
Trust 100

VANGUARD AMERICA CO.

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INDEPENDENT REGULATORY
REVIEW COMMISSION

#2639

January 2, 2006

Ernie Heffner, President
Pennsylvania Cemetery Funeral Association
c/o Heffner Funeral Homes
1551 Kenneth Rd.
York, PA 17404

Dear Mr. Heffner:

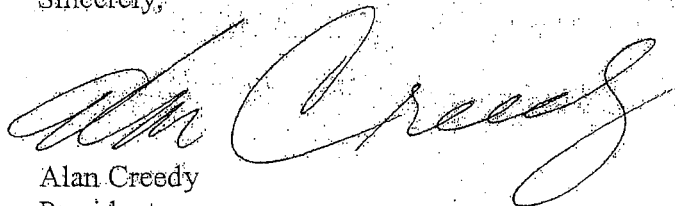
This letter is in reference to the "Draft - Pre-need Activities by Employees & Agents of Licensed Funeral Directors" under Annex A, Title 39. Professional and Vocational standards Part I. Department of State Subpart A. Professional and Occupational Affairs; Chapter 13. State Board of Funeral Directors - General Provisions.

I have reviewed the draft you supplied as of this date and believe it to be in the best interests of the consumer and the profession. It is an honor to support this measure as written.

Trust 100 is one of the oldest and largest independent marketers of pre-paid funerals in North America. Founded in 1979 we now market in 18 states and the Province of Ontario.

Thank you for allowing us to participate in this way.

Sincerely,



Alan Creedy
President
Trust 100