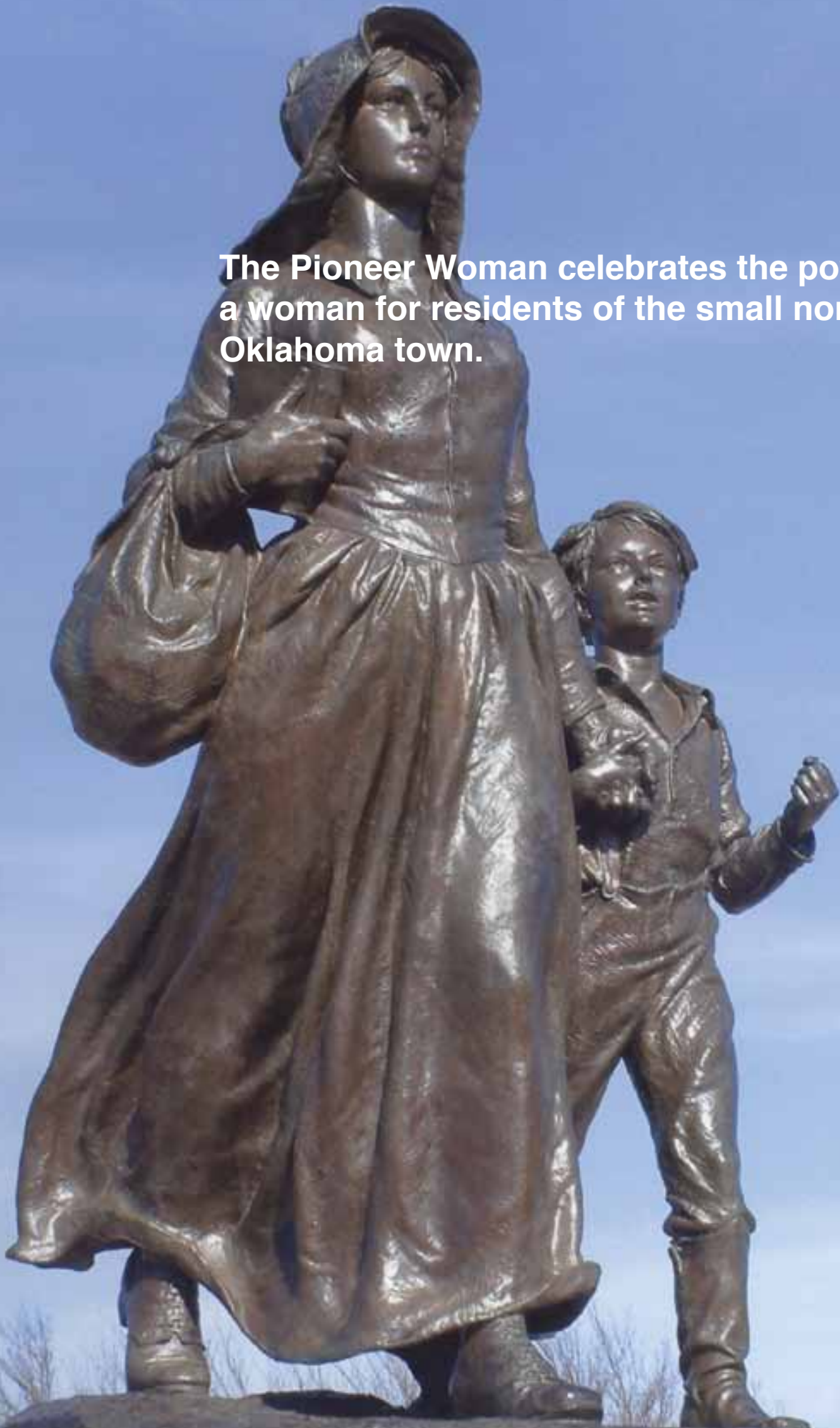
Her grandmother operated numerous businesses alongside her grandfather, including a grocery store, a movie theater and a drug store. Her mother dove into the entrepreneurial waters with the purchase of a Tastee-Freez soft-serve franchise. Selling the franchise after more than a decade, Kim’s mother “retired”—for all of two years—before opening Nottingham’s Grand Café on the corner of 5th and Grand in Ponca City.

The Café itself was a lesson in determination for her daughter.

“Even back when Mom was still a teacher and I was a child,” Kim explained, “she would always tell us as she drove by the busiest corner in town, ‘I’m going to put a restaurant there.’ And sure enough, she did.”

Fueled in part by such strong entrepreneurial examples in her own family, Kim’s career path after college was paved with hard work and a steadfast refusal to compromise when it came to service. After graduation, she joined CIM Realty, a real estate management firm. Working from an office in San Antonio, Texas, she soon became the youngest regional manager in the company. A few years later, Kim returned to her hometown and joined an office of The Prudential, a financial services company and, just as in real estate, Kim excelled, becoming one of the top product producers in the state.

The Pioneer Woman celebrates the power of a woman for residents of the small northern Oklahoma town.



“I realized this job would put me in a position to help someone on the worst day of his or her life, or to prepare a person for that day,” she said.

A Change of Pace

Even though her work ethic and determination had served her well in several fields, Kim had not yet discovered an industry where those qualities could go hand in hand with her compassion. When fate finally pointed her toward the profession that would define her career, no one was more surprised than Kim herself.

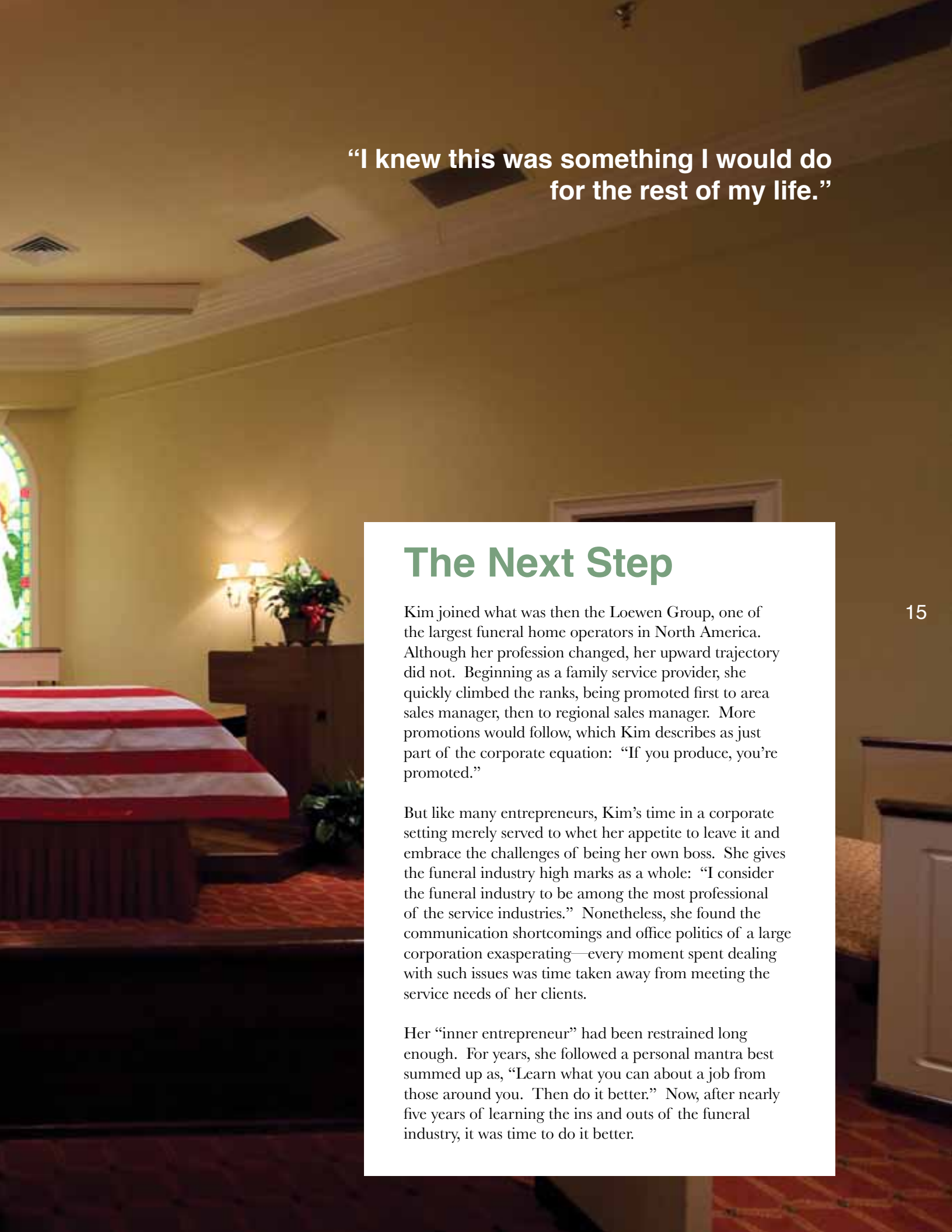
It all started with a suggestion from her children’s babysitter. The babysitter’s husband was a funeral home director who was looking for someone with an insurance background to handle pre-need services for his business. (Pre-need refers to funeral arrangements made before there has been an actual death.) Kim remembers driving to the meeting more as a courtesy than anything else.

But as the funeral director explained the job requirements, Kim had a revelation.

“I realized this job would put me in a position to help someone on the worst day of his or her life, or to prepare a person for that day,” she said. The redirection of her career path was immediate. “I knew this was something I would do for the rest of my life.” She had driven to the meeting highly skeptical; she left astounded.

“I remember thinking, ‘I can’t believe it’s taken me this long in my life to find this business,’” she recalled.





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for the rest of my life.”**

The Next Step

Kim joined what was then the Loewen Group, one of the largest funeral home operators in North America. Although her profession changed, her upward trajectory did not. Beginning as a family service provider, she quickly climbed the ranks, being promoted first to area sales manager, then to regional sales manager. More promotions would follow, which Kim describes as just part of the corporate equation: “If you produce, you’re promoted.”

But like many entrepreneurs, Kim’s time in a corporate setting merely served to whet her appetite to leave it and embrace the challenges of being her own boss. She gives the funeral industry high marks as a whole: “I consider the funeral industry to be among the most professional of the service industries.” Nonetheless, she found the communication shortcomings and office politics of a large corporation exasperating—every moment spent dealing with such issues was time taken away from meeting the service needs of her clients.

Her “inner entrepreneur” had been restrained long enough. For years, she followed a personal mantra best summed up as, “Learn what you can about a job from those around you. Then do it better.” Now, after nearly five years of learning the ins and outs of the funeral industry, it was time to do it better.



Home Field Disadvantage

It turned out that Dennis Bridges left the corporate confines of Loewen around the same time as Kim, with the same goal of becoming the decision maker rather than the decision follower. Kim and Dennis formed a partnership and weighed their options. Both wanted to get into the ownership side of the business, but they also recognized other areas where consumer needs were not being met. Chief among these: the need for reasonably priced funeral merchandise.

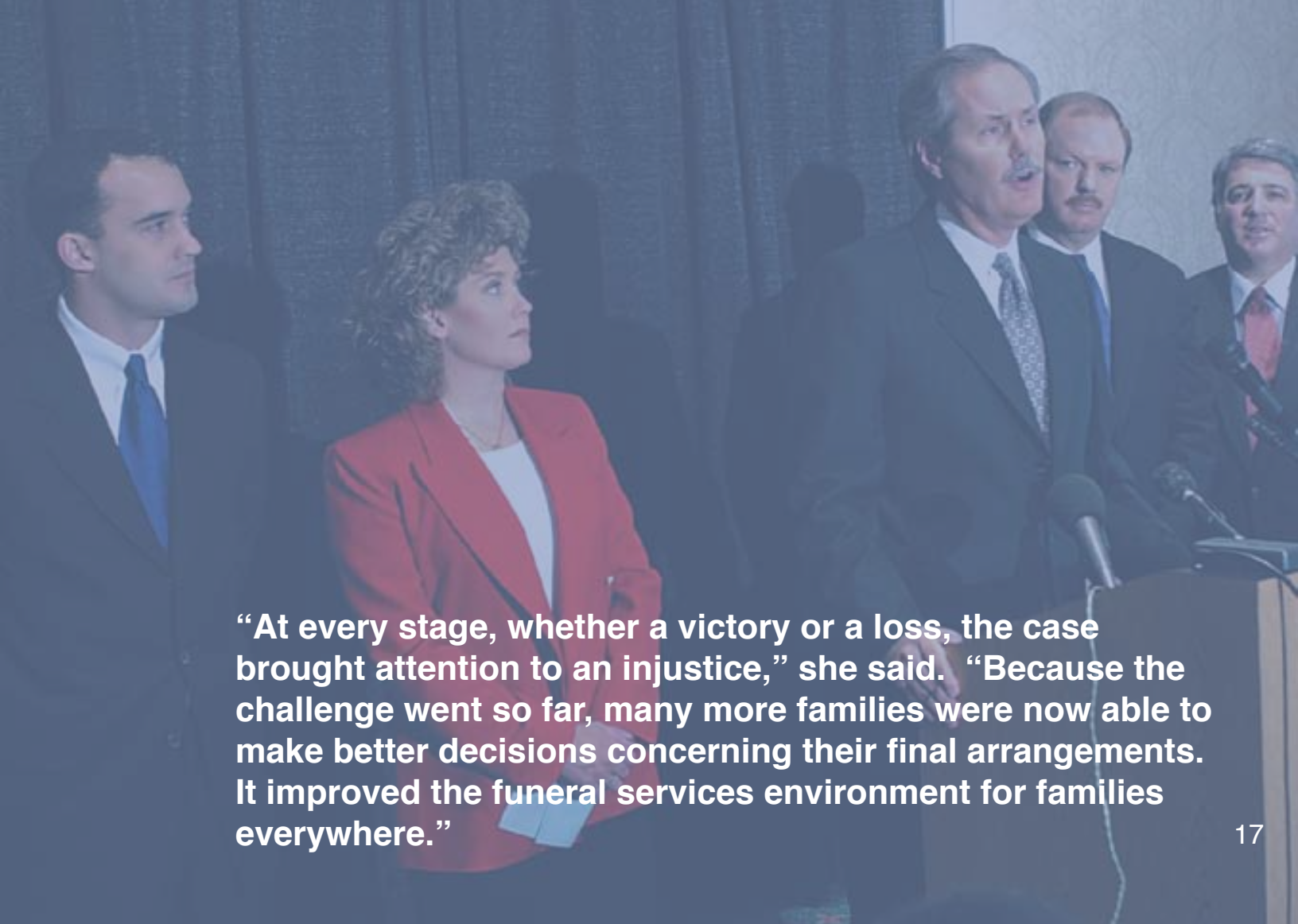
Together, they began to develop a business plan for an online store called Memorial Concepts Online, which would operate out of Kim's home state of Oklahoma. It would offer urns, markers and that most marked-up of funeral home items—caskets, which, because of a lack of competition, can net funeral homes a profit of as much as 600 percent.⁴ It would offer its products online at steeply discounted prices and better serve customers who might otherwise find themselves subjected to high-pressure sales tactics—at a time when they are least able to resist—from brick-and-mortar funeral establishments.

After nearly a year of preparation that included arranging financing, establishing vendor contracts and learning how to build and market a Web-based business—not to mention making a sizable financial commitment—Memorial Concepts Online was ready to launch.

There was one problem, and it was a big one. In Oklahoma, selling a casket online without the proper licenses could land a person in jail. State law required anyone selling “funeral service merchandise” to be a licensed funeral home director,⁵ as well as to have a business registered as a “funeral establishment.”⁶

To sell a casket in Oklahoma, a business owner was required to have two years of full-time college course work and a one-year apprenticeship.⁷ (The latter called for the embalming of “at least twenty-five dead human bodies.”⁸) She also had to meet the requirements of providing a brick-and-mortar funeral establishment, which included a “preparation room,”⁹ a “selection room” with inventory on hand¹⁰ and “adequate areas for the viewing of human remains.”¹¹ Basically, this required anyone who merely wanted to sell what amounted to a box to open a fully operational funeral home. Kim and Dennis' dream of helping consumers save money and receive lower-pressure service with their online business was in jeopardy. (Keep in mind that there was no difference in quality of the caskets Kim and Dennis sought to sell; the only difference was price—theirs would be sold to the consumer for less money.)

Such restrictions served one purpose—to limit competition against the existing funeral home industry. This, in turn, allowed funeral homes to



“At every stage, whether a victory or a loss, the case brought attention to an injustice,” she said. “Because the challenge went so far, many more families were now able to make better decisions concerning their final arrangements. It improved the funeral services environment for families everywhere.”

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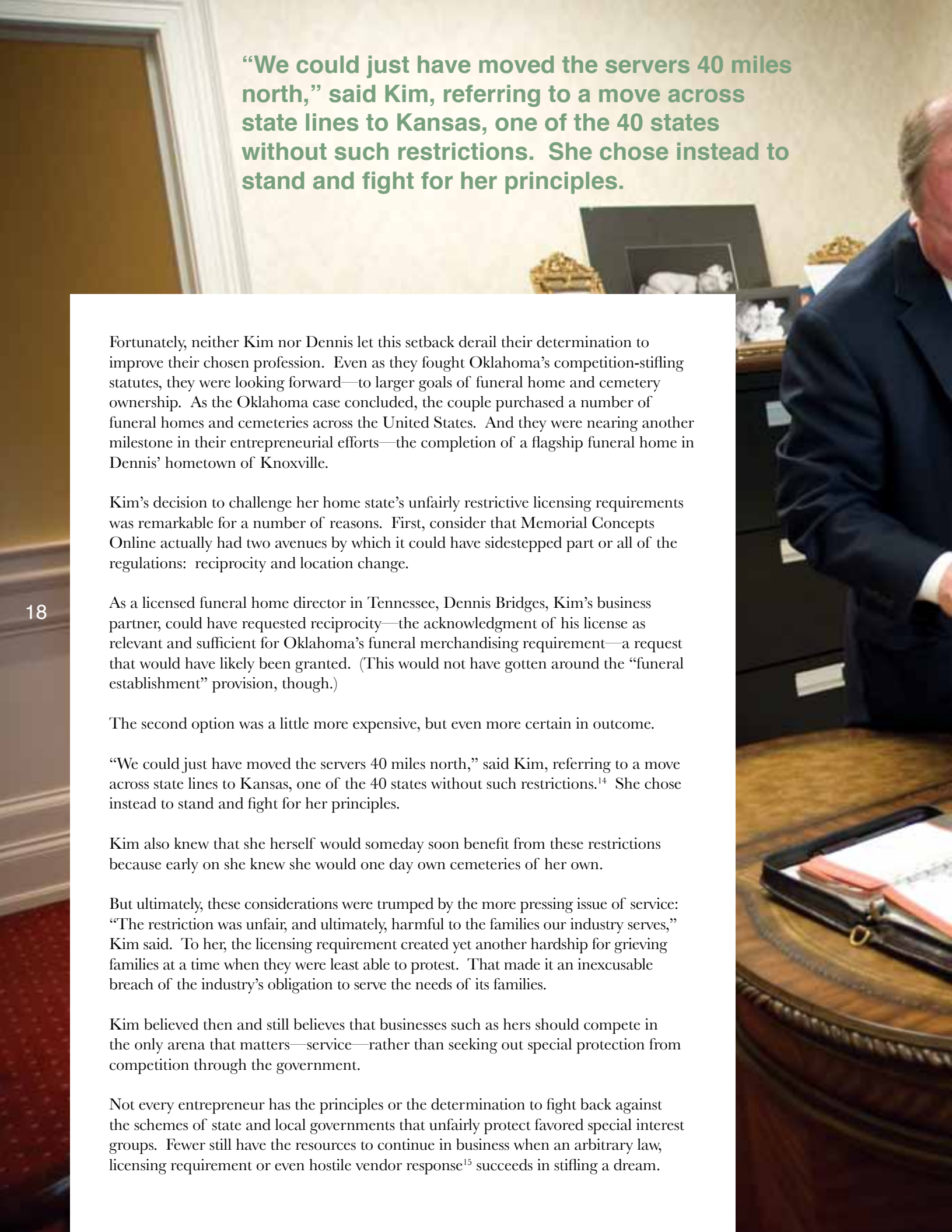
limit consumer choice and keep the cost of a funeral—for which the casket can often be one of the priciest components—artificially high.

Kim and Dennis decided to fight the licensing requirement. Kim had heard of a similar law being struck down in Tennessee.¹² She contacted the Institute for Justice, which had successfully handled the Tennessee case, and in March 2001, she joined with the Institute for Justice to launch a legal challenge to Oklahoma’s government-imposed casket cartel.

Given the similarity to the already defunct Tennessee statute, the prospects for the Oklahoma challenge seemed strong. Nonetheless, the case ended with a jaw-dropping, special interest-affirming ruling from the 10th U.S. Circuit Court of Appeals upholding Oklahoma’s power to discriminate in favor of entrenched businesses. The ruling approvingly stated that “while baseball may be the national pastime of the citizenry, dishing out special economic benefits to certain in-state industries remains the favored pastime of state and local governments.”¹³

For Kim, even though the end result was disappointing, the battle was well worth it.

“At every stage, whether a victory or a loss, the case brought attention to an injustice,” she said. “Because the challenge went so far, many more families were now able to make better decisions concerning their final arrangements. It improved the funeral services environment for families everywhere.”



“We could just have moved the servers 40 miles north,” said Kim, referring to a move across state lines to Kansas, one of the 40 states without such restrictions. She chose instead to stand and fight for her principles.

Fortunately, neither Kim nor Dennis let this setback derail their determination to improve their chosen profession. Even as they fought Oklahoma’s competition-stifling statutes, they were looking forward—to larger goals of funeral home and cemetery ownership. As the Oklahoma case concluded, the couple purchased a number of funeral homes and cemeteries across the United States. And they were nearing another milestone in their entrepreneurial efforts—the completion of a flagship funeral home in Dennis’ hometown of Knoxville.

Kim’s decision to challenge her home state’s unfairly restrictive licensing requirements was remarkable for a number of reasons. First, consider that Memorial Concepts Online actually had two avenues by which it could have sidestepped part or all of the regulations: reciprocity and location change.

As a licensed funeral home director in Tennessee, Dennis Bridges, Kim’s business partner, could have requested reciprocity—the acknowledgment of his license as relevant and sufficient for Oklahoma’s funeral merchandising requirement—a request that would have likely been granted. (This would not have gotten around the “funeral establishment” provision, though.)

The second option was a little more expensive, but even more certain in outcome.

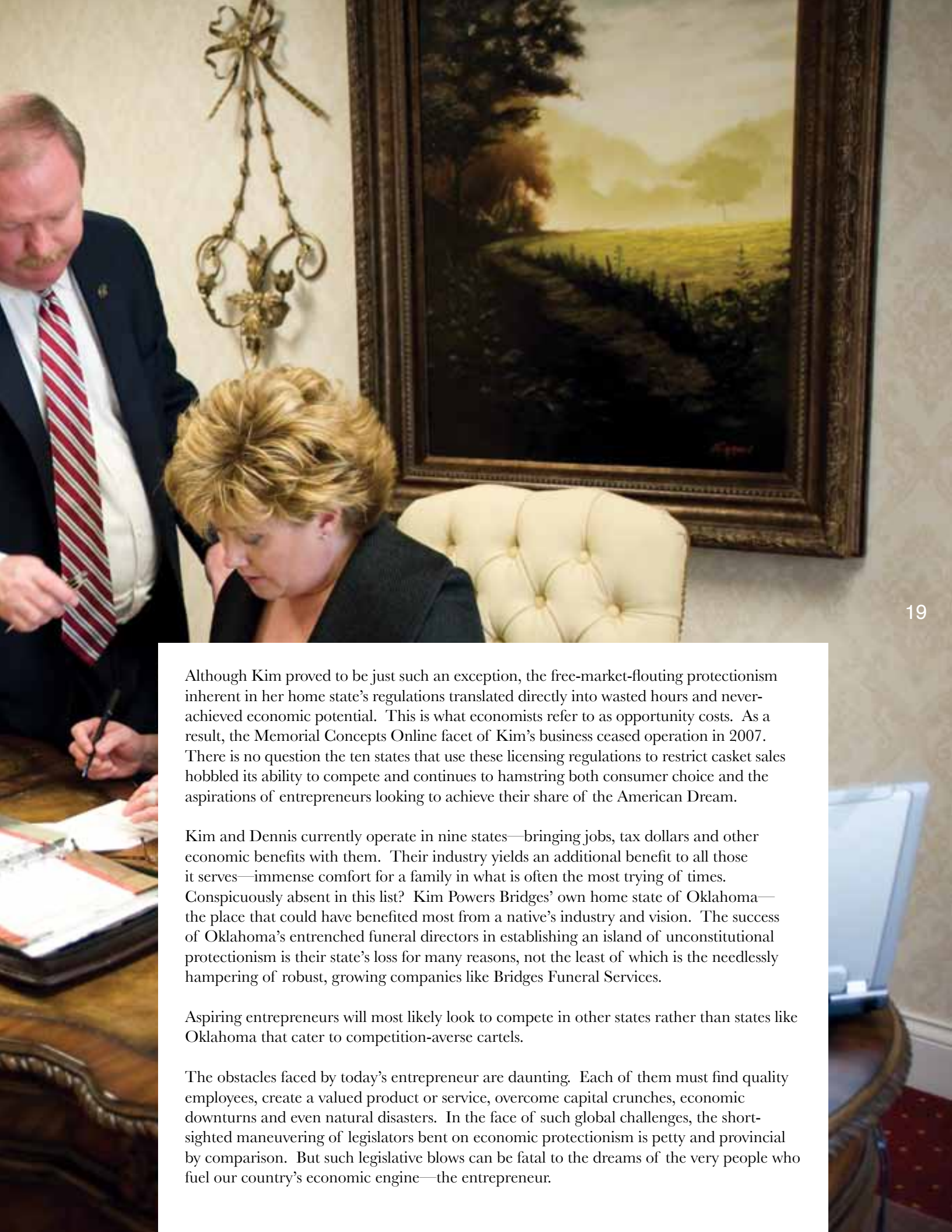
“We could just have moved the servers 40 miles north,” said Kim, referring to a move across state lines to Kansas, one of the 40 states without such restrictions.¹⁴ She chose instead to stand and fight for her principles.

Kim also knew that she herself would someday soon benefit from these restrictions because early on she knew she would one day own cemeteries of her own.

But ultimately, these considerations were trumped by the more pressing issue of service: “The restriction was unfair, and ultimately, harmful to the families our industry serves,” Kim said. To her, the licensing requirement created yet another hardship for grieving families at a time when they were least able to protest. That made it an inexcusable breach of the industry’s obligation to serve the needs of its families.

Kim believed then and still believes that businesses such as hers should compete in the only arena that matters—service—rather than seeking out special protection from competition through the government.

Not every entrepreneur has the principles or the determination to fight back against the schemes of state and local governments that unfairly protect favored special interest groups. Fewer still have the resources to continue in business when an arbitrary law, licensing requirement or even hostile vendor response¹⁵ succeeds in stifling a dream.



Although Kim proved to be just such an exception, the free-market-flouting protectionism inherent in her home state's regulations translated directly into wasted hours and never-achieved economic potential. This is what economists refer to as opportunity costs. As a result, the Memorial Concepts Online facet of Kim's business ceased operation in 2007. There is no question the ten states that use these licensing regulations to restrict casket sales hobbled its ability to compete and continues to hamstring both consumer choice and the aspirations of entrepreneurs looking to achieve their share of the American Dream.

Kim and Dennis currently operate in nine states—bringing jobs, tax dollars and other economic benefits with them. Their industry yields an additional benefit to all those it serves—immense comfort for a family in what is often the most trying of times. Conspicuously absent in this list? Kim Powers Bridges' own home state of Oklahoma—the place that could have benefited most from a native's industry and vision. The success of Oklahoma's entrenched funeral directors in establishing an island of unconstitutional protectionism is their state's loss for many reasons, not the least of which is the needlessly hampering of robust, growing companies like Bridges Funeral Services.

Aspiring entrepreneurs will most likely look to compete in other states rather than states like Oklahoma that cater to competition-averse cartels.

The obstacles faced by today's entrepreneur are daunting. Each of them must find quality employees, create a valued product or service, overcome capital crunches, economic downturns and even natural disasters. In the face of such global challenges, the short-sighted maneuvering of legislators bent on economic protectionism is petty and provincial by comparison. But such legislative blows can be fatal to the dreams of the very people who fuel our country's economic engine—the entrepreneur.



The Entrepreneurial Orbit

The economic impact of the unfettered entrepreneur is about more than employee count, market share and revenue. Like attracts like, and it is not uncommon to find other risk-taking entrepreneurs working within the orbit and influence of a larger venture. For Bridges Funeral Home, some of this was the natural result of Kim and Dennis' desire to work as much with local craftsmen and artisans as possible, while other relationships have come about organically as other entrepreneurs have built relationships with both Kim and Dennis over time.

Carol Raley, an interior designer, and Barry Armstrong, an art director and graphic designer, fall into the latter category—each deriving inspiration and business opportunities from their relationship with Bridges Funeral Services' larger enterprise.

Carol served as the interior designer for Bridges Funeral Home, the state-of-the-art, 17,000-square-foot flagship of Bridges Funeral Services' burgeoning footprint. Carol's own entrepreneurial ambitions are still solidly aligned with Kim and Dennis' expanding enterprise.



Carol Raley Interiors

Carol Raley’s entrepreneurial venture started in 1993 when she made that leap taken by so many aspiring business owners. Working as a photographer’s assistant for Philips Creative Services, a division of the consumer electronics giant Philips, Carol was in charge of room styling for catalogs and newspaper ads. Bored with the limited material available, Carol started bringing items from her own home to add variety to the shoots. The improvement was noticed. Not long after, a fellow employee urged her to strike out on her own.


“He said, ‘You know, Carol, we usually have a lot of turnover in this position. Other employees just never seem to have a passion for it. Have you ever thought about opening your own business?’”

This simple question started Carol on her path to becoming a small business owner.

“With \$500, I bought my first set of fabric hooks, got my tax ID number and all that,” she said. Carol’s first few customers were friends—not uncommon for someone just starting out in the interior design field, and one of those friends in turn recommended her to Dennis Bridges. Bridges, who at the time was well established in the funeral home business at McCarty’s Funeral Home, would give Carol her first big professional break—using her in a \$75,000 redesign project. Though she couldn’t know it at the time, and though Dennis Bridges’ business partnership with (and eventual marriage to) Kim Powers was still several years away, Carol’s career trajectory had begun to align with the yet unformed Bridges Funeral Services.¹⁶

Almost a decade later, Carol Raley Interiors is firmly established in its own orbit, surrounded now by the numerous sub-contractors it employs. Carol served as the interior designer for Bridges Funeral Home, the state-of-the-art, 17,000-square-foot flagship of Bridges Funeral Services’ burgeoning footprint. As her business has expanded, her work for Bridges Funeral Services-related projects has shrunk as a percentage of her overall business (from 50 percent to about 35 percent), but Carol’s own entrepreneurial ambitions are still solidly aligned with Kim and Dennis’ expanding enterprise.





While Carol has worked for a number of out-of-state clients with homes and businesses in Tennessee, she is now looking to expand her business beyond state borders. Bridges Funeral Services will provide her that opportunity as it expands and renovates its properties in Texas and Colorado.

What started as a business relationship for Carol has expanded to involve her entire family. The growth made possible by her work for Bridges has allowed Carol to bring her husband Steve and her daughter Shana on board as co-workers. And after Kim and Dennis gave Carol's son, Jarrod, a summer job at the funeral home, he decided to pursue a career in the industry. Jarrod is currently pursuing a degree in mortuary science at Nashville's John A. Gupton College, with plans of working for Bridges Funeral Home after graduation.

It's a relationship Kim is happy to keep growing. "Carol is very quality-oriented," she said. "We know what to expect from each other, and in our line of work, that comfort level is very important."



The Armstrong Co.

Barry Armstrong's own business is still in its formative stages compared to Carol Raley's. Bitten by the graphic design bug while in college at UT-Knoxville, Barry joined with Whittle Communications—a Knoxville-based alternative media company—in the early 1990s. After leaving Whittle, Barry continued to ply his trade, taking freelance work with local companies such as media conglomerate The E.W. Scripps Co., as well as with individuals. It wasn't until a family tragedy that Barry's own entrepreneurial ambitions would cross that of Kim Powers Bridges.

When his father suddenly passed away in April 2008, Barry mourned with his mother, brothers and family and friends at Bridges Funeral Home. Although he was impressed by the care and compassionate service provided, and is certain he must have met Kim then, he admits everything was pretty much a blur.

“When Dad passed away, everyone was in shock,” he said.

Barry found himself back at the funeral home a month later, when his 87-year-old grandmother passed away. Though still a sad occasion, he remembers being impressed at how consistent and unwavering the care was. “Their customer service was second to none,” Barry said.

Several months later, Armstrong's mother, Jeannie, called him. She had begun one of Bridges Funeral Home's 12-week grief support classes run by Ruth Fuson (see *Support for the Grieving*, pg. 27), and wanted to know if he wished to attend. Even though he declined, his mother's participation would serve as his introduction to Kim.

“‘Kim is great’ was a constant refrain from my Mom as she went through the grief support program at Bridges,” Barry said.

Toward the end of 2008, a chance meeting and conversation in a grocery store between Kim and his mother would finally bring The Armstrong Co. and Bridges Funeral Services together.

“Kim mentioned to my Mom she needed some design work, particularly in the area of logo and brand development,” Barry said. “Mom knew that was my specialty.”

Barry’s initial meeting with Kim, and those that followed, proved mother knew best on both counts: the diminutive entrepreneur *was* “great,” and the company’s logo/branding needs called for the exact skills he had spent a decade honing.

He went right to work for Kim, preparing an identity package (logo, colors, etc.) for the company’s three Boulder, Colo., holdings. Currently, Barry is working with Kim to develop a similar package for the company as a whole.

“I went to that first meeting not only because of the possibility of work,” Barry said, “but because, as a result of my experiences with them, it felt like a good way to give back. In some ways, it felt like my father was at work in how things came together.”

Whatever the cause, the logo work for Bridges has provided Barry greater traction locally due to the high profile of the funeral home. “My work for Bridges is a feather in my cap as far as local clients are concerned,” Barry said. As a result, Barry Armstrong’s own entrepreneurial endeavor is now firmly aligned with that of Bridges Funeral Services.

State legislators everywhere would do well to keep in mind the mutually beneficial relationship between smaller entities like Carol Raley’s design company and Barry Armstrong’s graphic design firm, and the larger Bridges Funeral Services. When Oklahoma legislators crafted protectionist regulations meant to benefit the funeral home industry insiders and stunt the growth of entrepreneurial efforts like Memorial Concepts Online, they were in fact stunting the growth and prospects of many other businesspeople who would benefit from the entrepreneurial ambitions of Kim and Dennis. One entrepreneur discouraged—or worse, completely blocked from pursuing his or her profession of choice—can forestall the success of other entrepreneurs for years to come.

And for what?

So that individuals in an entrenched industry can be unfairly sheltered from fair market competition?

Fortunately for both Bridges Funeral Services’ current employees and the many families the company serves, as well as for entrepreneurs like Carol and Barry, Kim refused to let the bureaucratic roadblocks erected in her home state stop her from pursuing her mission in other jurisdictions: to provide the best care for the deceased loved ones of her customers.



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Community Impact

Perhaps no other industry is more connected to the communities it serves than the funeral industry. When a manufacturer or retailer, for example, wishes to engage with the community, it might donate some money, plant some trees or provide some volunteer labor.

But for a funeral home or cemetery, “community engagement” is both a given and a constant. Consider that in a single year, those employed by Bridges Funeral Services bury or provide funeral services for more than 3,200 people through their at-need business when someone passes away. (And the business assists many more individuals through pre-arrangement.) Multiply that number by the family and friends affected, and one gets an idea of how directly the company impacts both the individual and the community during what are inescapably some of life’s most emotional, difficult times.

Support for the Grieving: Ruth Fuson

Grief is an unavoidable part of death. Beyond the initial blow, coming to terms with the loss of a loved one is often a bigger challenge, still.


Given their industry's fundamental role in care-taking for the dead, and its unusual access to family members during times of loss, Kim and Dennis are well aware of how their unique position gives them a chance to facilitate the often difficult journey from heartbreak to healing.

Although it is common for a funeral home to have some level of grief support, too often that can amount to little more than grief distraction—taking a group on an outing, for example. Although such activities can aid in the healing process, for those wrestling with crippling grief, more sophisticated, guided efforts are needed.

But where does one find a person capable of guiding grieving participants through a true grief support program?

For Bridges Funeral Home, the answer to that question walked through the doors five years ago.

Many of Ruth Fuson's 79 years have been devoted to the understanding and easing of grief. After decades of hospice work, Ruth transitioned to dealing exclusively with grief issues during the 1980s. Certified by the Association of Death Education and Counseling (ADEC) as a grief counselor, Ruth was also a co-founder and the guiding spirit behind the nonprofit Gates to Hope, where Ruth focused on grief support for teens and children. When her time with Gates to Hope came to an end, a friend suggested she inquire with the owners of a newly built funeral home.



Dennis Bridges quickly recognized the opportunity. “We realized immediately that Ruth’s program was a wonderful fit for what we wanted to provide our families,” he said. He offered her whatever financial support she would need, including a place to hold her sessions and lunch for the participants. Ruth asked if Dennis would mind if she used textbooks by Dr. Alan Wolfelt, an internationally recognized expert on grief issues “committed to helping people mourn well so they can live well and love well.”¹⁷

Dennis’ response was immediate. “We’ll buy the materials.” (The Wolfelt materials are not cheap—this translated to more than \$30 a participant.)

Since that initial meeting, 11 groups and nearly 150 people have gone through the 12-week program. During that time, Kim and Dennis’ financial support has only increased. They have brought Ruth on staff, and in addition to the Wolfelt materials and lunch, Bridges Funeral Home also hosts and covers all costs associated with an annual event called “Making It Through the Holidays.”

“Christmas can be a stressful time for us all, but when one is grieving the death of a loved one, it can be especially so,” Ruth said. “At Making It Through the Holidays, I say a few words, we share some ideas for coping, and we have a candlelight service. We share a warm time of fellowship around tables and enjoy a beautiful catered luncheon provided by Bridges Funeral Home.”

Judging by community participation, the event is meeting a pronounced need—the 2008 gathering was attended by 129 people, and in each of the event’s five years, there have been at least 100 participants.

For Kim, the grief support program at their flagship location is a good—even ideal—start, but there’s more to be done.

“We want to have fully developed grief support programs up and running in all of our core properties by 2010,” said Kim. But of course, that means finding others as qualified and capable as Ruth Fuson.

The Return from Grief: Jeannie Armstrong

For Jeannie Armstrong, 2008 was a difficult year. In April, she suddenly lost Larry, her husband of 44 years, to a heart attack. The grief faced by the mother of three was staggering. A month later, her mother passed. During these months, Jeannie experienced firsthand what every member of the funeral industry knows: A funeral home is more than just a business; it is an intimate witness to the trauma and grief experienced by the family and friends of the departed.

Throughout the dark time following the loss of her husband and mother, Jeannie was gently made aware of the grief support group run by Ruth Fuson. Three months after her initial loss, Jeannie signed up. The healing process began almost immediately, helped along by the perspective and support gained from the group setting. Jeannie saw both that she wasn't alone and, as difficult as her loss had been, there were others whose losses had been even greater. Most of all, she was able to begin to come to terms with her own grief and the person she would be going forward.

“The program helps you reengage with life,” she said.

The full power and positive influence of one entrepreneur is difficult, if not impossible, to measure. When one entrepreneur, like Kim, dedicates her career to improving the lives and services offered to those around her, lives can not only be transformed, but once-seemingly broken lives can be restored.





A Green Response

Sometimes the power and impact of an entrepreneur can be subtle. This is especially true as a businessperson's enterprise grows and matures. They create the resources needed to shift and adjust their business to changing societal needs.

From the dashed dreams of their Oklahoma online venture to a now-burgeoning enterprise that thrives in nine states, Kim and Dennis have worked to adjust and adapt how they do business to anticipate the local needs of their customers. Success in any service-oriented business requires the ability to recognize and react to needs on both an individual and societal scale. Although the need to bury loved ones is a constant, the traditions and ceremonies for doing so vary sharply depending on region and community makeup. For example, evening funerals—common in East Tennessee—are virtually unheard of in the Midwest, where midday ceremonies are the rule. According to 2003 figures compiled by the Cremation Association of North America, the percentage of cremations in states like Tennessee and Mississippi is seven to eight percent, while in western states like Colorado and Oregon, that figure can be as high as 50 to 60 percent.¹⁸

Added to these regional differences, there are the industry-wide trends to evaluate. Deciding which trend to follow and which to buck can be an art in and of itself. Sometimes, though, a trend, a location and a community's needs align in such a way as to make the call an easy one. Such is the case with Boulder, Colorado's Green Mountain Cemetery and the national trend toward green burial.

There are few places as environmentally sensitive as Boulder. It is a town where only a few grandfathered buildings are allowed higher than 35 feet—lest they obstruct the view of the nearby Flatirons rock formations—and where damaging a tree can bring swift action from the local authorities (not to mention the neighbors). Located at the base of the Flatirons—where the cemetery ends, public lands begin—the 40-acre Green Mountain Cemetery is one of Bridges Funeral Services' most picturesque holdings. Established in 1904, the cemetery's proximity to trails and Boulder's signature mountain range make it a popular destination for hikers and runners, as well as for those wishing a “grave with a view” for themselves or a loved one.



For Mark Sadowski, national sales director for Bridges Funeral Services, these factors make Green Mountain an obvious place to launch the company’s green burial efforts. Though a green option is planned for all of their locations, the Boulder cemetery will be at the forefront—just as the community wants it to be.

“In the past two weeks, we’ve had two requests for green burials,” said Bobbi Snyder, Green Mountain’s family services cemetery coordinator.

The Green Burial Council (GBC), a national nonprofit organization founded to promote ethical and sustainable practices in the death care industry, defines green burial as “burial that can take place without the use of formaldehyde-based embalming, metal caskets, and concrete burial vaults In some instances, green burial can also be used to facilitate ecological restoration and landscape-level conservation.”¹⁹

For Mark, green burial is both tradition-backed and forward-looking. “Orthodox Jewish ceremonies have long been ‘environmentally sensitive’—the deceased being laid to rest in a simple pine box,” Mark pointed out, adding that interest in green burials distinct from specific religious tradition has been growing. “The market is changing, and we intend to be proactive.”

To this end, Mark has spearheaded the effort to gain Level 3 certification—the creation of a “natural burial ground”—from the GBC for a section in Green Mountain.²⁰ Only practical constraints prevent the cemetery from seeking the highest level.

“Level 4 requires setting aside a substantial amount of ground as a conservatorship,” Mark said, “but if we had another 30-40 acres, we’d do it in a heartbeat. This way, we’ll have ample room for years of green burial.”

To help prepare its grounds, Mark has enlisted the help of both the University of Colorado (CU) and Colorado State University. Currently, two CU students are preparing a comprehensive plant analysis to ensure only native plant species are present in the green burial section.

Ultimately, such thoroughness is just business as usual for a company that prides itself on its service. “The market has been waiting for it,” Mark said. “We’re going to make sure we’re the first in Boulder and that we do it right.”

From grief support to green burial and funerals, such programs and initiatives are the product of a company's maturity. An entrepreneur preoccupied with battling petty legislative hurdles just to gain access to a level playing field is less likely to have the time or resources to look at existing efforts and improve them, let alone innovate. It may be easier to quantify the loss to our society when a fledgling company dies in the nest, but growth that is delayed has its consequences, as well. There are consequences to the community. (How much sooner would Kim's 2010 target date for full grief support programs have been realized had her initial entrepreneurial endeavor not been sidetracked?)

In a nation founded on the principles of economic liberty—the right to earn an honest living in the occupation of one's choice without needless government interference—impediments that serve nothing more than to protect existing businesses from competition should not be tolerated.

Conclusion: The Power of One Entrepreneur

The word “entrepreneur” carries with it a lot of preconceptions. For some, it conjures up an image of a small business owner on a shoestring budget with an employee or two trying to make a dream come true. Certainly, such small business owners are one of the most common and necessary threads in the tapestry of our nation's economy. For others, being an entrepreneur is just the first step of building a company—an initial stage that, if it reaches maturation, yields a public offering, a chain of stores, or even a big payday that triggers the end of the old company and start of a new one.

But one need look no further than Kim Powers Bridges to see just how limited such preconceptions can be. Though the funeral industry has plenty of small, single-owner operations, Bridges Funeral Services spans nine states and more than twenty properties. The financial resources in play are in the millions and the number of people employed has long since surpassed a handful—there's nothing shoestring about this company.

Nor is it Kim's goal to build Bridges Funeral Services into a industry behemoth like those for whom she worked earlier in her career—she never wants her company to outgrow the families it serves. “Our goal has never been to be the biggest,” she said. “It's to provide our families the best service and our employees a great place to work.” Even as she works to build “a company for our children to run one day,” Kim proves that an entrepreneur can employ hundreds of people in multiple states yet still head a family-run affair.



Still, Kim is not so much an exception to the rule as she is an exceptional example of just how powerful an entrepreneur can be. Sometimes, that power is literal—one woman wearing work boots and wielding a chainsaw as she strives to redress and repair a hurricane’s catastrophic impact. Sometimes, the power is more figurative—the interweaving of employers and employees throughout the fabric of a community. Sometimes, it’s political—a principled stand against the state-legislated violation of our free market system. And sometimes, it’s personal—an unswerving belief in the family one has, as well as the families one serves. But no matter how interpreted, the power of one entrepreneur is something to celebrate, it’s something to protect, and it’s vital to the health and future of our country.

Endnotes

- 1 Note the name Bridges Funeral Services is not yet the company's official name, but the designation is imminent and is used in this report to refer to the company as a whole.
- 2 While the hurricane that struck Galveston, Texas, in 1900 was costlier in terms of lives lost, estimates of Katrina's economic damage routinely place its toll in the \$100 million-\$180 million range, with even greater figures given for its longer-term impact.
- 3 For more information on the sculpture, see www.pioneerwomanmuseum.com/thestatue.htm.
- 4 *Craigmiles v. Giles*, 110 F. Supp. 658, 664 (E.D. Tenn. 2000).
- 5 See Okla. Stat. § 396.2(2)(d); *id.* § 396.3a.
- 6 See Okla. Stat. § 396.3a(2).
- 7 See *Id.* § 396.3(B).
- 8 See *Id.* § 396.11(B).
- 9 Okla. Admin. Code §235:10-3-2(5).
- 10 *Id.* §235:10-3-2(6).
- 11 *Id.* § 235:10-3-2(7).
- 12 See www.ij.org/766 for a detailed account of the Tennessee case.
- 13 For a detailed report on the Oklahoma litigation, see www.ij.org/755.
- 14 As difficult as it may be to track dreams deferred, how much harder is it to track dreams relocated? How many businesses, how many tax dollars and employed citizens, are lost when budding entrepreneurs are forced to look across state lines to pursue their chosen profession?
- 15 Competition-stifling regulations crafted by Oklahoma legislators would not be the only attack against Kim and Dennis' fledgling online business. Batesville Casket Co., one of the largest casket retailers in the United States, changed its shipping policies in an effort to support Oklahoma's funeral directors. As a result of the policy change, the company would only ship a casket to the address to which the purchase was billed. Given the delicate, time-sensitive circumstances almost always in play when a casket is needed, this change, while legal, was a devastating blow to any online provider. What's worse, it ran counter to customer and industry needs, as any owner of more than one funeral home location needs the ability to order a casket from one location and have it delivered to another.
- 16 Ironically, Carol Raley's own industry is at the center of a battle over cartel-creation efforts. It has become increasingly clear during the past few years that a cabal of interior designers under the umbrella of the American Society of Interior Designers are now lobbying legislatures across the nation to establish government-protected cartels that will block newcomers into their craft. Just as with the funeral industry before them, these individuals seek to impose anti-competitive testing and educational burdens on those entering the field. In this way, they can reap monopoly profits without having earned them. As a result, interior designers in many states may no longer truthfully tell potential customers what they do for a living while interior designers in other states are barred from practicing their trade without first securing a government-issued license, even though there are literally no public health or safety concerns. For more information, visit <https://www.ij.org/1417> for the following reports: "Designed to Exclude: How Interior Design Insiders Use Government Power to Exclude Minorities & Burden Consumers," "Designed to Mislead: How Industry Insiders Mislead the Public About the Need for Interior Design Regulation" and "Designing Cartels: How Industry Insiders Cut Out Competition."
- 17 www.centerforloss.com.
- 18 www.cremationassociation.org.
- 19 www.greenburialcouncil.org/faq.php.
- 20 For more information on the different levels of certification offered by the GBC, see www.greenburialcouncil.org/standards_burial_grounds.php.

About the Author



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