

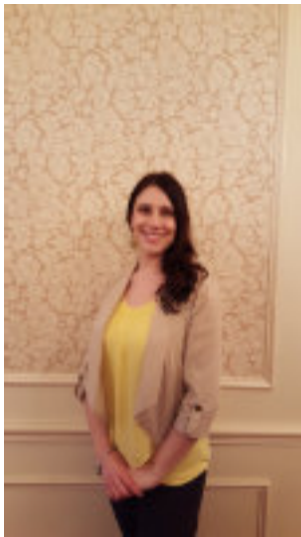


Current News and Comments from the Pennsylvania Cemetery, Cremation and Funeral Association / August 2021

President's Message

Hello PCCFA members and friends,

It was good to see so many familiar faces at the Mid Atlantic Cemetery and Funeral Conference at the Golden Nugget, in Atlantic City NJ, on November 3-4, 2021! This was by far the most stellar program yet. This conference typically happens once every two years with the purpose of uniting cemetery and funeral professionals from New Jersey, Pennsylvania, Maryland, Virginia, and Delaware. The lineup of speakers was fantastic along with over 40 vendors that made for a fun time and great learning experience. It is easy to get caught up in what you've always done, so I encourage you to take the time to connect and exchange ideas with other industry professionals. There is growth in learning.



The next event PCCFA is holding is its annual Spring Conference. It will be held at Kalahari Resort, Poconos Pennsylvania on June 1st – 3rd 2022. Mark your calendars and plan to bring your family!

Quick legislative update: PCCFA continues to work hard for you! The crematory temperature bill, HB1464, is moving positively forward. It is now with the Governor's office for signature. As a review, this legislation will lower the operating temperatures of crematories. Whether you own and operate a crematory, or use someone else's, this will have a direct impact on lowering fuel consumption, wear on equipment, and potential emissions.

Considering the holiday season, as a fourth generation cemeterian who lives (literally within) and breathes cemetery, I am grateful for being alive and having good health. I am grateful the opportunity to be a mother, a wife, and a daughter. I am grateful for being able to be a helper, a problem solver, and a motivator. Life is what we make it, so let us have an attitude of gratitude.

Thank you for taking the time to read this issue of the Pennsylvania Cemetery, Cremation and Funeral Association KeyNews magazine. Take good care, and remember:

***Don't limit your challenges,
Challenge your limit this year
Merry Christmas and Happy New Year***

All the best,
Dagny Neel Fitzpatrick
President

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guysax@verizon.net

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215 Belmont Avenue
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(O)610-668-1835 (C) 215-813-5074
NGoldenberg@westlaurelhill.com

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(C)240-462-4195 (F)301-355-4268
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johnlyeatman@gmail.com

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alesiaskinner@msn.com

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eric.wolverton@dignitymemorial.com

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dmichener@alleghenyccemetery.com

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GARY BUSS

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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
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ack@prospecthill.org

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1426 Deer Run Road
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elseebeck@gmail.com

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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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Scott Nulty

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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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PCCFA
ICCFA

2021 MidAtlantic States Cemetery and Funeral Conference and “New Life for Old Cemeteries: Connecting Communities & Open Space”

For those of us interested in cemeteries, two great conferences occurred last month. Unfortunately, they overlapped which limited one’s ability to participate in both.



After a year’s postponement, the MidAtlantic Cemetery and Funeral Conference returned at the Golden Nugget in Atlantic City. Arlington Cemetery’s President Gary Buss said, “This may have been the best speaker line-up ever at the MidAtlantic!” From Poul Lemasters, “Cocktails & Laws: Legal Issues Deathcare Can Learn

from Classic Cocktails” through Gary Freytag, CCFE’s “Leadership Through Crisis and Its Effect on Culture” participants were treated to Intelligent, questioning and inspiring presentations. Other conference presentations included: “The Customer Journey: Yellow Brick Road or Highway to Hell?” By [Lori Salberg, CSE, CXE](#) and [John Bolton CCE, CCrE, CSE, CXE](#); “Celebrants & Cremation: Perfect Together” by [Matt Bailey, CFSP](#); and “Going Virtual: How to Position Your Business for Today’s World” by [Courtney Gould Miller, Esq.](#) The conference even ended on a high note as sixty-six suppliers and attendees gathered for the “Old World versus New World” wine event with Ernie Petersen. The level of engagement and sponsorship support proved that the industry is eager to return to in-person events.

The second conference “New Life for Old Cemeteries: Connecting Communities and Open Space” was sponsored by a consortium concerned for preserving cemeteries as vital to the ecological, economic and social sustainability of communities today. Consortium members included: Arch Street Meeting House, Preservation Trust, Historic Eden Cemetery, Laurel Hill Cemetery, West Laurel Hill Cemetery and Funeral Home, The Morris Arboretum of the University of Pennsylvania, and The Woodlands. Of particular interest is the different way of

looking at the cemetery space and its place in a more urban environment. These speakers look at the cemetery not just as a burial and memorial space, but also as historical, educational, vocational training, recreation, biological, refuge and physical exercise areas.

While this was virtual instead of in-person, the Zoom meeting format did lend itself to recordings of the conference. Both days of the conference are available to watch on YouTube with fifteen separate but interrelated presentations. Please see the comments section in YouTube for the presentation and the start time.



Day 1: https://youtu.be/hBCuZp7rG_4
Day 2: <https://youtu.be/N2QmxTKEe3E>

We thank both organizers for their work in creating these two fabulous experiences. If you want to be involved in the 2023 Mid-Atlantic States Cemetery and Funeral Conference, et PCCFA President Dagney Neel Fitzpatrick know of your interest.

webCemeteries Donates Services to Build New Website for the PCCFA



For associations to thrive in an increasingly online economy, simply having a static website is not enough. Members and vendors want increased access to resources and events. The PCCFA's

leaders recognize this need, and are improving the online experience for members by building a new website.

webCemeteries has donated their services for building the new website and will be working with the PCCFA board to develop a site that increases the traffic and engagement through an updated, modern design, and the addition of eCommerce to facilitate easier registration for membership and events.

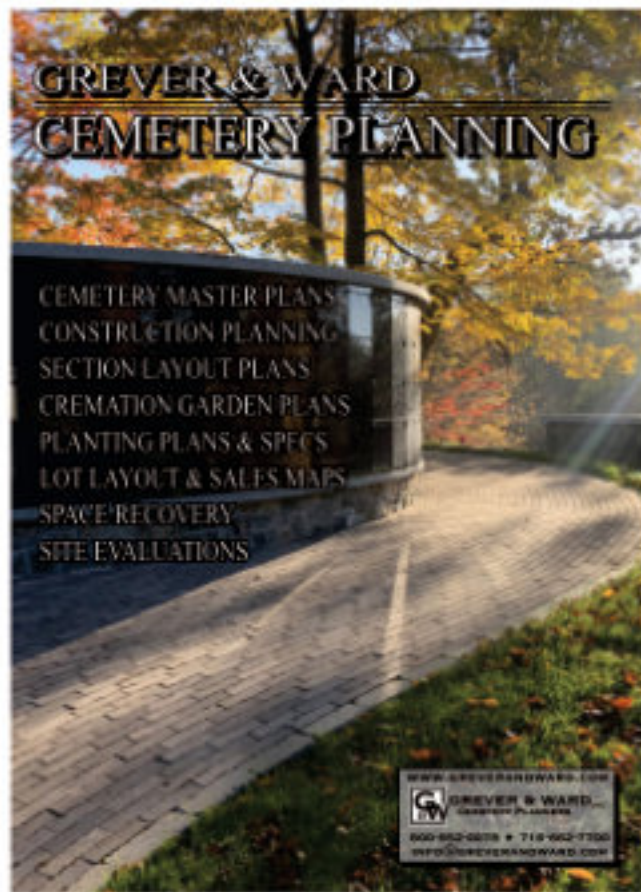
“This new website will improve the access and experience for all PCCFA members,” said Alesia Skinner of the board. “Updating the website is critical to our mission of providing up-to-date news, legislative lobbying, and continuing education and networking events to our profession.”

“With a modern site design we will be able to put PCCFA in front of a larger online audience and enable a better experience for existing members,” said Jason Cavett, Chief Technology Officer of webCemeteries.

webCemeteries, located in Kutztown, PA, provides technology to hundreds of cemeteries across the US and Canada, transforming how the cemeteries are managed and how they engage with the public. Solutions include cemetery management, digital maps, electronic sales contracts and more. Their team of

seasoned cemeticians and technologists apply their experience not only to building excellent software but also to how that software is adopted at a specific cemetery.

More announcements will follow about the new PCCFA website.



Don't Forget Your Trust Deduction!

IRS permits up to \$5.00 per gravesite deduction on expenses which will lower the overall tax liability. Line 18 of the 1041 FITR Income distribution deduction (from Schedule B, Line 15) Attach Schedules K-1 (Form 1041). Submit your total number of interments in 2021 and your overall number of interments up to December 31, 2020 to your trustee. Certify the funds have only been used for care and maintenance.

Yield Generating Considerations for Year-End

As we speak to our clients, one of the biggest concerns that they focus on is the low interest rate environment of the past few years. Yields have remained at near historical lows across the board for most traditional income products, and it's becoming increasingly difficult to construct solid income generating portfolios. Low interest rates have incentivized income-starved investors to take on additional risks to generate the yield they require. Inflation has become a source of angst in the investment community as well.

In November of this year, the U.S. Treasury Department began offering a new series of "I Bonds", which can be purchased directly through the TreasuryDirect website. I Bonds are essentially a savings bond that earns interest based on combining a fixed rate and an inflation rate. The combined rate is called a composite rate; simply the combination of a fixed rate that stays the same for the life of the bond and an inflation rate that is set twice a year. The Composite Rate for I Bonds bought from

from November 2021 through April 2022 is an annualized 7.12%. This applies for only the first six months after the issue date. This semiannual rate then changes depending on the fixed rate and the inflation rate as measured by the Consumer Price Index.

These bonds are backed by the full faith of the U.S. government and are limited to an annual \$10,000 per person. Because of the annual limit, strategically, an individual can purchase the bonds before January 1st and then purchase an additional \$10,000 anytime between January 1st and April 30, 2022. A married couple can then receive \$40,000 worth of I Bonds and receive the annualized 7.12% Composite Rate for the first six months the bond is held or ~ 3.5% for the first 6 months risk free. The I Bonds can also be purchased for children, grandchildren or using businesses and trusts. An individual purchaser can also elect up to \$5,000 from your federal income tax refund to I Bonds, thereby increasing your calendar year limit to \$15,000.

We often see opportunities that make sense for some of our clients, but there are few things to keep in mind.

Yield Considerations continued on next page

Final Responders Walk Beside Us on Our Most Difficult Days.

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



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RI-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
University of North Carolina at Charlotte
wxiang@uncc.edu

Yield Considerations continued from previous page

□ A new Composite Rate will be announced on May 1, 2022. There is a likelihood that the rate currently offered will change.

□ The I Bonds are taxed on the federal level but not on the state and local income tax level.

□ I Bonds earn interest for 30 years unless you cash them first. You can cash them after one year. But if you cash them before five years, you lose the previous three months of interest.

If you have any questions or would like our help reviewing your circumstances, please do not hesitate to reach out to us.

Sean Sokolowski is a Senior Wealth Advisor of Roosevelt Investments and has provided comprehensive financial planning and investment management services for 16 years. Sean can be reached at ssokolowski@rooseveltinvestments.com.

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\$ 330 GROUP 3 151 – 300 services per year or gross sales of \$251K to \$500K, whichever is higher

\$ 440 GROUP 4 301 – 500 services per year or gross sales of \$501K to \$1M, whichever is higher.

\$ 495 GROUP 5 Over 500 services per year or gross sales over \$1M, whichever is higher

Funeral Home with or without a Crematory

\$ 135 GROUP 1 Gross sales of \$100K or less

\$ 275 GROUP 2 Gross sales of \$101K or \$250K

\$ 330 GROUP 3 Gross sales of \$251K to \$500K

\$ 440 GROUP 4 Gross sales of \$501K to \$1M

\$ 495 GROUP 5 Gross sales over \$1M

Crematory Independent of a Funeral Home or Cemetery

\$ 135 GROUP 1 Gross sales of \$100K or less

\$ 275 GROUP 2 Gross sales of \$101K or \$250K

\$ 330 GROUP 3 Gross sales of \$251K to \$500K

\$ 440 GROUP 4 Gross sales of \$501K to \$1M

\$ 495 GROUP 5 Gross sales over \$1M

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\$ 250

***Multi Location Members Dues:** For the first two locations you list from any category above, calculate dues at the applicable rates listed. Any additional locations pay only the set dues amount of \$135 per year.

Contact

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City

State

Zip Code

Phone #

Email

Payment Method

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Card#:

Exp.

Name on card:

Security ID: (3 digit # on back or 4 digit on front of AmEx card)

Card's billing address

Dues payments to PCCFA are not deductible as charitable contribution for federal tax purposes, but may be deductible as a business expense.

Please complete and return this form with payment to:

PCCFA c/o Colleen Courtright, 2200 Northampton St. Easton, PA 18040

Legislative Update:

Funeral and Cemetery Trusts

2021 has been a busy year on the legislative front as State Representative Steven R. Malagari (53rd District) introduced House Bill 1464 to lower the crematory temperature in Pennsylvania crematories. The current temperature is 1800 F, and as introduced in the PA House, the temperature proposed was 1400 F. This number corresponds with our surrounding states. However, the Pennsylvania Department of Environmental Protection has only agreed to a reduction to 1600 F. With bipartisan sponsorship support of the bill, PCCFA hopes this will pass the PA House and move to the PA Senate in 2022. PCCFA is pleased to be working in cooperation with the Pennsylvania Funeral Directors Association to reduce operating expenses, lengthen the working life of the crematory equipment, and provide a more sustainable future by reducing our consumption. You can help by reaching out to your local legislators and asking them to support HB 1464.

Financial support for these efforts has been provided by the PCCFA Legal Defense Fund. The funds expended have gone to pay for our legal counsel, and regular contributor to KeyNews, Jason Benion, Esq. Rather than playing defense, we are taking positive steps for a change that benefits our membership and the Pennsylvania death-care industry. If you will benefit from this bill, please consider making a **company** donation to the fund. Better yet, set an autopayment for a monthly check.

PAC and Legal Defense Funds

Who works with our state representatives to protect your business, consumer grievances and protects us from overly burdensome laws? **PCCFA does!** Support our efforts with your personal donation to the PCCFA PAC Fund.

For more information: Ernie Petersen at (814) 243-3837 or e-mail southsidedstray@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

Send your **company** check made payable to the PCCFA Legal Defense Fund to: PCCFA LDF c/o Ernie Petersen, 314 Fayette Street, Johnstown, PA 15905.

If you would rather, you may send a **personal** check made payable to the PCCFA Political Action Committee, with a note indicating the legislators you would like to see us support, to: PCCFA PAC, c/o Colleen Courtwright, 2200 Northampton Street Easton PA 18040

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