

Podcast 346 Van Drimmelen Transcript

Karen Wyatt: Today, I'm very happy to be welcoming my special guest Matthew Van Drimmelen. Matt is the owner and founder of Full Circle Aftercare, a company he created to help people deal with the stress and worry of settling estate issues after the death of a loved one. And I'm really excited to learn more about this from Matt, and you can read more about Full Circle Aftercare at their website <http://full-circlecare.com>. So Matt, welcome and thank you so much for joining me today.

Matt Van Drimmelen: Thank you Karen, really excited to be here.

Karen Wyatt: Yeah, I have a lot of questions for you about how your company works, but I wanted to start by just having you tell us your story and what inspired you to create Full Circle Aftercare.

Matt Van Drimmelen: Absolutely. So my background is, my dad kind of came from, kind of the rags-to-riches story. He came from nothing, absolute abject poverty, um never even had a bathroom his whole childhood growing up. And he was able to create his own business and company. And I served a mission for my church and then went into engineering because I really loved building things. And out of college, I ended up working for the government doing right-of-way. So I would build a lot of transit projects. We did like an airport tracks line here, and I was on the real estate side of things. And I realized that at least the government jobs that I had, it became kind of a cesspool of mediocrity. Not a lot... I got reprimanded several times because I was working too much and because I was too effective in my job, and setting unrealistic expectations for other people that worked there. And I just kind of got sick of it. I loved my work, but I wanted something new. And I had a friend who worked in the funeral industry, and we went to lunch. And he was telling me about this need that families have, how funeral homes really take care of this need of dealing with the body and dealing with the loss of connection and having services. But there's this other unspoken need that families have of closing out all the accounts and all the personal affairs of their loved one. And funeral homes don't have the time or know how to do it. And I was like, well, but that's what attorneys do. And he's like, well, yeah. Attorneys will do big things, but they're not going to do the little things. And he's like, I think it could be its own business. I think this could be a service for its own business. And I went home that night... I couldn't sleep and I thought about it for the next two days. And I called him and was like, we have to do this, we have to create this business for people. I think it would be useful. And so we started it. We kind of spun our wheels for a couple of years. He trained me in everything that needed to happen for families, but he was so focused on his other business. We just didn't go anywhere. And so finally in 2016 I said, you know what, let me just take it. And so I bought him out. And since then it's been, it's been great. We're now in 35 states this month. It looks like we're on track to help somewhere around 1400 families. So we've been able to grow a little bit and help a lot of families. And it's been a wonderful journey all along the way.

Karen Wyatt: Wow, wow. That's really interesting. And it made me remember... when my parents died, I didn't live in the same state they lived in, but my brother did. And I know he took care of tying up everything in their estate. And he would tell me he spent hours and hours every day, which I was astounded by. I had no idea there could be that much. And all the visits he made to banks and all the phone calls he made and how overwhelming it was. And I felt a little bad. I wasn't able to help him with any of it. But prior to that time I had no idea that there could be that many issues to take care of after a death.

Matt Van Drimmelen: Well, I really kind of break it down to two problems. The first one is, yes, there's a lot to do. And mostly we've never done this before. It's not our own personal life. So I relate this a lot to people when I explain what we do. Like, when was the last time you moved? You know, you move, you put all your stuff in boxes, you get the truck, you go to the new location, you think you're done - you're not. All of a sudden you gotta... think of all the people you have to notify that you moved your address. I mean IRS, you gotta change your driver's license, you've got to call the credit cards and your banks, and you might have had loans, you might have other obligations or subscriptions. And so many people have your address, and that's just your address that has to be changed. And you think, so much of that has to be done for these families when someone dies. All of those things that you would have to address when you move would have to be done when someone passes away. Plus about 10 times more. And so families don't know what to do because they have never done it before, and it's probably not their own accounts and stuff. And the second problem is the emotional toll it takes, you know, calling up over and over again, saying my mom died, or when my husband died, and trying to get through that can be very, very difficult.

Karen Wyatt: Especially when people are grieving. They don't necessarily have the focus and the concentration to really dive into these issues. And I can imagine it's confusing and completely overwhelming for them. So walk me through, how would it work if I needed your services and were to call you? If I were one of your clients, what happens and how does it work?

Matt Van Drimmelen: Absolutely. So typically we white label our service under other businesses because I don't really want to be an ambulance chaser, and we don't make enough money to keep our prices low enough. So to advertise to someone who just lost a loved one would be difficult directly. So we work with funeral homes, hospices, and estate attorneys, and they usually either provide or pay or include our services with their fees. And so for the family we're serving, it's free. So what will happen is, the funeral home will send us a report, this is the family, you know, here's the person that they lost and they need our help. And so we would call that family up and say, hey, I'm here to help you with all the next steps. This is a free service to you. And, we would usually schedule an appointment. We'd like to reach them right away so that they know that we're there for them. If they have any questions, we usually schedule an appointment 1-3 weeks after the death has occurred. And through that process... let me show you kind of a binder that someone wrote down everything that needs to happen. This is another funeral home competitor. Okay. And they have this big binder that they sell to families for \$500.

This huge binder, and it kind of walks the families through what all those next steps are, and it's pretty comprehensive. But I don't want to go through a 4" binder right now, and I'm not grieving right? So what I find is, families get these and they never take the shrink wrap off because, who wants to go through all that? So our process is condensing all of that information down to specifically what you have to deal with. So we asked a series of questions to understand, were they a veteran or are they receiving social security benefits? Did they have retirement accounts? Do they have debts? And we kind of go through and we narrow down what exactly needs to be done. And then we create a manageable plan, right? Here's the next step. So Karen, for you to close out your husband's estate, we have these 12 things that need to be done. And once those are done, I think you'll be taken care of. And then we offer to the family say, would you like to do this on your own? I can give you the phone numbers and send you the forms, or would you like us to help? And most families ask us to help. And in that case we would just do like three-way conference calls or sometimes online forms. And we would help notify each and every one of the government organizations, financial institutions, and close out all those accounts transferred to the beneficiary, and kind of do those next steps. The only limitation for what we can't do is we're not attorneys. We're not trying to be. So if it gets into the legal side of things, we have to stop helping them and kind of guide them. Say, at this point, you need an attorney to help you with these next steps. We're also not financial planners. So I can't give them financial advice or what to do with money that's rolled over and how to do that exactly. I'm not a tax advisor. So sometimes we need other professionals to step in and give them advice on what to do. But we will kind of help drive the engine of actually doing those next steps through those three way conference calls, through filling out paperwork, and guiding them through that next step.

Karen Wyatt: Mm hmm. That's very interesting. I know one thing that happened after my mom died...she died after my father, and there were things we just didn't know about her that she was doing when she lived alone. She was ordering vitamins from a number of different companies on auto-ship, and we didn't know anything about that. We had no idea. And so it was like a month after she died, my brother said he was driving by her house and he saw these boxes on the front porch like, what is this? And opened them up. They were all full of vitamins that had continued to be shipped after she died because we didn't even know it was happening. So I'm curious, are there often hidden surprises like that that families discover?

Matt Van Drimmelen: Oh, all the time. In fact, that's one of the reasons why we don't limit our service to like one or two phone calls. Because families will find something and then call us back, and we found out this one big thing... you talk about vitamins, but the VA will mail medications all the time, and sometimes those are controlled substances, right? And so you know, as those are coming in, we have to make sure that they are dealt with in the proper manner in order to get that shut off and sent back so that the family doesn't get in trouble for receiving, you know, a controlled substance that they shouldn't have access to. And so it can cause a big mess for these families if they're not handled properly.

Karen Wyatt: And I suppose now you're used to looking for evidence of those things. Because I wonder, if we had paid more attention to her credit card statements, we might have seen charges that would have made us think about that or wonder.

Matt Van Drimmelen: Right, right. And so a lot of times it's like doing, um, we feel like we're private investigators who are having to figure out everything. And sometimes it's because the family doesn't know anything. We helped a gentleman who had an estranged brother. He was living up in Portland, and the brother was down in Dallas, Texas. The brother passed away and we called the guy who's in Portland who was still surviving. And he's like, I haven't talked to my brother in 30 years and I know nothing about his life at this point. And so at that point we're starting to investigate. And oh, one more problem is the house caught on fire and burned down. So there were no physical documents of anything. And so he was, he had to do some things on his end. We were doing things on our end, pulling credit reports, trying to find open accounts, open insurance and close out what we could because it was difficult on the other end. Some people might have access to those, but they're just not very well educated. The most common of that is, you know, oftentimes in the baby boomer generation, you would have more of a division of responsibilities between spouses. One spouse would do the finances, one spouse did, you know something else. And so when the spouse passed away, he did the finances. The other one, it's like, I know this is our life, but I've never paid a bill before. I don't even know where we bank, you know. And so it is difficult kind of going through that. I had a situation kind of like that with a really young family. So this was back in the Afghanistan War, a young military family. They had three small children. They got married in high school, right out of high school, and she was living across the country from any family or friends. So he was deployed and ended up getting sick, terminally ill while in Afghanistan. So he gets home, she quits her job. She's just full time taking care of him as he's on his deathbed and they have three little kids. And he ended up passing away, and I called her a couple days later, and she was in hysterics, as you can imagine. And the thing that really broke the camel's back was, her landlord had come over and said, look, I know you were living off his income, and if you're not gonna be able to make rent payments, you might as well move out now.

Karen Wyatt: Oh my gosh!

Matt Van Drimmelen: Which I was like, what a heartless horrible person, right?

Karen Wyatt: That's horrible!

Matt Van Drimmelen: So she just lost her husband. She has zero source of income. And she was just young and a little naive of how everything worked. And so she's looking at possible homelessness and what to do with these kids. And I said, that's not gonna happen. We're going to walk you through this. And I helped her understand what's available to her through social security, through VA benefits. And I remember, about three hours it took us to kind of go through everything. And at the end of the three hours, she had about \$1700 a month coming in that was steady. It was going to come in for the next while. We found a \$5000 life insurance through the VA. And we ended up even

helping her with some local support for, you know, we did food stamps, we did some other support to help her and her kids moving forward and childcare. So she could find a job. And I remember at the end of those three hours, she's like you know, when this started I thought there was no hope, but now I know I can do this. And like just getting through that, getting a plan in place and helping guide her... that was one of the most rewarding calls I've ever been able to have knowing... because she knew nothing and you don't know what you don't know.

Karen Wyatt: Yeah. And so you have the advantage of lots of experience. I mean, and so you have lists in your head probably of all the things that other people don't think of. But you're also objective. You're not emotional because you are not experiencing this yourself. So you can really give good guidance to people along the way about, did you think of this? Have you tried this? Have you done that?

Matt Van Drimmelen: Right, Well, it's like, my wife teaches ballet part time. So this is my family right here: six little kids, they're all ages 14-3. So four girls and two boys. But my wife was a big dancer, she performed in college. And so she still teaches part time. And a couple of months ago, the owner of the ballet studio where she works, her husband passed away. And so you know, Marquesa - my wife - calls me and she goes, will you call her and just help her, offer her our services? Absolutely. So I called her up and I say, hey, I don't know if you know what I do, but this is what I do. And she's like, oh, that would be helpful. I can't really talk right now because I'm in the bank. And I was like, what are you doing at the bank? And she's like, I was just going to let them know that my husband passed away. And I was like, oh, okay, step out of line, turn around, walk out the door right now. She's like, why? Like, just do it. I'll explain when you get outside. So she turns around, she walks outside and she goes, what's going on? And I was like, listen, you are going to cause a world of problems. Is the same place you bank personally also where you do business banking? And she's like, yes. Was he on all of your accounts? She's like yes. Here's what's going to happen. You're going to walk in there and you're going to say, a principal on this account just passed away, and the bank will freeze everything. So next week when you have to make payroll, you can't. When you have to collect funds coming in, you can't. When you have to pay your electric bill at the dance studio and everything else, you can't. When you need to pay your own bills, you won't be able to. You have to plan this out first before that happens so that when they do get notified, everything is already transferred over and you're not going to miss a beat. And she's like, I never would have known. And I can't tell you how many families we run into, they just didn't know what they didn't know. And so they start doing things, and they end up causing a world of work and pain for themselves and make a little problem much, much bigger because they didn't know the right timing, they didn't know who to contact, and it just spiraled.

Karen Wyatt: Wow, even hearing you tell that story, I wouldn't have had any idea that timing matters, and in fact, the order in which you do things. So that's a really important warning for all of us. That we need to be thoughtful as we're trying to take care of these issues. And I could see why she would think, well the bank, that's one thing she could think of, like, well I'll let them know.

Matt Van Drimmelen: Well, there's this idea that when okay, they've passed away, suddenly their money is not secure in the bank. And I tell them no, no, it's just as secure as it was beforehand, right? Just because they passed away, it doesn't mean like the bank's like, oh well whoever wants this money can come get it right? But somehow we feel like it's not secure there, and so we go and we cause more problems where yes, you're right, there is an order that has to happen here. Other things need to be closed. There are other things that may be transferred to that survivor's name before you notify the bank so it can immediately have somewhere to turn those assets over to.

Karen Wyatt: And one thing I saw through your website is that you help set up fraud protection. And I was curious about that, like what types of fraud might happen after someone dies?

Matt Van Drimmelen: The New York Times did an article a couple of years ago and from their research, they found that 2.5 million deceased individuals get their identity stolen every year. 2.5 million, which is huge right now. Some of those are from deaths that happened a while ago but most of them are right away. Oftentimes it's extended family members, sometimes it's caretakers, someone who knew of what's going on. And other times it's just bad guys who read obituaries or find out other information. So there are several layers of fraud protection that we're trying to protect that family from. The first thing we do is we put everyone in the family on a one year fraud alert because it's free. And it should happen, because right now with everything changing, they want to make sure nothing is happening that shouldn't be happening. So the deceased individual and all the survivor family members. The next thing we do is we permanently close all the credit accounts through Experian TransUnion and make sure that that person's account is closed so nobody can take new credit out. Then we update a government list that's called the deceased registry. And that goes to anyone who is regulated by the government, whether it's insurance... or a lot of times what will happen is people take out insurance policies or things like that in the name of the deceased. Any kind of credit inquiry, any new loans or new accounts all have to check this list. And so we put their name on that list to make sure that nothing can happen in that deceased name. Then we put all the phones on do not solicit, right? You don't want any solicitors. And we update the National Direct Mail Association. And what that does is, they are the ones who are responsible for keeping those lists up to date on when you get all your junk mail, right? And junk mail is one of the number one ways that people get their identity stolen.

Karen Wyatt: Really, I didn't know that.

Matt Van Drimmelen: It's huge because you'll have like a cousin or whatever and they'll get all that information there in that junk mail, pre-approved credit card offer or something like that. So they will take that, open up an account, start spending it on Uncle Danny's name, and now the family has to deal with this mess.

Karen Wyatt: Wow.

Matt Van Drimmelen: And so we try to stop as much of the junk mail as we can through updating that. And then just canceling any subscriptions, any online profiles, all that. Getting that over to the family's name will protect them from those kind of next steps.

Karen Wyatt: Wow. That's very interesting. I just had no idea there was that much identity theft going on. But something to really be prepared for and think about in advance.

Matt Van Drimmelen: Well, and some identity theft happens from the family without them meaning to, right? So, that's just a knowledge thing. Oftentimes you might have a child who was like the power of attorney, and so they keep on operating. You know, mom was sick, and they were handling her affairs as power of attorney. And now that she's passed, they think they still have the right to do that. Power of attorney means you're representing someone who's alive, right? An executor represents someone who is dead. So power of attorney ends the moment that that person passes away and transfers to an executor. And so if they're just operating under a power of attorney, technically they're often committing fraud in acting on that person's behalf without getting an executorship, which can cause some trouble for that family member down the road. So yeah, there is a process here and it does need to happen the right way.

Karen Wyatt: Hmm, interesting. Are there often things that you find out about that the family didn't know about, say that their loved one owned property somewhere or had investments somewhere that no one knew about?

Matt Van Drimmelen: Those are the really fun ones, right? That's like, hey, guess what? You have a big life insurance policy or you have investment accounts. Um, yeah, those are great and can be very nice surprises. Yes, absolutely. We find that out on a pretty regular basis. In fact, we have a little ticker of unclaimed property, just the unclaimed property that we found. And I think at this point we found over a quarter million dollars.

Karen Wyatt: Wow, wow.

Matt Van Drimmelen: It's been, it's been really... those are the good ones. The hard ones are when you find debt or you find some kind of secret life of family members. Those are hard pills to swallow because sometimes people make bad decisions and the family is left picking up those pieces. So we'll try and walk them through it. But that's hard sometimes.

Karen Wyatt: Yeah. Well I was interested... You said that the state attorneys often utilize your services. So I guess that's evidence right there that there's certain things they don't want to handle and won't handle. But they themselves see the need for it and see how necessary it is for their clients.

Matt Van Drimmelen: Right? Often a lot of the stuff we do is stuff that an attorney doesn't want to do, and if you did have them do it, it'd be way too expensive. And I'll give you an example. I was hiring a new employee two years ago and the young kid, he's like 22 years old. And in his interview I was like, okay, it looks like you're great coming on

board. Let me explain a little bit more about what we do. And he goes, no I get it. And like, okay, you're 22, you don't get it. You don't get it. He's like, no, no, I get it. And I'm like, okay, tell me your story. And he goes, long story short, best friends in high school are all growing up. Me and my best friend senior year, he gets mixed up with the wrong crowd, goes off the deep end, starts getting involved in drugs, drops out of high school, living in his parents' basement a year later. You know, I'm at school, and I find out that he's at home and he overdoses and passes away. So he knows like, his mom was very fastidious. She was a clean freak and this kid's room was a pigsty. And the first thing she would do is she would go down, clean out his room, and probably find drug paraphernalia and all sorts of junk. And so he went over there, you know, a good family friend and he said, you know what? Let me clean this room for you. And the mom was just incredibly grateful. And she said, since he's passed, his cell phone has been ringing off the hook. And every time it rings I think, is that the person that sold him the drugs or gave him those drugs? She's like, so I don't want to just power it off. I want the number unavailable. I want it canceled, right? And so she's like, while you're cleaning his room, I'm going to go in the other room and call Verizon wireless and close out this phone. So he hears her, she's on speakerphone. You know, she's trying to navigate, press six and then eight and then two, and hold music, "Your call is very important to us." And 40 minutes later, finally a live person comes on. And she's like, Verizon wireless, how can I help you? And she goes, my son just died and I need to turn off the cell phone. Well now this Verizon wireless employee, you know a young girl, she's not trained on this. She has her script she's reading, and this is a very raw, real situation. It's not a business to business transaction anymore. She panics, oh my gosh, what happened to him? You know all the wrong things, all the wrong things you say. And she goes, you know, I think I need to get my supervisor on the phone. So she's waiting. The supervisor comes on the phone... Verizon wireless, how can I help you? My son died. I need to turn off the cell phone. You know, unfortunately you're in the wrong department, let me transfer you. So then it's a blind transfer waiting on hold... person picks up, it's Verizon wireless, how can I help you? My son just died. Right? And this goes on. And he goes, long story short... an hour and a half into it, she hangs up the phone in frustration because she was getting nowhere, and she let out this scream. And he goes, I kind of turned around the corner and it was like she was a puddle of water. Like she just melted off the chair onto the floor just sobbing because it was so emotional, her trying to be business to business in a very raw, real horrible situation that she was going through. And you know, he tells me this and I'm like okay, you get it, you do get it. Like it's more than just helping you close out accounts. That would be useful for any of us. You know, someone could help me with deciding to cancel cable or whatever, right? All those little things we have to do that are annoying. But dealing with it when you're grieving makes such a big difference to these families.

Karen Wyatt: Yeah, I can imagine. And I read that you and your staff often make three way calls. Like you get on the phone with the person partly because you know what to ask or know how to guide the conversation.

Matt Van Drimmelen: Right. And you know, I'll tell a quick story about why that's important, us doing the talking for them because yeah, that's exactly what happens. We're doing the talking and they're listening in. So if they want to jump in with a question or

whatever they can, but then they don't have to say over and over again, "My son just died." Right? Or, "My mom just died."

So I grew up watching Spaghetti Westerns. My uncle, whose house I was at constantly, loved John Wayne. He had this like whole shrine to John Wayne, like movie props, sets, and all sorts of stuff. And so one of the first families I was able to help was this rancher out of Wyoming. And his name was Earl, and he sounded just like John Wayne. And I was like, oh my gosh, like my childhood cowboy. And he really was a rancher. It was so cool. And his son had been disabled his whole life and passed away at age 22. It wasn't a surprise. They kind of knew eventually that would happen. But the kid had never worked, he had never participated very much in society. So when I go through my checklist of everything there is to help with, it was like not much, you know, that we could do. And so I go through it. I talked to social security benefits. I did cancel the credit card that he would use to go buy slurpees with. I set up some fraud protection, and I go through and I'm like, you know what Earl? That's it, you should be done. There shouldn't be anything else you'd have to do. Let me know if there's anything. And it's just silent. And I was like, Earl, are you there? I can see you're connected. Can you hear me? And he finally comes on. I realized it's silent because he's choked up. I mean, here's "Mr. True Grit" and he's choked up. And he's like Matt, the thing that I've been dreading most is calling up these strangers and calling up these government employees and saying to them that my sweet son passed away. He's like, the fact that you did all that conversation for me and you said it all for me means everything to me. You know, I'm getting misty eyed, you betcha buddy! And at that point I realized this is more than the logistics. It's someone holding your hand through the most difficult moments of your life of, you have to close out these accounts for your loved ones and you shouldn't have to do it alone. And you should have someone who will say those words for you and just take it from you. And you can watch it happen. But you don't have to participate and actually do it yourself.

Karen Wyatt: Wow. I can just imagine how helpful that is because... I'm looking back at years and years ago. My father died suddenly by suicide. And so for all of us, we were in shock. We were overwhelmed. And for me, I couldn't even say the word suicide. I couldn't bear to say it. It was too painful. And so I mean, my mom had to go through all of that herself, calling people and making all these arrangements. And I don't even know how she did it. I don't know how she ever got through those days. But it would have made a huge difference to have you and your staff available to help with that.

Matt Van Drimmelen: Oh well, thank you. I wish we could have been there because I think that suicide is by far... suicide and murder are just so hard to deal with. There's just an extra layer of grief, and probably even suicide the worst because there's an extra layer of grief that is inconsolable. It really is. And one of the things we really encourage families is like, look, we're taking care of the logistic side of it, but please please spend some time with reading some books or talking to a therapist or finding a community. Because this whole idea of the stages of grief is, you know, nobody goes through these stages. Stages sounds like, oh well I'm gonna feel angry once and then once I'm done feeling angry, then I don't feel angry anymore.

Karen Wyatt: Tomorrow I'll move on to the next stage.

Matt Van Drimmelen: Tomorrow I'm at the next stage, I don't have to deal with this stage anymore. Like that's such baloney. Like you're gonna feel all of those different things all at once and then you'll feel nothing, you'll feel numb. They're like, what's wrong with me? And then all of a sudden it will come rushing back in. And if people don't have guidance... the emotional guidance is what we don't provide. But I just beg families like, let us do our part because we'll take so much. We'll take a year and a half process and be done in a few hours. But that next process, the emotional piece is... it's several months or years or a lifetime of learning how to deal with that grief because that's where you should be focused. You shouldn't be focused on Verizon wireless. You shouldn't be focused on the credit card. You should be focused on these other things. I did a podcast a while back with a therapist who said some families refused to close out these accounts because it's a way of holding on to their loved ones. Once that's closed, then it makes it more real or something. And it causes all these problems in their life because they're holding on to something to make it so I don't have to, I don't have to... I'll deal with the grief after these problems are met with. And it happens all the time where we're helping, and we start closing everything out and we get to the end. And people are almost like, all of a sudden all the emotion starts coming. Like okay, I put on a brave face until this point. Now the healing needs to start, and you need some professionals and you need good books, you need good resources to turn to.

Karen Wyatt: Yeah. Yeah. That makes so much sense to me. And I was thinking how this process that people have to go through, these logistics after a loved one dies, could really retraumatize them in a way. They're already traumatized by the death but this adds to the trauma. And the fact that you can help protect them from that, at least from that component of it and make that part of it easier for them. It's dramatic, it seems to me. And I never heard of such a service being available. So I'm really excited to know about it and to be able to tell people about it.

Matt Van Drimmelen: Well thank you. Well we really appreciate it. One of the exciting things about our company... I'm gonna tell you a story but I gotta tell you why this is important. There's a lot of women in this world who lose out on their career or limit their career because they're caretakers, right? Sometimes they're caretaking an older parent or most often it's a child, right? They have to take care of children and so they can't work full time or they can't work at all for a number of years. And my wife, that happened to. She was a professor at 22 at the University of Utah, full professor younger than most of the kids in her class. And when we had our daughter, she just, she's like, I have to, I have to be home with her. And I was like, you're giving up a career? You can never come back to this, right? And I started noticing a lot of women who chose caretaking for a while, and when they go to reenter the workforce, because they have this huge gap in their resume, no one wants to hire them. And so when I created the company, I said, you know one of our mission statements is: I want to create a launching ramp for these women where we can give them a whole bunch of really unique and interesting experiences so that they can take the experience they get here and the good income that they get here and they can go leverage that for their next job. And say, Hey, I can come work for your

insurance agency. I've helped 1200 families close accounts. I know this form, I know this form, I know how this works, right? And they're like, oh yeah, I'll hire you in a heartbeat. So that became our, one of our mission statements is we would actively seek after women who are caretakers, stay at home moms caretaking someone and who are looking to reenter the workforce. And we just interviewed a bunch of them and we said, if you went back to work, what would it need to be? They needed a flexible schedule, they needed good pay, they needed meaningful work. They needed a good social component to it. And so we designed that job specifically around their needs, and I thought I was being very altruistic. And you know, I was like, yeah, I'm going to help these women out. Well, I was surprised on two things. The first thing was none of them were leaving. I thought that would be a launching ground to other careers. They don't want to leave because they really like this work. The second thing that surprised me is, this became the best business decision we could have ever made. It became our secret sauce because these women are knowledgeable, and they're caretakers, and they're really intelligent, and they're multitaskers. And so, you know, families feel like they're not paid to sell anything. They're not trying to get through a checklist real quick. They're just there to help. They're like, how can I help you? And families are like, wow, you just really care about me and my situation right now. And they're holding their hands through this, and it's fun to walk around the office and hear them. You walk around one corner, you know, sweetheart, thank you so much for telling me about your husband. He sounds like such a wonderful man. While we were talking, I closed this and I did this and...keep going. I'm working on this right now. You know, and there's just that connection and like the whole hand holding. And then on the other side, you know, you'll have Kathy on the phone with someone be like, no, now you listen to me sir. This family is grieving. They need this paperwork today. Can you do that? Or do they need to get your manager on the phone, right? And the families feel like this is like this mother hen, like I'm going to protect this family and do what it takes to get through it.

And in one instance of that, we had a young widow right when Covid hit. So she was taking care of her husband. She was helping him out of the tub one day and she slipped and broke her hip. And the next week it was Covid. So she's in the hospital. Family can't come see her. Family doesn't go see him, he passes away, and they can't have a funeral. They have to get together. She's all alone in the hospital. So they just did like a little direct cremation for the funeral side of it. Well the direct cremation company, they never met anyone. They end up putting in that she was the one deceased, not him, when they reported it to Social Security. And they filled out the form wrong. And we've run into that before. So what she needs to do is to go into the Social Security office, show her ID, I'm still alive, and that was reported wrong, right? Well Covid hit, Social Security was shut down. There were no open offices. She is at her wits, and Social Security just freezes everything. It's her only source of income. She is stuck in the hospital, still in rehab. She has zero income coming in. She just lost her husband. She can't see her family. And she was distraught. And Kathy's like, we are not going to leave her on her own on this. So Kathy just starts bringing it up the chain of command. And so she starts calling, unbeknownst to me, the Washington DC... the senator for Alaska where this woman lived. She's calling the senator every day until she finally gets someone there. And she's like, you have to help this woman. And next thing I know, I get the call from one of the

very top people at the Social Security administration and they're like, we need to get involved and help you with this. And I was like, I don't know what's going on, tell me what's going on. And I got Kathy involved, and we got it all reversed and got her benefits in place. And I was like, that just goes to show what kind of a woman Kathy is. You know, she raised five kids, she did everything for them. She had been a social worker, she gave up everything for her family. And then her husband's not quite ready to retire so she wanted to come back to work for a while, and she's amazing right? She does this every day, and she's like, I will do whatever it takes to help this family get it taken care of. And it just kinda goes to show what type of people we are trying to line up to serve these families.

Karen Wyatt: Wow, that's a great story, that you hire problem solvers and they're willing to do whatever it takes to solve problems and that's great. So, moms are great problem solvers so it makes sense to me.

Matt Van Drimmelen: Amen to that. Well, women in general. They're just... women are amazing. There's just a natural ability they have with problem solving and multitasking and just that caring component that is often lacking, not with every man, but is often lacking in men. And sometimes we get down to business a little bit too quickly, and families need that gentle touch as they're dealing with these difficult times and issues.

Karen Wyatt: Yeah. Well Matt, the way I heard about your company is through a funeral home in New York that uses your services. And one of their employees wrote to me and said, you need to interview Matt about this company because it's amazing. And she just talked glowingly about how they're so happy that they can now offer your services to their clients because they always felt at loose ends in the past. They would see people suffering and dealing with all these issues and had no way of helping them. And so, I was really interested that the people you actually negotiate with are funeral homes and hospices, and I was just curious how that works, how they contract with you.

Matt Van Drimmelen: Yeah, that's a great question. So we have the ability... people can come to us directly, and we just charge a flat rate of \$399. And as long as it takes us to close everything out, that's what it takes, right? But the funeral homes and hospices, they really want to help families through those next steps. And so we have a wholesale price with them and they just write it into their contracts. So funeral homes will usually include it with most of their packages. Or for the case that you talked about, every family that comes to that funeral home, they pay for the service out of their pocket, right? That's what they do. Most hospices, they're paying for it out of their pocket as well. And most of our attorneys add it as an add on feature. People can choose it or not choose it. So yeah, with them we're just white labeling. So with that funeral home in particular, we represent the funeral home. So from the family's perspective, they have their funeral director who helps them. And then immediately the funeral director passes them off to one of our estate specialists. They say, hey, we're working with the funeral home's estate specialist, and we're here to help you with the next steps. I promise, I'll be with you every step of the way to your comfort level. Use me as much or as little as you want. But there's never, I never charge anything and there's never any cost to this. It's something the funeral home

wants to provide for you. And the only thing the funeral home gets in return is they get the peace of mind knowing that their families are helped and followed up with.

I met with a funeral professional who said the hardest moment for him is at the end of the gravesite service, where the family is getting into the limo and driving off. And you're giving them a hug and you hand them your card, you say call me if you need anything. And part of you says, please don't call me because I won't have the time. I have 10 other families I have to go help right now. I don't have the time that you need with those next steps. But also please do call me if you need me because... he's like, there's this dichotomy. Like I want to help them so much, but I don't know how to do it. And by his partnering with them, we just fill in that next piece. Like, yes, I want to help them and we have someone already set up who will help you through those next steps. And so the businesses love it. A lot of them tell me it delights their families. You know, families come into a hospice or a funeral home expecting this level of service. And even if the funeral home does absolute perfection, families expect perfection, right? Like, you can mess up my order at the restaurant, but you can't mess up my mom's funeral, right? So, there's zero room for error with these funeral homes, and they pull it off over and over and over again. They do perfection for these families. But they're just kind of meeting that expectation like, well that's what I expected you to do. And then when the family gets one extra call, and we say, I'm still here for you. I'm still going to help you with these next steps. Families are blown away by it. And so it's good for the funeral home because families can really say, this place is different. It's not like one of these big corporate ones who don't care about families. They really do care about us. And it's also good for just kind of differentiating them and helping those families so that they can focus on the next family.

Karen Wyatt: Yeah. And you're filling a gap that previously wasn't addressed for people. And I was thinking, between the death and the funeral, a lot of times families do get a lot of support. That's when everyone shows up and brings in food and there are people there asking, what can I do to help you once the funeral is over? Though, those support people start disappearing and that's when the reality hits the family. We have all these things we have to take care of. And then they feel alone at that point. There's nobody there offering them the support they got before. So I really see this tremendous need for what you offer and what a wonderful service it is.

Matt Van Drimmelen: You know, I'm glad you said that. I remember one of the ladies I was talking to early on when we were starting this out... She said she buried her husband and they were driving away from the gravesite service. And it's in the limo, and so the whole family is in there, and they're all talking. She's like, everyone is saying, wasn't that so beautiful? Oh, I love what Pastor Mike said, you know, beautiful words, and we loved this. And she's like, the whole time they're talking, all of a sudden this new reality came and I couldn't even participate because I was like, that was the end for them. This is just the beginning for me. Just like, the only thing that kept on coming through my mind was, now what? What's next now? What do I do? How am I going to deal with this? And she was like, and then you called me on Monday morning and said I'll be with you. I'll help you get everything moved over and get to this next step. She's like, it was heaven sent

because we don't talk with our kids about our finances, you know? So she didn't know who to turn to, and you're right, it can be very, very lonely for these poor grieving widows, widowers, parents, children.

Karen Wyatt: Yeah, definitely. Well I have a different sort of question for you. Do you ever... Well, I was talking earlier about how you're objective, so you're not grieving. But after hearing so many stories, does it ever kind of weigh on your heart? Do you ever feel some of the grief and the pain for people? And then how do you deal with that?

Matt Van Drimmelen: That's a great question. Um yeah, it's definitely not as raw for us. And I was worried about that, like that we would be more sad. And in fact, a lot of people ask me this question. They say, how do you deal with it all the time? How do you deal with death all the time? And I say, do you feel the same about doctors? And they're like, what do you mean? I'm like, well doctors dealing with sick people and death constantly all day long every day. Yeah, but they're helping. And I'm like, yeah, it's the same thing with us. Like, yes, there are those moments. There are the tragedies that are really, really hard, right? The big ones are suicide, murder and just tragic events. And those ones are hard for everyone because it's just sad. But there is a little bit of peace that comes in saying, at least I can do this for the family. At least I can make sure that they're taken care of, and they won't be taken advantage of by anyone else. So there's almost an empowering... like the sadder it is, the more empowered we feel to do whatever it takes to help this family. There's a few times... one of our estate specialists had a situation where her son was in an accident, and was accidentally killed. He was at fault, and the other motorist passed away. And that was very, very difficult for them. And so when there are similar circumstances to that, she deals with it. And we have a few widows on our staff, and sometimes there's some raw emotions there. And I think that's the component of... we do have therapists that come in and talk to us and help us with those. And then there's just that social component. And sometimes we have to sit around and talk with each other and tell the good stories and the fun stories and the bad stories and the funny stories, right, helping these families. So, I think with anything that's meaningful to do in life, there's hard parts of it. But when you understand the mission of what you're trying to accomplish, then it's easy to get through those hard parts.

Karen Wyatt: So, let me ask you then too... Are there things that we could take care of now that would make this process easier? Like after I die, are there things I should be doing right now that will help out?

Matt Van Drimmelen: Great question. Yes, absolutely. And I tell everyone I talk to about this. So first thing, if you have dependents, you have to have life insurance right? If you're a mom or dad, you have young kids at home, you have to have life insurance. That's just part of your responsibility. Go get it. If you don't have it, go get it today. It's cheap. It's easy.. The next thing is to get organized. You know, there's online forms. In fact, we even offer a free vault, digital vault through Easy Net. And they can put in all their information and store it there. And when they pass away, the family knows, here's all the accounts, here's everything I own. In some way, write it down, put it digitally. Here's my passwords. Getting organized is really, really helpful. And then if you have

any assets, do you need an estate plan? So if you have real estate, it needs to be in a trust. That's the best vehicle for transferring real estate through a generation that doesn't trigger taxes in most cases and will not trigger probate if it's funded correctly. You know, trusts are a couple thousand dollars usually to set up. Sometimes you can do it for a couple of hundred dollars depending on what you have to put in there. And it really solves a lot of problems for that family. And then the last thing I would say is, well, I would say two things. The second to last thing I would say is, setting up a funeral plan. I can't tell you how many families will get into just the worst fights because you know, dad just died and you have three kids all sitting around the table and saying, I think dad wanted that. No, we can't afford that. Well, you didn't care about dad. That's why you're saying we can't afford it. Right? And all of a sudden, they have to come up with \$10,000 and they have to make all these decisions. And they're emotional. Like, you don't go to the grocery store when you're hungry, and you don't plan a funeral when you're grieving. And if you can pre-plan that and you walk into the funeral home and they say, here's what your dad wanted. He made all the decisions and it's all paid for. And this is what your part is, you're going to be speaking, you're going to be a pallbearer... makes a huge difference. What a gift to those kids. The other thing after getting organized, getting life insurance organized, a funeral plan, and possibly a trust or will, is the personal property. The personal property can cause so much fighting for families because you just lost someone. So you're looking, you're grasping at anything to fill that connection again. Right? And so stupid little things... pencils. I've had people fight because dad always wrote in his journal with this pencil and you know, more than one kid wants it. And I have seen parents just like take a sticky note and put it on the back of a picture frame, put it on the back of a clock, put it in their gun case and say, I want, you know, I want Tommy to have this shotgun because I loved all the times we went duck hunting together. Right? And now everyone's like, oh, I want Tommy to have that shotgun, too. And when Tommy gets the shotgun, it means so much more than a shotgun. It fulfills that need that he wants of connecting. So I say throw some sticky notes on the most important things in your house and even if it's only a few, once you get one or two things, it seems to calm everyone down. Okay, I have something that's meaningful. I don't really care who has mom's shoes, right?

Karen Wyatt: Oh, that's interesting. So even thinking about the key people who will want something and figuring out who should get what to make sure everyone has something similar, I guess, so it will balance out. That could solve a lot of those issues.

Matt Van Drimmelen: Absolutely. I've seen it work time and time again. And especially if there's a reason, right? The reason I want you to have the piano is because I love how hard you worked to learn the piano. It didn't come to you naturally. And I love that about you, that you work hard like that. That's three sentences on a sticky note and what that does for someone who's grieving is amazing. So if you can have the funeral plan in place, if you can have the estate issues in place, and be organized. All of that we'll take care of. And then with those few personal items having that emotional connection can be so powerful for those kids.

Karen Wyatt: Yeah, that's a really good suggestion. Thank you. Yeah, that makes so much sense. And then write down all of your autopay accounts, right? All the vitamins you're ordering.

Matt Van Drimmelen: Right, passwords... I mean your Facebook, Instagram, you know, like to close out a Facebook account. If you don't have that password it is so hard to close that thing out. But if you have the password you can just log in as them and close it. Right? So I mean it's kind of a cheat around it. But so what, right? Like that makes it so much easier for your family members to write those down. Do a digital vault somewhere where you just have a list of everything. This is everything that there is. When we run into situations like that, man, it makes our job easy and it's so much less pressure on that family member.

Karen Wyatt: Yeah, yeah, definitely wow. This is wonderful advice. And I'm just, I'm happy to know about your company and the work you're doing in that because it's all kind of virtual, like you're able to work all over the country and so that's really wonderful. So hopefully there will be people who will hear this. I don't know if you need more business. It sounds like you're really busy.

Matt Van Drimmelen: We love it. Our goal is to serve 500,000 families a year. And so we're nowhere near that. We're at maybe 10,000 at this point. So, we want to get to that point at some point because, whether you have a lot or a little, just having someone with you in those next steps means so much to these families and we're passionate about it.

Karen Wyatt: Yeah. Well, that's really wonderful, and I'm glad now a lot more people know about it and know that this is available and possible to arrange. So I'll just remind everyone that your website is <http://full-circlecare.com>. And the name of it is Full Circle Aftercare, and you're Matt Van Drimmelen.

Matt Van Drimmelen: Yeah.

Karen Wyatt: So, is it best for people to just go to the website if they want to connect with you or learn more?

Matt Van Drimmelen: Yeah, absolutely. Go to the website. If they're a business and they're looking to partner with us, they can email me at matt@full-circlecare.com. And if they're a family needing help, we have our toll free number. They can call in and we're happy to help them in almost any circumstance, we can help them on some level.

Karen Wyatt: All right, well, that's really fantastic. So, thank you so much for taking time to answer all my questions and share your stories with me.

Matt Van Drimmelen: Thank you, Karen. It's been a pleasure.

Karen Wyatt: Yeah, definitely.

