## **Carolyn Stambaugh** 4 Forest Circle Hanover, PA 17331

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

Dear Mr. Coccodrilli,

I urge you to support Regulation 16A-4816 that states that unlicensed employees should not be able to sell preneed funeral arrangements.

I do clerical work in the Wetzel Funeral home two days a week. I am a retired teacher and I fully understand protecting licenses and professional certificates. Licensed funeral directors need to protect their license to ensure that the consumer only deals with the licensed Funeral Director for funeral pre-arrangements and at-need funeral arrangements.

According to data that I have read, consumers in two independent studies overwhelmingly supported the concept that only licensed funeral directors should be able to arrange pre-need and at-need funeral services. AARP, the largest senior group in PA, supports regulation 4816 that only licensed funeral directors can prearrange and prefinance a funeral.

As a consumer who has a membership in AARP, I do not want to see sales people, whose bottom line is making a sale, get a foot inside the funeral business. The regulations to be a licensed funeral director are quite strict, and only these professionals should be able to make any kind of funeral arrangements for consumers.

Thank you for giving consideration to my request.

Best regards.

Carolyn U. Stambaugh Carolyn A. Stambaugh