



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

## *President's Message*



Welcome to the February 2021 edition of the PCCFA eKeynews. As Pennsylvania's voice for cemeterians and funeral directors, I want to acknowledge the extraordinary efforts made by all of you as we face the COVID- 19 pandemic. Certainly, you are members of the frontline workers as you assist families struggling to remember loved ones lost during these days. We also need to acknowledge all of our employees who continued to work everyday through a difficult winter to ensure the families we serve were honored with a dignified and respectful burial.

Spring 2021 brings our spring conference to mind. Chairman Harry Neel, with the assistance of Ernie Petersen, have set a date of June 6<sup>th</sup> -8<sup>th</sup> at the Eden Resort and Conference Center in Lancaster, PA. We will be carefully monitoring the vaccine rates and the status of COVID-19 variants as we approach these days. Please mark the dates in your calendar and hope that we will be able to hold the conference. Mr. Neel has put together a great line-up of educational programs, including continuing education for our funeral directors. I hope to see you there!

Speaking of conferences, you may wish to mark November 3-5, 2021 for the Mid-Atlantic States Cemetery and Funeral Conference at the Golden Nugget in Atlantic City, NJ.

Our legislative chairman, Guy Saxton, and Lobbyist, Morgan Plant, have deferred the annual legislative reception, typically held in late April or early May, due to the uncertainties referenced above, they will be looking to schedule the reception at a time later in the year. I'm sure our May newsletter will give you more information.

This issue includes a new article which I hope becomes a regular for our newsletter. What is something special you wish to share about your cemetery? Let's let our members tell everyone something that makes their cemetery unique. Humbly, I was asked to be the first by our newsletter editor, Dagny Neel-Fitzpatrick. You will find my response inside.

I urge all of you to be active members of PCCFA. The benefits of our association found inside, are magnified by your attendance at our conferences, sharing your thoughts and ideas with fellow members and getting to know your legislators. Help yourself and become involved.

Wishing you and those you love a safe passage through the months ahead to the warmth of spring and gathering with family & friends again.

Warm regards,

David Michener, President

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## 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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## A Sense of Place

By Dagny Neel-Fitzpatrick



While this picture of the Winter Mausoleum in winter at Allegheny Cemetery is appropriate for the February issue, David Michener chose a different “special feature” when asked to tell us of an interesting facet to represent one of his cemeteries. For his inspiration, he looks to the coming of spring and the upcoming baseball season.

“With baseball season soon approaching, we are proud of our baseball heritage in Pittsburgh which now includes the official recognition of the Negro leagues officially recognized this year as major league baseball,” said Michener. “At Allegheny Cemetery, we have two stars of the Negro leagues Josh Gibson “the Black Babe Ruth” and “Terrible” Ted Page interned here. Additionally, Albert Kennedy “Rosey” Rowswell, the first voice of the Pirates, is also buried at Allegheny Cemetery.”



Gibson was already a legendary slugger when, at age 18, he hit a home run out of New York’s Yankee Stadium – the only player in any league, and of any color, to ever be credited with the feat. Dubbed “The Black Babe Ruth,” Gibson’s talent as a catcher was matched at bat, with nearly 800 career home runs during his time with the Pittsburgh Crawfords and the Homestead Grays. Gibson was diagnosed with a brain tumor at age 32, but he refused to have it removed for fear it would cripple him. The last four seasons of his life he overcame constant headaches to play an incredible game, earning another two batting crowns and three additional home run titles. He was posthumously inducted into the Hall of Fame in 1972. (*Gibson, sec 50, grave 232*)

One of the fastest and fiercest to ever grace the plates, Negro Leagues Star, Ted Page, played on the 1931 Homestead Grays and the 1932-34



Pittsburgh Crawfords. Competitors would remember him as a rough and tough player who had a natural command of the field and aimed to win. Page was honored with a custom granite memorial, courtesy of the Negro League

Over 75 years ago, before a jubilant call, to “Raise the Jolly Roger!” signaled a Pirates win, Albert Kennedy “Rosey” Rowswell, was warning a fictitious dear old Aunt Minnie to raise her window. As a homer set sail above Forbes Field, Rosey’s voice would cry with abandon, “Raise the window, Aunt Minnie, here she comes!” before letting fall a tray of nuts and bolts in a theatric interpretation of breaking glass. By the time Bob Prince succeeded him in the 50’s, antics like these were nothing new, and had already become a part of the pastime. In the 30’s though, Rosey was unlike any other voice on the radio – he wasn’t announcing the game, he was cheering on his beloved “Bucco’s” loud enough for the whole City to hear.



Owners feared that his unprecedented style would be a nuisance to paying spectators and a distraction for listeners at home. But it was Rosey’s untameable enthusiasm that actually increased game attendance and widened the listening audience at home to include housewives and children everyone was in the game. After all, Rosey was one of them. A fixture in the stands at Forbes Field since the day it was opened, Rosey had been known as the Pirates number one fan, a title officially given him by the World Championship 1925 team. His spirit became part of the spirit of the City. (*Rowswell, center, sec 44, lot 51*)

*Information concerning these three individuals first appeared in a publication of the Allegheny Cemetery Heritage Association’s publication, “The Allegheny Cemetery Heritage, Volume 23, November 2013, pages 1 and 3.”  
The photograph of the Winter Mausoleum is used with permission under a Wikimedia Common licensing and was posted by Cbaile19 (sometimes referred to as Father Pitt).*

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## COVID-19 Recap

By Jason Benion, Esq.



While case numbers and hospitalizations are down across Pennsylvania, on February 19, 2021, Gov. Tom Wolf renewed the COVID-19 emergency proclamation for another 90 days, noting that there is still substantial spread of the virus in 51 Pennsylvania counties. With the disaster declaration ongoing, here are some reminders of the important directives that remain in place and some new issues on the horizon:

- Events and gatherings remain subject to attendance limits. The maximum number of people permitted at an event or gathering is based on the fire code capacity of the venue. For indoor events under 2,000 people, the facility may host up to 10% of its maximum fire code capacity. For outdoor events, the limit is 15% of maximum capacity. Businesses should contact their local building code official if they are unaware of their occupancy limit. If a limit cannot be identified, a venue should assume its maximum occupancy equals 67 people per 1,000 square feet. The limit includes attendees and staff. Anecdotally, enforcement of these limits against funeral homes and cemeteries has been quite limited. Generally, enforcement has been through licensing agencies, for example, the Department of State.
- Funerals, graveside services, and memorial services are considered events subject to these limits. However, worship services at churches, synagogues, temples, mosques and other places of worship are excluded from the gathering limitations.
- Customer and employee safety requirements, such as social distancing, masking, and cleaning protocols remain in place. As a practical matter, funeral homes and cemeteries should continue to take steps that demonstrate compliance with these requirements, such as posting signs indicating that social distancing and masking are required; having masks available for employees and guests and offering them to anyone who arrives without one; regularly cleaning common areas; and keeping facilities fully stocked with soap and hand sanitizer.
- Pennsylvania remains in Phase 1A of its vaccination plan. In this phase, persons who provide “mortuary” services are eligible to receive the COVID-19 vaccine. The Department of Health has clarified that this should include only those that perform, support,

or clean up mortuary services and not everyone who works at a funeral home or cemetery. In practice, however, vaccine providers seem to be performing little screening. If screening is performed, a state license, employer letter, or employee ID should be sufficient documentation. Others included in Phase 1A include persons age 65 and older and those age 16-64 with high-risk conditions. Individuals should consult the Department of Health’s website [www.pa.gov/guides/get-vaccinated](http://www.pa.gov/guides/get-vaccinated) to find vaccine providers.

- The federal Equal Employment Opportunity Commission has issued guidance indicating that employers may mandate that employees get the vaccine, subject to certain exemptions, such as a refusal to be vaccinated based on a disability or medical condition or a sincerely held religious belief. Employers should consult the EEOC guidance or legal counsel before implementing a mandatory vaccine policy.
- Help paying for funerals may soon be coming from the Federal Emergency Management Agency. The Consolidated Appropriations Act, 2021 appropriated \$2 billion to FEMA to provide funeral assistance funding for COVID-19 deaths. Details of this program remain hazy, with much of the available (*Please continue this article on the following page*).



Information coming from the statements of individual legislators. FEMA has indicated that the fund would cover COVID-related funeral expenses incurred in 2020, but does not (yet) include expenses for funeral services in 2021. FEMA is currently developing a system for implementation of the program.

- Other COVID-related economic aid has also been renewed. The Paycheck Protection Program (PPP) has received a second round of funding; however, this round comes with new eligibility, tax, spending, and other rules that in some instances are significantly different than the first round. The Employee Retention Tax Credit (a refundable tax credit against certain employment taxes) and the family and sick leave tax credits have also been extended. Certain Small Business Administration programs have also been reauthorized, including the possibility of up to three months of payments being forgiven by the SBA, up to \$9,000 per month.

- Two proposed amendments to the Pennsylvania Constitution arising out of the pandemic will appear on the ballot during the 2021 primary election. One amendment would limit the length of a governor's emergency disaster declaration to 21 days, subject to extension by a concurrent resolution of the General Assembly. Currently, a governor's emergency declaration can last up to 90 days and can be extended indefinitely by the governor. A second amendment would allow the General Assembly to end an emergency disaster without having to present the bill to the governor for his signature. This amendment stems from a Pennsylvania Supreme Court ruling which held that the state Constitution prohibited the General Assembly from acting on its own to end a governor's emergency declaration and that the governor's signature was required like other legislation. These proposals have now been passed in two consecutive legislative sessions and, if approved by voters, will become part of the state Constitution.

Jason N. Benion, Esq., Shareholder and Chair of the Death Care Group at Saxton & Stump, LLC is a regular contributor to the PCCFA eKeynews and our FaceBook page on matters pertaining to Pennsylvania's deathcare industry.

## Business Briefs

HOUSTON, Feb. 15, 2021 /PRNewswire/ -- Service Corporation International (NYSE: [SCI](#)), the largest provider of deathcare products and services in North America, today reported results for the fourth quarter of 2020.

*Tom Ryan, the Company's President, Chairman, and Chief Executive Officer, commented on fourth quarter results:* Today we are reporting fourth quarter earnings per share of \$1.15 and adjusted earnings per share of \$1.13, a \$0.53 increase over adjusted earnings per share for the prior year quarter. The growth was driven by elevated COVID-19 mortality which resulted in an increase in both funeral services performed and burials in our cemeteries.

PITTSBURGH, Pa., Jan. 28, 2021 (GLOBE NEWSWIRE) -- Matthews International Corporation (NASDAQ GSM: MATW) announced financial results for its first quarter of fiscal 2021.

*In discussing the results for the Company's fiscal 2021 first quarter, Joseph C. Bartolacci, President and Chief Executive Officer, stated:* "The Company's operating performance for the fiscal 2021 first quarter was very strong. We again reported growth in revenues, adjusted EBITDA and adjusted earnings per share compared to the same quarter a year ago. Additionally, we reported further reduction in our outstanding debt as a result of our continued strong cash flow generation.

MONROVIA, MD., Jan. 18, 2021 (GLOBE NEWSWIRE) – Thacker Caskets Acquires Quality Professional Products

Thacker Caskets is excited to announce its recent acquisition of Quality Professional Products, also known as "QPP," a casket manufacturing company serving Michigan and Indiana. The acquisition was the largest acquisition in Thacker's history and was made official on January 18, 2021. Quality Professional Products was founded in 2007 by Ron Cook to help funeral homes improve their gross profits by providing them with superior casket values and service.

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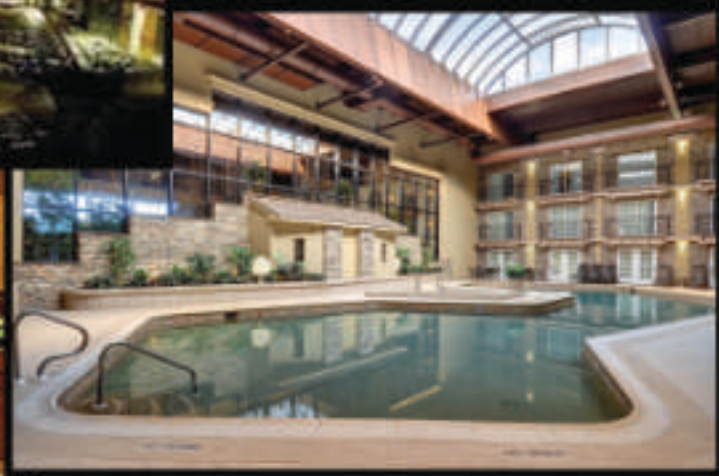
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## Special Events at Your Cemetery? By Ernie Petersen

Special events may have started at your cemetery for promotional purposes. Depending on your financial situation, they may or must play a financial role in your future. As is evidenced below, income from your investments is under great stress from the current low rates. I am engaged in the fundraising for Sandyvale Memorial Gardens Association, a 501 (c)(3) entity, charged by the Cambria County Courts with the care and upkeep of an abandoned cemetery in the heart of Johnstown, PA. Any perpetual care funds disappeared with the collapse of the cemetery in the 1950's. In 2013, I led the creation of a recurring wine festival (with the help of many talented individuals) to provide funds for the annual maintenance of the cemetery. We expanded the program to include a wine dinner in 2014. The goal of the Sandyvale Wine Experience is to generate \$25,000 of revenue in excess over expenses to meet the cemetery's annual maintenance needs.

As a way of motivating people to volunteer, I created a "how much we would have to have in the bank scenario" to monetize the value of their involvement. Looking at different investment options without diversification, this exercise gives a perspective on the funds required to replace the wine festival's proceeds. Here are this year's numbers:

- Money market account, currently yielding .35%, would require a fund of \$7,142,857. Worse yet, to provide the security of FDIC insurance (guarantee on \$250,000), it would require deposits at twenty-nine, different financial institutions.
- Certificates of Deposit, currently yielding .65%, would require \$3,846,154. Like above, to provide the security of FDIC insurance, it would require deposits at fifteen, separate financial institutions.
- Ten Year US Treasuries, currently yielding 1.46%, would require \$1,712,329.
- The Vanguard PA Municipal Bond Fund (VPALX), yielding 1.3%, would require \$1,923,077.
- The S&P 500 Dividend Yield at 1.57% would require \$1,593,357.

Don't turn a blind eye from special events as a way to enhance your cemetery's revenue!

*As of February 19, 2021, AmeriServ Financial Bank, Money Market Account over \$25,000.00*  
*As of February 19, 2021, Fidelity, Brokerage CD with a five-year maturity*  
*As of February 27, 2021, HOYA Capital Real Estate blog*  
*As of February 19, 2021, <https://investor.vanguard.com/mutual-funds/profile/portfolio/vpalx>*  
*As of January 31, 2021, [https://ycharts.com/indicators/sp\\_500\\_dividend\\_yield](https://ycharts.com/indicators/sp_500_dividend_yield)*

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

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