

PCCFA

KEYNEWS

Current News and Comments from the Pennsylvania Cemetery, Cremation and Funeral Association / August 2021

President's Message

Dear Members, Suppliers, and Friends of the Pennsylvania Cemetery, Cremation and Funeral Home Community,

It is a great honor to be writing this as your President. I am the third generation of my family to hold this position and the first woman in the history of the organization to assume this office. For this opportunity I am sincerely grateful.



At this year's spring conference held in Lancaster in June, I took over the office from David Michener. I want to thank David for his efforts and leadership as my predecessor. I have a great executive committee to work with and I am sure they will be there when I need to rely upon them. Inside you will find an updated officers and board members list for reference.

Getting down to business, I hope you will mark your calendars for November 3rd and 4th and plan to attend "Hindsight is 2021- Life Lessons and the Road Ahead" the MidAtlantic States Cemetery and Funeral Conference. We understand and take seriously the risk of the latest COVID-19 variant, but hoping that we can get together, the conference committee has put together another outstanding event. Please see more inside this newsletter.

On the legislative front, we are standing with Representative Malagari (HR 1364) and Senator Langerholic in their proposed legislation to lower the operating temperatures of crematories. This will have a direct impact on lowering fuel consumption, wear on equipment, and possible emissions. For those of you with crematories, this gives you another opportunity to continue the important dialog with your representatives and senators. For those that don't have crematories, this will hopefully show your association's commitment to improve the financial life of your operations.

Be well, be safe and be the best you can be.

Sincerely,
Dagny Neel Fitzpatrick

PENNSYLVANIA CEMETERY CREMATION & FUNERAL ASSOCIATION

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ALESIA SKINNER, 2nd Vice President PAUL SIMMS, Secretary
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Jefferson Memorial Cem/FH/Crem
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Pittsburgh, PA 15236
(O)412-655-4500 (C)412-370-7126
(F)412-655-7758 (Ryan)
dagny@jeffersonmemorial.biz

DAVID R. MORRISON
Quaker Cemeteries
1850 William Penn Way, Suite 103
Lancaster, PA 17601
(O)717-560-1500 (C)717-682-2873
(F)717-560-5115 (Marilyn)
dmorrison3091@aol.com

GUY N. SAXTON
Northampton Memorial Shrine
3051 Green Pond Road
Easton, PA 18045
(O)610-253-2000 (C)484-431-1433
(F)610-253-5517 (Stephanie)
guysax@verizon.net

NANCY GOLDENBERG
West Laurel Hill Cemetery & FH
Laurel Hill Cemetery
215 Belmont Avenue
Bala Cynwyd, PA 19004
(O)610-668-1835 (C) 215-813-5074
NGoldenberg@westlaurelhill.com

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GEOFF BEHRENS
Alto Reste Park
109 Alto Reste Park
Altoona, PA 16601
(O)814-944-0879 (C)814-502-3331
(F)814-944-8922 (Kendra)
geoff@alto-reste.com

ERNEST L. PETERSEN, III
Sandyvale Memorial Garden
314 Fayette St.
Johnstown, PA 15905
(C)814-243-3837 ((Barbara)
southsidestrays@mac.com

RUTH SEEBECK
Warren County Memorial Park
20050 Route 6
Warren, PA 16365
(O)814-723-1540 (C)814-688-7501
(F)814-406-7310 (Ed)
ruth@wcmpark.org

PAUL SIMMS
Butler City Memorial Park & Maus
380 Evans City Road
Butler, PA 16001
(O)724-287-5559 (C)412-614-0736
(F)724-287-3238 (Mary)
paul.bcmap@yahoo.com

JOHN YEATMAN

Forest Lawn Cemetery
1530 Frankstown Road
Johnstown, PA 15901
(C)240-462-4195 (F)301-355-4268
(Angela)
johnlyeatman@gmail.com

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MARC BING-ZAREMBA
StoneMor Partners
360 Horizon Blvd, Suite 100
Trevose, PA 19053
(O)215-826-2813
mzare@stonemor.com

ALESIA A. SKINNER, LM

Paxtang Cemetery
401 Kelso Street
Harrisburg, PA 17111
(O)717-564-2110 (C)717-307-6134
(F)717-564-7288 (James)
alesiaskinner@msn.com

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(F)866-786-1873 (Tanya)
eric.wolverton@dignitymemorial.com

GEORGE H. GOOD

Alto Reste Park
109 Alto Reste Park
Altoona, PA 16601
(O)814-944-0879 (C)814-330-2615
(F)814-944-8922 (Li)
george@alto-reste.com

SCOTT K. NULTY

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101 Byberry Road
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(O)215-673-5800 (C)610-633-3614
(F)215-947-4149 (Libby)
scott.nulty@dignitymemorial.com

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Immediate Past President 2 Year Term

DAVID J MICHENER

Allegheny/Homewood Cems
4734 Butler Street
Pittsburgh, PA 15201
(O)412-682-1624 (C)412-480-5418
(F)412-622-0655 (Kristin)
dmichener@alleghenyccemetery.com

Past Presidents 1 Year Term

FRANK GRABOWSKI

Schuykill Memorial Park
75 Memorial Drive
Schuykill Haven, PA 17972
(O)570-385-2647 (C)570-573-3247
(F)570-385-1580 (Janet)
frank@schuykillmemorialpark.com

CRAIG S. SCHWALM

Letum Inc.
2650 N. 3rd Street
Harrisburg, PA 17110
(O)717-234-6940 (C)717-576-2829
(F)717-234-6943 (Deanna)
cschwalm@letuminc.com

GARY BUSS

Arlington Cemetery/Topptizer FH
2900 State Road
Drexel Hill, PA 19026
(O)610-259-5800
(F)610-259-9284
gary@arlingtoncemetery.us

GUY N. SAXTON

Previously listed

HARRY C. NEEL

Jefferson Memorial Cem/FH/Crem
401 Curry Hollow Road
Pittsburgh, PA 15236
(O)412-655-4500 (C)412-720-6100
(F)412-655-7758 (Marianne)
hcneel@verizon.net

Prospect Hill Cemetery

700 N. George Street
York, PA 17404
(O)717-843-8006 (C)717-891-1279
(F)717-852-0121 (Linda)
jack@prospecthill.org

GREGG STROM

1426 Deer Run Road
Ottsville, PA 18942
(C)215-688-6216 (Carol)
greggstrom1426@gmail.com

Real Estate Commissioner

EDWARD SEEBECK

Warren County Memorial Park
20050 Route 6
Warren, PA 16365
(O)814-723-1540 (C)814-688-0215
(F)814-406-7310 (Ruth)
elseebeck@gmail.com

Supplier Representative

MIKE ASH

Matthews International
1315 W. Liberty Avenue
Pittsburgh, PA 15226
(O)/(C) 304-288-6558 (Kristy)
mash@matthewsintl.com

Lobbyist

MORGAN PLANT

Morgan Plant & Associates
322 S. West Street
Carlisle, PA 17013
(O)717-245-0902 (C)717-386-1012
morganplant@mac.com

Committees, Assignments

Conferences & Conventions

Mid Atlantic 2021
Spring 2022:

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Dagny Neel/Fitzpatrick and
Paul Simms

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Harry Neel

Ethics & Inquiry Committee

Harry Neel

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John Yeatman

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Scott Nulty

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Dagny Neel Fitzpatrick
Ernie Petersen

Legal Defense Fund:

Ernie Petersen

Legislative Committee:

Guy Saxton

Membership:

Craig Schwalm/Ernie Petersen

Nominating/Polling Committee

David Michener with all Past Presidents

Political Action Committee

Dagny Neel Fitzpatrick

PCCFA Website-www.PCCFA.com

Craig Schwalm

Benefits of Membership

By Craig Schwalm

- The eKeynews, a four times a year publication, delivered by e-mail.
- Two conferences a year with continuing education credits for funeral directors at PA locations. (Every other year, our fall conference is held in Atlantic City with four other states and there the education program provides credits and certifications.
- Access to the member only PCCFA Facebook page now with periodic updates about industry issues such as the pandemic
- Constant Contact available for for rapid communications. Suppliers take note!
- Access to our supplier members network
- The PCCFA complaint hotline helping us help cemeteries with consumer issues.
- An annual legislative reception, to make sure your representatives know they can come to us for assistance with pending legislation and constituent issues
- A lobbyist looking out for our best interests in Harrisburg
- Access to other cemeterians to network and brainstorm amid the changing and evolving death care industry. Green burials, spotted lantern fly, etc.

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2021 MidAtlantic States Cemetery and Funeral Conference Speakers

November 3

8:30 AM-4:00 PM Crematory Operator Certification Program



4:00-5:00PM **Cocktails & Laws: Legal Issues Deathcare Can Learn from Classic Cocktails**
Poul Lemasters, Esq.

November 4



9:45-10:45 **The Customer Journey: Yellow Brick Road or Highway to Hell?**

John Bolton CCE, CCrE, CSE, CXE



Lori Salberg, CSE, CSX



11:30-12:30 **Celebrants & Cremation: Perfect Together**
Matt Bailey, CFSP

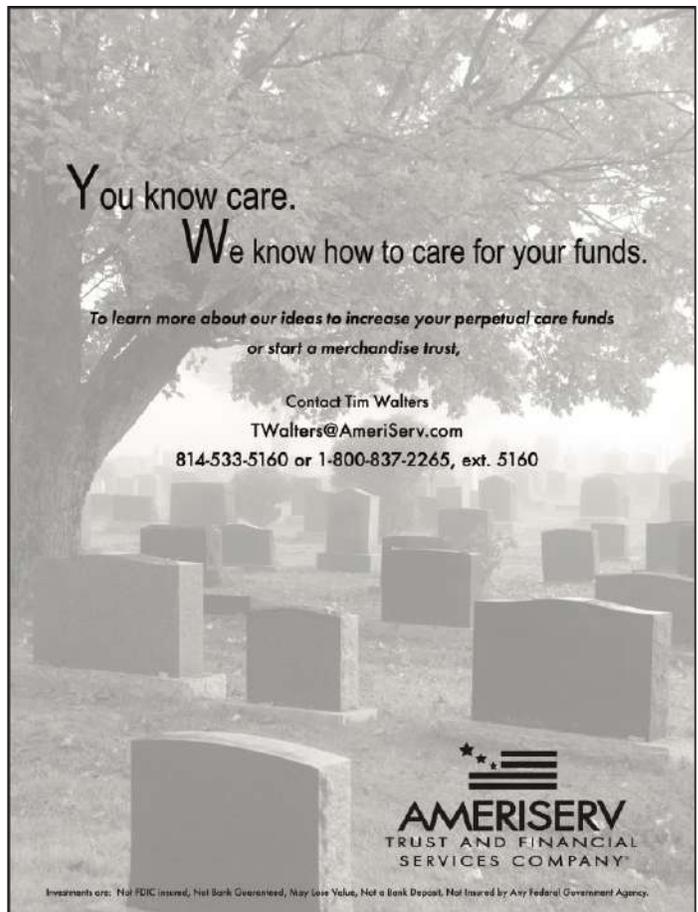


2:30-3:30 **Virtual: How to Position Your Business for Today's World**
Courtney Gould Miller, Esq.



3:30-4:30 **Leadership Through Crisis and Its Effect on Culture**
Gary Freytag

Please join your peers in Atlantic City to hear these great speakers! VISIT MASCFC.COM for more information.

An advertisement for Ameriserv Trust and Financial Services Company. The background is a grayscale image of a cemetery with many headstones. The text reads: "You know care. We know how to care for your funds." Below this, it says "To learn more about our ideas to increase your perpetual care funds or start a merchandise trust," followed by "Contact Tim Walters" and "TWalters@Ameriserv.com" and "814-533-5160 or 1-800-837-2265, ext. 5160". The Ameriserv logo is at the bottom right, featuring a stylized American flag and the text "AMERISERV TRUST AND FINANCIAL SERVICES COMPANY". At the very bottom, in small text, it says "Investments are: Not FDIC insured, Not Bank Guaranteed, May Lose Value, Not a Bank Deposit, Not Insured by Any Federal Government Agency."

Funeral Board COVID-19 waivers ending early

The Pennsylvania Department of State announced a schedule for the expiration of COVID-related waivers and suspensions of professional licensing regulations. Funeral Board waivers expired on August 17, 2021.



On March 6, 2020, at the outset of the COVID-19 pandemic, Gov. Tom Wolf issued a [“Proclamation of Disaster Emergency,”](#) which invoked certain emergency powers, including the power to waive or suspend professional licensing regulations. Under the disaster declaration, the Department of State issued the following Funeral Board regulations:

- [Allowing](#) a funeral home to retain a body for up to 30 days without obtaining Funeral Board permission
- [Allowing](#) resident interns to have a gap of up to 120 days in their internship without having to restart their internship
- [Allowing](#) retired funeral directors to more easily reactivate their license and without paying reactivation fees

In May 2021, Pennsylvania voters approved an amendment to the state’s constitution, which allows the General Assembly to end a disaster declaration by a resolution and without the governor’s signature. In June 2021, the General Assembly used this authority to end the governor’s disaster declaration.

At the same time, through [Act 21 of 2021](#), the General Assembly extended regulatory waivers issued under the disaster declaration until September 30, 2021, unless sooner terminated by the authority which issued the waiver. The Department of State has now [announced](#) a schedule for the expiration of its waivers and suspension.

All three Funeral Board waivers will expire on [August 17, 2021](#). Other professional licensing waivers and suspensions will expire in several phases between that date and September 30, 2021.

In an email announcing the [schedule of expirations](#), the Commissioner of Bureau of Professional and Occupational Affairs encouraged licensees to contact their representatives in the General Assembly with concerns about the expiration of the waivers.

Saxton & Stump attorney [Jason Benion](#) is available to assist [death care](#) professionals with these and other issues regarding the COVID-19 pandemic.

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The advertisement features a background image of a stone path leading through a cemetery with trees showing autumn foliage. The text is overlaid on the image in a serif font.

Generating Income in a Perpetual Care Fund

By: Adam Sheer



For nearly all cemeteries, it is essential to utilize your Perpetual Care Fund to generate income over the long-term. Effective planning is mostly about striking the right balance between your need for long-term growth, versus your need for cash flow and income along the way. ‘Growth’ ensures the long-term sustainability of the cemetery; ‘income’ ensures the cemetery’s ongoing expenses are always met.

Here, we will focus on the “income” side of the equation, detailing four income-generating investment options with various pros, cons, and risk profiles. Before diving in, regularly reviewing/updating your Investment Policy Statement is a critical component to keeping your Perpetual Care Fund on track. Once you know how much growth vs. income you need, what types of investments are permitted, and what type of risk you are willing or need to take, you can determine which investment options make the most sense for your Perpetual Care Fund.

From an ‘income’ standpoint, here are four options to consider:

Option 1: Bonds

If a government or corporation wants to borrow money, it can issue bonds. A bond represents a borrower’s obligation to repay the principal of the bond, with interest, over a set number of years (generally one to 30 years).

A bond’s risk generally depends on the credit-worthiness of the bond issuer. Buying U.S. Treasury bonds means you are effectively loaning money to the U.S. government, which is usually viewed to be a low-risk investment. Buying bonds from a small U.S. energy company struggling to make ends meet, however, would be considered high risk. Generally speaking, risky borrowers should pay higher interest rates, which can mean more income (and risk) for the investor.

When building a bond portfolio, investors must balance their desire for yield with their willingness to accept risk.

Option 2: Preferred Securities

Companies can issue debt to raise money (bonds), or sell shares of the company in the equity markets (stocks). Preferred securities fit somewhere in-between, and are largely considered ‘hybrid securities.’

Like bonds, investors who buy preferred securities can expect to receive regular fixed payments over time with the

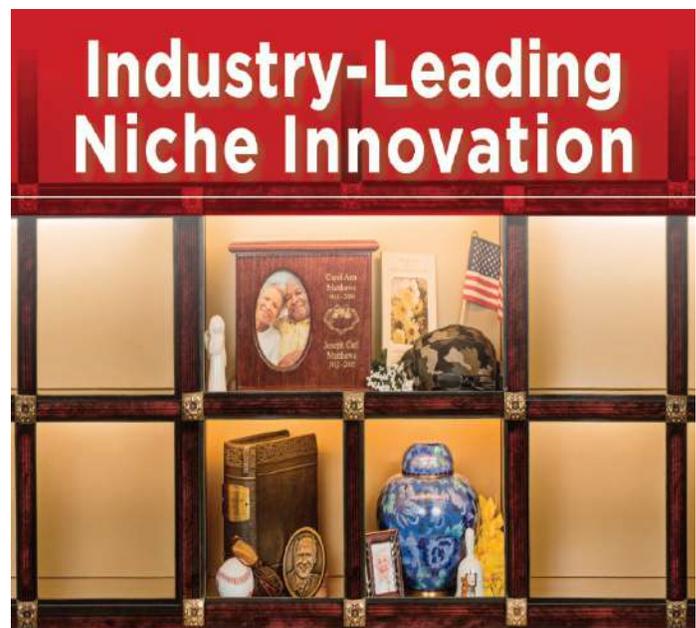
redeemed by the issuer. Preferred securities often pay higher yields than bonds, and come with more risk.

For example, preferred securities generally do not benefit from increases in the stock price of the underlying company and do not carry the same interest payment guarantees bonds do. If a company goes through a difficult period, management can delay or defer payments to preferred security holders, and if a company goes bankrupt, the bond holders are paid first.

On the plus side, preferred securities can enhance portfolio income without significantly detracting from a portfolio’s overall credit quality. Preferred securities also typically offer low correlation to stocks and bonds, meaning they can help diversify your overall portfolio.

Option 3: Closed-End Funds

A closed-end fund (CEF) is an investment structure, not an individual security like a stock or a bond. CEFs are portfolios of pooled assets that raise a fixed amount of capital through an initial public offering. Closed-end funds resemble mutual funds in their structure and the types of securities they invest in, which means they often come with the benefit of being diversified, professionally managed, and transparently priced. They also tend to earn higher yields than open-end funds (a mutual fund is an



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example of an open-end fund), with distributions (income) paid to investors quarterly, or in many cases, monthly.

Some downsides to closed-end funds are that they are subject to market volatility. Because a CEF can also issue debt or preferred shares to leverage their assets, it could mean added risk and limited liquidity.

Option 4: Dividend-Paying Stocks

Many publicly-traded companies choose to make cash payments to shareholders, based on the company's profits. Generally speaking, reliable dividend-paying companies are well-established, 'large cap' companies with formidable businesses and strong earnings.

On the plus side, an investor can buy stock in large-cap companies, receive dividend payments, *and* participate in the long-term growth of the company (via stock price appreciation over time). In this sense, investing in dividend-paying stocks can afford the investor both 'growth' and 'income' over time.

On the risk side, however, stock market volatility is always a factor, and changing economic conditions can cause a company to slash or eliminate dividends.

Bottom Line

Figuring out how to generate income can be a complex, time-consuming, and challenging undertaking. In all likelihood, it will mean diversifying across multiple income-generating investment options like the ones listed above, to reduce risk and create the cash flow needed for maintenance of cemetery grounds in perpetuity.

Adam Sheer is a Co-Chief Executive Officer of Roosevelt Investments and has provided comprehensive financial planning and investment management services throughout the funeral service profession for more than 25 years. Adam can be reached at asheer@rooseveltinvestments.com.

All expressions of opinion reflect the judgment of Roosevelt Investments at this time and are subject to change. This material is not intended as an offer or solicitation to buy, hold or sell any financial instrument or investment advisory services. Information has been obtained from sources considered reliable, but we do not guarantee that the material presented is accurate or that it provides a complete description of the securities, markets or developments mentioned.

Final Responders Walk Beside Us on Our Most Difficult Days.

*We See You.
We Thank You.
We Appreciate You!*



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RIG-04094-21

Recruiting Participants for a Funeral Director and Cemeterian Survey

A survey about death care practices is being conducted through the University of North Carolina at Charlotte. All funeral/ death care industry professionals, including funeral directors and cemeterians are invited to participate! This study represents a large-scale investigation of practitioners' perceptions of obstacles and challenges that might prevent practitioners from offering sustainable death care options such as green (natural) burial. A goal of this research is to improve funeral service education offered through programs accredited by the American Board of Funeral Service Education (ABFSE) and through the Green Burial Council.

Your responses are anonymous and will greatly inform mortuary science curriculum to better prepare future death care professionals for their career. Participants can choose to be entered into a drawing to win a \$15 Amazon gift card! One gift card per potentially 500 respondents will be awarded.

The survey takes about 10 minutes to complete and can be found here:

http://uncc.qualtrics.com/jfe/form/SV_cOtWKPj1DV0EAHI

Thank you for your help! Please contact the following people with questions:

Hannah Palko, PhD Candidate
Board Member | Green Burial Council
www.greenburialcouncil.org
Department of Geography and Earth Science
University of North Carolina at Charlotte
(704) 960-0391
hpalko@uncc.edu

Professor Wei-Ning Xiang, PhD
Department of Geography and Earth Science
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IOWAT was founded in 2011, distributing products made from recycled tires, hence the name IOWAT which stands for "It Once Was A Tire". We founded this company because we care about the environment and the future of our planet. Over the past 10 years, we have introduced several innovative engineered solutions with the same focus we had 10 years ago. Taking pride in protecting the environment, being part of the solution, providing site specific engineering and ensuring customer satisfaction. One of these products is MonuGrid[®]™ which is creating a paradigm shift in the cemetery industry. Reinforced Soil Structures (RSS) replacing concrete foundations for upright monuments, columbarium, and flat makers.

ICCFA Legislative Update:

Funeral and Cemetery Trusts

On July 1, 2021, Congresswoman Linda T. Sánchez (D-CA) and Congressman Drew Ferguson (R-GA) re-introduced legislation that would **restore appropriate tax deductions for advisory expenses** related to funeral and cemetery trusts. **ICCFA worked with the bill's sponsors to draft a bill that would restore deductions** that were suspended by the **Tax Cuts and Jobs Act (TCJA)** of 2017, and will enable the trusts to retain more income, so cemetery authorities and funeral homes

PAC and Legal Defense Funds

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For more information: Ernie Petersen at (814) 243-3837 or e-mail southsidestrav@mac.com

If you want to support PCCFA, with a business contribution, consider donating to the Legal Defense Fund.

For more information: Alesia Skinner at (717) 564-2110 or e-mail alesia@paxtangcemetery.com

can carry out their duties and meet their contractual obligations.

Background: The Tax Cuts and Jobs Act eliminated the itemized deduction for miscellaneous expenses claimed by individuals and trusts. This affects funeral and cemetery trusts because the law suspended the deduction for trust investment advisory fees until 2026. The IRS recently issued final regulations confirming this interpretation. Accordingly, the only way to "fix" the loss of this deduction is for Congress to amend the tax reform law by restoring this deduction.

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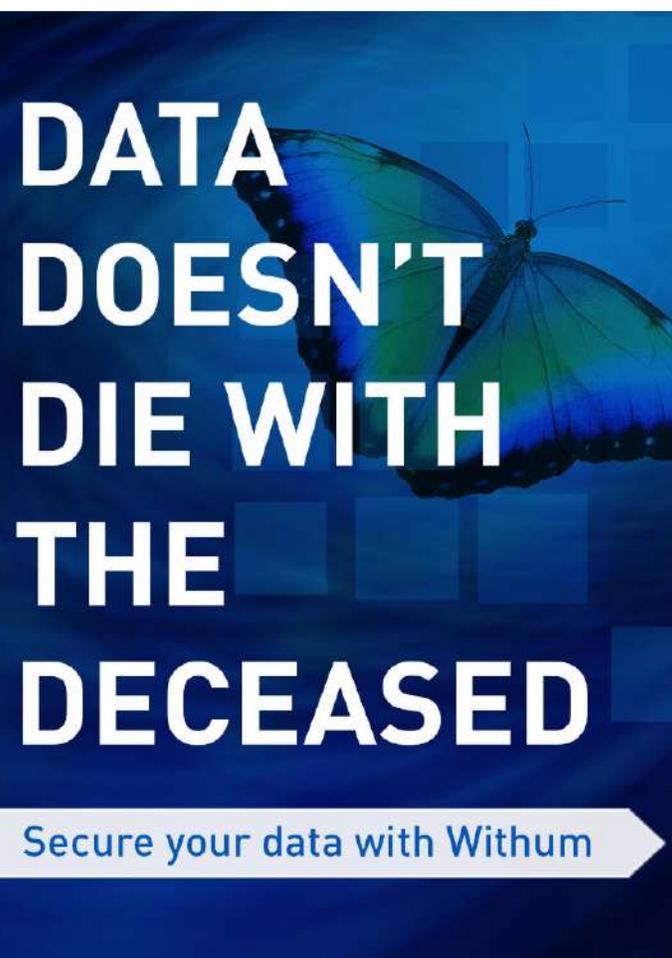
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