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INDEPENDENT REGULATORY REVIEW COULDISSION

November 4, 2009

Mr. Arthur Coccodrilli Chairman, IRRC 333 Market Street, 14<sup>th</sup> Floor Harrisburg, PA 17101

Dear Mr. Coccodrilli:

This letter is to encourage you to support Regulation 16A-4816. It is vital in this day and age, when our rising senior population is increasingly vulnerable to fraud, that unlicensed individuals should <u>not</u> be permitted to engage in the pre-need sale of funerals.

Regulation 16A-4816 is in keeping with <u>Walker v. Flynn</u>, the federal case of 2005 which did not overrule Pennsylvania statute in case law which provides that only licensed funeral directors can sell pre-need services and merchandise incidental thereto.

Consumers overwhelmingly believe that only licensed professionals should be able to sell at-need and pre-need funerals. The AARP of Pennsylvania supports regulation 4816 that only licensed funeral directors can pre-arrange and pre-finance a funeral.

Respectfully yours,

vam D. MZ

Frank D. DeBor Attorney at Law and President, Frank F. DeBor Funeral Home

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