



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

## ***President's Message***

Our November newsletter is a little late as our efforts to bring the membership module online engaged our volunteers more than anticipated. Allow me to apologize for the delay and assure you that it is a significant step in moving our membership efforts forward. As membership letters have been coming out in January of every year, I understand some of our members have been concerned the e-mails coming from our new system and the membership year ending on December 31<sup>st</sup>. Actually, December 31<sup>st</sup> is the end of the membership year. The letters went out in January to avoid the confusion of the holidays, but unfortunately, last year we were still sending out renewal letters in August.

Here we are in January 2023! I continue to be encouraged every day by the resilience shown by deathcare professionals. I would like to extend my personal thanks to all the industry professionals for their dedication and care during the continued global pandemic. Funeral directors, cemeterians, administrative staff, attendant staff, grounds crew, advanced planning representatives and all other support staff have all shown up, day after day, to serve our community. (*Applause*) You have all risen to the task with the dignified resilience we pride ourselves within this profession. Truly, our role is more than just disposition of the dearly departed and it is in times of great hardship that our opportunity to serve in this manner most presents itself. Knowing the unique suffering many of our families are experiencing, let us strengthen our commitment to excellence, knowing that how we treat people in their time of greatest need is long remembered and, more importantly, it is what each and every family deserves.



It is important to us, that as your state association, you join with us and engage in programs to elevate your business; be protected from ill-conceived regulations; and hear of new trends that you can embrace or reject as your business requires. Put June 7<sup>th</sup> -9<sup>th</sup> on your schedule and join us for your PCCFA Spring Conference, and November 8<sup>th</sup>- 10<sup>th</sup> for the MidAtlantic States Cemetery and Funeral Conference.

May the new year make for a fresh and bright start. Cheers to you and wishing you a very a happy, healthy and prosperous New Year.

All the best,  
*Dagny Neel Fitzpatrick*  
President

# PENNSYLVANIA CEMETERY CREMATION & FUNERAL ASSOCIATION

## Officers

DAGNY NEEL-FITZPATRICK, President ERNEST PETERSEN, III., 1<sup>st</sup> Vice President  
OPEN, 2<sup>nd</sup> Vice President, PAUL SIMMS, Secretary, JOHN YEATMAN, Treasurer

## Board of Directors- Three Year Terms

[scott.nulty@dignitymemorial.com](mailto:scott.nulty@dignitymemorial.com)

### Class of 2023

#### 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](mailto:geoff@alto-reste.com)

#### ERNEST L. PETERSEN, III

Sandyvale Memorial Garden  
314 Fayette St.  
Johnstown, PA 15905  
(C)814-243-3837 ((Barbara)  
[southsidedstray@mac.com](mailto:southsidedstray@mac.com)

#### PAUL SIMMS

Butler Cty Memorial Park & Maus  
380 Evans City Road  
Butler, PA 16001  
(O)724-287-5559 (C)412-614-0736  
(F)724-287-3238 (Mary)  
[paul.bcmp@yahoo.com](mailto:paul.bcmp@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](mailto:johnlyeatman@gmail.com)

### Class of 2024

#### MARC BING-ZAREMBA

StoneMor Partners  
360 Horizon Blvd, Suite 100  
Trevose, PA 19053  
(O)215-826-2813  
[mzare@stonemor.com](mailto:mzare@stonemor.com)

#### ERIC WOLVERTON

SCI-Dignity Memorial  
352 South Gulph Road  
King of Prussia, PA 19406  
(O)484-754-2486 (C)303-929-3380  
(F)866-786-1873 (Tanya)  
[eric.wolverton@dignitymemorial.com](mailto: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](mailto:george@alto-reste.com)

#### SCOTT K. NULTY

SCI-Dignity Memorial  
Forest Hills Cem/Shalom Mem Park  
101 Byberry Road  
Huntingdon Valley, PA 19006  
(O)215-673-5800 (C)610-633-3614  
(F)215-947-4149 (Libby)

### Class of 2025

#### JUDE ABRAHAM

CMS East LLC  
400 Agnew RD  
Jeannette PA 15644  
C (412) 352-2227 (Kelly)  
[jabraham@cmseast.com](mailto:jabraham@cmseast.com)

#### DAGNY NEEL FITZPATRICK

Jefferson Memorial Cem/FH/Crem  
401 Curry Hollow Road  
Pittsburgh, PA 15236  
(O)412-655-4500 (C)412-370-7126  
(F)412-655-7758 (Ryan)  
[dagny@jeffersonmemorial.biz](mailto: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](mailto: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](mailto: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](mailto:NGoldenberg@westlaurelhill.com)

## Past President Representatives

### 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@alleghenycemetery.com](mailto:dmichener@alleghenycemetery.com)

### Past Presidents 1 Year Term

#### FRANK GRABOWSKI

Schuylkill Memorial Park  
75 Memorial Drive  
Schuylkill Haven, PA 17972  
(O)570-385-2647 (C)570-573-3247  
(F)570-385-1580 (Janet)  
[frank@schuylkillmemorialpark.com](mailto:frank@schuylkillmemorialpark.com)

#### CRAIG S. SCHWALM

Letum Inc.  
2650 N. 3<sup>rd</sup> Street  
Harrisburg, PA 17110  
(O)717-234-6940 (C)717-576-2829  
(F)717-234-6943 (Deanna)  
[cschwalm@letuminc.com](mailto:cschwalm@letuminc.com)

#### GARY BUSS

Arlington Cemetery/Toppitzer FH  
2900 State Road  
Drexel Hill, PA 19026  
(O)610-259-5800  
(F)610-259-9284  
[gary@arlingtoncemetery.us](mailto: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](mailto:hcneel@verizon.net)

#### GREGG STROM

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

## Supplier Representative Currently Open

### Lobbyist

#### MORGAN PLANT

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

## Committees, Assignments

### Conferences & Conventions

<u>Spring 2023:</u>	Jude Abraham & Ernie Petersen
<u>Mid Atlantic 2023</u>	Dagny Neel Fitzpatrick and Ernie Petersen

**Consumer Service Committee** Harry Neel

**Ethics & Inquiry Committee** Harry Neel

### Executive Committee

President, 1<sup>st</sup> VP, 2<sup>nd</sup> VP, Secretary, Treasurer, Immediate Past President

**Finance & Audit Committee** John Yeatman

**Funeral Director Affairs Committee** Scott Nulty

**Keynews Editor:** Dagny Neel Fitzpatrick  
**Co-Editor** Ernie Petersen

**Legal Defense Fund:** Ernie Petersen

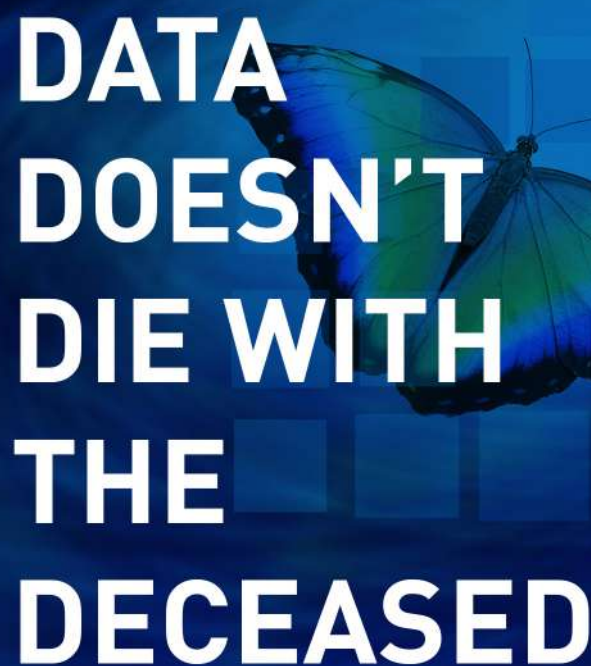
**Legislative Committee:** Guy Saxton

**Membership:** Craig Schwalm

**Nominating/Polling Committee** David Michener with all Past Presidents

**Political Action Committee** Ernie Petersen

**PCCFA Website-[www.PCCFA.com](http://www.PCCFA.com)** Ernie Petersen and Brooke



# DATA DOESN'T DIE WITH THE DECEASED

Secure your data with Withum

## 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.
- A discount on the MemorialPro insurance product from the Regan Agency, Inc.
- Constant Contact available 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.



# Common Claims and Risk Management for Cemeteries and Funeral Homes

By Brennen Regan, CPCU, CPL | Nov. 4, 2022

If you've been in the Cemetery business long enough, chances are you've had to deal with an insurance claim of some sort. Let's face it, Cemeteries can be big places, with large expanses of open land, roads, sidewalks, paths, buildings, and stairs, all of which can be the ideal spot for a slip and fall claims. In addition, the records you keep, you're dealing with families at their time of need, and the sensitive nature of your business, are easy targets for emotional distress claims should something go wrong leading up to or at the time of burial.

That being said, one of the most frequent questions that we get from our clients is *"How can we prevent claims at our Cemetery?"*

For starters, it's best to talk about the most common claims that we see at Cemeteries:

□ **Slip & Falls** – while not the most frequent, these are by far the costliest claims. Depending on the injuries sustained, slip and fall claims can easily reach six figures.

*Example – a wife is attending her husband's funeral. While leaving the Cemetery office, she trips on a raised sidewalk slab and falls. She sustains a fractured ankle that requires surgery. The claim settled for \$250,000 plus legal fees.*

□ **Professional Liability** – these are claims for emotional distress and mental anguish. Most often these claims occur at the time burial, but they can also stem from inaccurate record keeping or even human error.

*Example – a burial crew is lowering a casket into a grave in front the family, in a section where the graves are known to be narrow. The crew is having difficulty fitting the casket in, and tries to "force" it, causing the casket to open. The incident is caught on video by several family members who were recording it on their cell phones. The claim settled for \$325,000 plus legal fees.*

□ **Property Damage Liability** – the task of maintaining a Cemetery involves a lot of equipment and personnel, and sometimes property of others is damaged inadvertently by cemetery workers. These are property damage liability claims.

*Example – a worker operating a ride-on lawnmower cuts a corner too close and strikes a monument, knocking it off its foundation causing it to crack and chip. The cost to repair the monument is \$3,125.*

*\*All of the examples above are actual claims, that were covered by the Cemetery's insurance.*

Now that we're familiar with the types of claims, what steps can be taken to prevent them?

## Slip & Falls

As I mentioned previously, Cemeteries can be big places, and it's nearly impossible to stay on top of every square inch to make sure that there are no slip and fall hazards. You also have no control over the human component, like what people are wearing when they visit, if they are looking at their phone while walking and not paying attention, or just plain clumsy.

Under Pennsylvania Slip & Fall laws, a property owner is required to use reasonable care to make its property safe for visitors. The good news is that similar laws protect the property owner from liability due to certain weather-related slip and fall incidents. In addition, if due to comparative negligence the injured party is more than 50% responsible, they may be unable to recover damages from the property owner.

The best thing that you can do to prevent slip and fall claims is to be proactive. Routinely inspect the grounds, roads, paths, and sidewalks to see if there are any areas that may present a slip and fall hazard, and create a budget that goes towards repairs every year. The general rule is that a sidewalk slab that is raised 1/2 inch or more can be considered a dangerous and

You know care.  
We know how to care for your funds.

To learn more about our ideas to increase your perpetual care funds  
or start a merchandise trust,

Contact Tim Walters

TWalters@AmeriServ.com

814-533-5160 or 1-800-837-2265, ext. 5160

  
**AMERISERV**  
TRUST AND FINANCIAL  
SERVICES COMPANY

Investments are: Not FDIC insured, Not Bank Guaranteed, May Lose Value, Not a Bank Deposit, Not Insured by Any Federal Government Agency.

# Common Claims and Risk Management

Con't from Page 4

defective condition. In high traffic areas such as around the office or a community mausoleum, making small repairs as needed will go a long way towards preventing claims.

On the grounds, make a site survey part of the preparation for burial, if you aren't doing it already. A quick scan of the surrounding area to make sure there aren't any defective sidewalk conditions, holes covered with leaves (a common culprit), or uneven surfaces that can easily be corrected. And if it can't be corrected easily, place a cone or caution tape near the area to alert visitors.

Lastly, use your employees, they are your eyes and ears around the Cemetery every day. Educate them on how important it is to keep the grounds safe for visitors, and ask that they keep their eyes open, and report any potentially dangerous conditions to management or their supervisor.

## **Professional Liability**

Claims under Professional Liability can be tricky. In some cases, it's obvious and hard to defend, such as a mishap during a burial, while other may involve record keeping, human error, or a family dispute.

In any case, training and documentation are key. Your employees who handle burial records should be thoroughly trained and up to date on state and local laws, and they should document every correspondence with family members. Ideally, one family member should be the designated point of contact, to prevent mixed message from other members of the deceased's family. In many cases, Professional Liability claims related to record keeping were caused by the Cemetery being told to do one thing by one family member, and something else by another, or performing a burial without proper consents. These claims can be avoided with proper training and documentation.

Advances in cemetery record keeping and mapping can also help. Mapping programs allow cemeteries to accurately track information, such as where graves are located, who is buried there, how many graves are in each plot, and how many graves are available. Knowing this information ahead of time is far better than finding when it may be too late.

At the time of burial, training is once again key. Your employees on the burial crew should be fully trained at their respective duties, and also trained on how to react when things go wrong. They should know when to ask for an extra pair of hands, or when to ask the family to

step back because the grave needs to be excavated a little more. A supervisor or designated responsible person should be present at all burials. Assume that everything your workers are doing is being recorded on cell phone video – because chances are that it is!

## **Property Damage Liability**

Property Damage claims are typically small, but they can add up. And having too many of these claims may lead your insurer to apply a Property Damage Liability Deductible, which can get expensive.

More often than not, these claims are caused by employees rushing or simply not paying attention. A heavy piece of equipment like a mower or backhoe can cause extensive damage to a monument or private mausoleum, so extreme caution must be used.

Again, training is key. Employees should be thoroughly trained, and re-trained if necessary, on how to operate equipment so as to not damage property of others, or themselves.

Similar to driving laws, rules should be created and enforced with regard to cell phone usage. Distracted workers can easily lead to property damage.

Keep in mind as well that a Property Damage Liability claim can easily transition to a Professional Liability claim. If a family member visits the Cemetery and finds the monument of their loved one damaged or destroyed, they can claim emotional distress or loss of sepulcher.

Lastly, if damage is caused, employees should be instructed to report it as soon as possible so that you can take the necessary steps to alert the family and repair the damage.

## **Additional Insured's and Certificates of Insurance**

On another equally important topic, at least once a week I get a call or email from one of our Cemetery clients asking us what measures should be taken to limit the Cemetery's potential liability for a new project that they are starting, or for routine work that is being done on the Cemetery grounds. This is one of my favorite questions, it shows that Cemeteries are actively seeking to control their exposure and reduce risk, and it also gives us the chance to meaningfully educate our clients on the subject of risk management.

What we have found over the years is that most Cemeteries have formal or informal processes in place to collect Certificates of Liability Insurance from contractors that are on the Cemetery grounds on a regular basis. Similarly, for new projects or large renovations most Cemeteries will collect Certificates of Liability Insurance from the contractors performing the work. As good as this may be, and we by all means encourage it, does the mere possession of a Certificate



# Common Claims and Risk Management

Con't from Page 5

of Liability Insurance mean that the Cemetery is protected? Not always.

First, it's important to note that a Certificate of Liability Insurance does not extend or alter coverage, nor does it convey any rights to you, the Certificate Holder. If you look closely at a Certificate of Liability Insurance (ACORD 25) you will find the following disclaimer at the top:

*"This Certificate of Insurance is issued as a matter of information only, and confers no rights upon the Certificate Holder. This Certificate does not affirmatively or negatively amend, extend, or alter the coverage afforded by the policies below. This Certificate of Insurance does not constitute a contract between the issuing insurer, authorized representative or producer, and the Certificate Holder."*

That being said, what can you do to ensure that the contractors working on your grounds have sufficient insurance coverage, and that appropriate measures are in place to limit the Cemetery's potential liability by transferring the risk to the contractors?

## Additional Insured

For starters, it's important that you be named as Additional Insured on the contractor's liability policies. I cannot stress this enough. Additional Insured status will afford your Cemetery coverage under the contractor's insurance policy for claims arising out of their negligence, or the negligence of subcontractors working on their behalf. Additional Insured coverage should be "primary and non-contributory," meaning that your insurance isn't expected to respond first and their coverage will only act as excess.

We recommend that you take it one step further and ask for copies of the Additional Insured endorsements. There are many different Additional Insured endorsements out there, and many insurance companies utilize their own endorsements with their own language. It's important that you know what you are getting. The most common Insurance Service Offices (ISO) endorsements are CG2033 4/13 – Additional Insured – Owners, Lessees, or Contractors When Required in Construction Agreement With You, and CG2037 4/13 – Additional Insured – Owners, Lessees, or Contractors – Completed Operations. Note that these two endorsements serve specific purposes and are intended to be used together. CG2033 provides the Additional Insured coverage, and CG2037 adds the completed operations hazard. Failure to add CG2037 may exclude coverage for

## Final Responders Walk Beside Us on Our Most Difficult Days.

*We See You.*

*We Thank You.*

*We Appreciate You!*



646-452-6719 | [www.rooseveltinvestments.com](http://www.rooseveltinvestments.com)

Wealth Management | Retirement Planning | Financial Planning  
Exit Planning | Preneed, Perpetual Care and Merchandise Trusts

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.

RIG-04094-21

# Common Claims and Risk Management

## Con't from Page 6

claims that arise once the contractor has completed the work.

On the topic of Additional Insured's, many Additional Insured endorsements, including the most recent versions of CG2033 and CG2037, will require that a written contract be in place that requires you to be named as Additional Insured on the contractor's policy in order for the Additional Insured coverage to be triggered. In the absence of a written contract, there is no Additional Insured.

Most large projects or ongoing maintenance work performed by outside contractors will involve a contract. Be sure that there is specific insurance language in the contract that requires the contractor to name the Cemetery as Additional Insured. Many standard construction contracts do not include specific insurance language, so you may need to attach a separate insurance rider to the contract.

Getting contracts in place with contractors that you hire directly may be simple enough, but what about contractors that are on the Cemetery grounds who aren't there to work for the Cemetery? An example would be a vault company or a monument setter, who may be there on behalf of the family. This relationship can be tricky, but since they are coming onto your property to do work for their customers, it puts you in a good position to enforce some basic insurance requirements with the use of a short contract. We use a one-page insurance agreement with our clients that serves the purpose and gains the Cemetery the protection that it needs.

### How Much Insurance Should You Require From Contractors?

It really depends on the project. Smaller projects or those with lower perceived risk may not require the same limits of insurance as a large project, or one that presents an increased exposure to loss. However, that's not to say that a small project isn't susceptible to loss.

We recommend at a bare minimum that contractors have at least the General Liability industry standard of \$1,000,000 Each Occurrence and \$2,000,000 Aggregate Limit. The Each Occurrence Limit is the most that the insurance company will pay out for a single claim, and the Aggregate Limit is the most that the company will pay in a given policy term, regardless of the amount of claims that occur. Higher limits are typically achieved with an Umbrella Liability policy. Factors that should be considered when determining if higher limits of Liability are necessary should include:

- ☐ Type of Work
- ☐ Size of the Project
- ☐ Project Duration

We recommend that you review upcoming projects as well as the Cemetery's general insurance requirements with your insurance representative to determine what limits are suitable to protect the interests of the Cemetery.

The purpose of this article is to provide an overview of common claims and steps that you can take to prevent them, as well as basic risk management through the use of Certificates of Insurance and Additional Insureds. As always, all situations are different. We recommend that you consult with your insurance representative on what is best for your Cemetery.

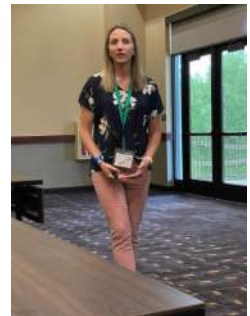
I am happy to discuss this topic further if you have specific questions or areas of concern. I can be reached at (631) 669-3434 Ext. 224 or [bregan@reganagency.com](mailto:bregan@reganagency.com).

*As a benefit of membership in PCCFA is a discount on the MemorialPro insurance products offered by the Regan Agency, inc., we are happy to include this extensive article so that our members can appreciate the importance of managing risk at their facilities.*

## Spring Conference 2023

June 7-9, 2023

State College—  
the heart of  
Pennsylvania



**You don't want  
to miss this one!**

## FTC Meets and Votes to Enhance Funeral Rule

It looks like funeral homes in the United States will soon be required to post their general price lists online. The Federal Trade Commission (FTC) voted 4-0 in October to update a 1984 rule governing this aspect of the funeral industry to reveal their pricing to consumers over the telephone. Additionally, they may soon be required to list these prices on their websites as well. This response is a step towards a national requirement could be possible as the industry has been almost completely unregulated at the federal level. Currently, under the FTC's [Funeral Rule](#), consumers have the right to get a general price list from a funeral provider when they ask about funeral arrangements. They also have the right to choose the funeral goods and services they want (with some exceptions), and [funeral providers](#) must state this right on the general price list. If state or local law requires purchase of any particular item, the funeral provider must disclose it on the price list, with a reference to the specific law. The funeral provider may not refuse, or charge a fee, to handle a casket bought elsewhere, and a provider offering cremations must make alternative containers available.

It was also reported that Federal Trade Commission investigators, working undercover in five states, found failures to disclose timely itemized pricing information, as required by the Funeral Rule, in 17 of the 90 funeral homes they have visited since 2018.

## 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 [southsidestray@mac.com](mailto:southsidestray@mac.com)

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

For more information: Ernie Petersen at (184) 243-3837 or e-mail [pccfa.exec.team@gmail.com](mailto:pccfa.exec.team@gmail.com)

## Funeral Aid is Available— But Untapped— in Many States

The Pew Trust Research reports that many states offer payments to families to help them cover the cost of funerals, and some of the amounts are on the rise.

The funds are only available to people with low incomes, and sometimes the amount isn't enough to cover the full cost of funerals. But the money can be a help — if families know about it. Too often, they don't.

The state of Pennsylvania offers burial benefits to those who are already receiving assistance through social security or who are eligible for cash benefits through the Department of Human Services before death. Nursing home residents who have received state or SSI assistance since 1973 are also eligible. The program is administered through the county Human Services offices. The maximum benefit is \$750 which must be paid to an approved funeral director.

## Advertise in the eKeyNews

Do you want to reach the decision-makers?  
An ad in eKeyNews gives you that opportunity!

For more information:

Call eKeyNews Editor Dagny Neel-Fitzpatrick  
(412) 655-4500 or e-mail  
[dagny@jeffersonmemorial.biz](mailto:dagny@jeffersonmemorial.biz)

## Join us at Atlantic City November 2023





# Special Announcement!

On December 1st, webCemeteries will be uploading the members list to the PCCFA website. When your profile has been added, you will receive an automated email from [donotreply@webcemeteries.com](mailto:donotreply@webcemeteries.com). Since this is an automated email, it may end up in a spam or junk folder, so keep an eye out.



If we have your e-mail, this will generate a welcome e-mail to you. Your login email will contain your username and a link to set your password. If you experience an error with the link to set your password, please try copying and pasting the link into your address bar.



You will be asked to create a password for the site.



The website will stipulate password requirements.



Then you will be able to login.



You will be directed to your Dashboard. Here you will fill-in information that the website will build our Member Directory

By completing these steps, you will be helping your cemetery, funeral home or crematory have access to:

- Listing in the Member Directory
- Online payment for membership renewals and PCCFA conference events
- Presentations you may have missed at conferences and workshops.
- Information about the Legal Defense Fund and Political Action Committee.

*If you experience any issues setting up your account, please contact PCCFA ([pccfa.info@gmail.com](mailto:pccfa.info@gmail.com)) for assistance.*

Please join us June 7-9 for the PCCFA 2023 Spring Conference in State College and then November 8-10 for the Mid-Atlantic Conference at the Hard Rock Hotel in Atlantic City.