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INDEPENDENT REGULATORY
REVIEW COMMISSION

#2639

January 3, 2006

Ernie Heffner, President
Pennsylvania Cemetery and Funeral Association
c/o Heffner Funeral Homes & Crematory
1551 Kenneth Road
York, PA 17404

Dear Mr. Heffner:

Thank you for the opportunity to comment on PCFA's Proposed Preneed Regulations. As a thirteen-year-old independent preneed agency serving more than 5700 customers in 2005 through our affiliated agents and funeral homes in Pennsylvania, I feel well qualified to speak on the matter. From that vantage point, I would like to place my full support behind the proposed regulations. While not infringing upon the rights of those who embrace the dissemination of true and accurate information, this draft simply and concisely offers protection to the consumer and holds the Funeral Director responsible for the actions of their agents.

Good luck with the proposal, if I can be of any assistance please do not hesitate to call.

Sincerely,

Robert S. Rae
President
Golden Considerations, Inc.

Golden Considerations

Phone 888-574-7020

615 Green Valley Road • York, PA 17403

Fax 717-741-4540