

**HOUSE CONSUMER AFFAIRS COMMITTEE**

**HEARING ON H. B. 2458**

**SEPTEMBER 18, 2014**

**1:00 PM**

**DELAWARE COUNTY COURT HOUSE**

**MEDIA, PA**



**TESTIMONY**

**NORMAN C. SHROPSHIRE**

**PRESIDENT-ELECT**

**PENNSYLVANIA FUNERAL DIRECTORS ASSOCIATION**

Good Afternoon, Mr. Chairman and Members of the Committee: My name is Norman Shropshire and I am the President-Elect of the Pennsylvania Funeral Directors Association. I am also the owner of the Minshall-Shropshire-Bleyer Funeral Home in Media, PA. I have been a licensed funeral director for 43 years; and I remain active, seeing families on a regular basis for both pre-need and at need arrangements.

Generally speaking, the pre-arranging and prefinancing of one's funeral and cemetery expenses is good for consumers. However, in my experience the vast majority of persons who are prearranging their funerals are those who are spending down their last assets to qualify for SSI or Medicaid assistance. Some are terminally ill and some have no family members left. Many parents choose to prearrange and pre-pay for their funeral services and merchandise to take the burden off their children at the time need. These issues are highly personal and emotional in nature. Funeral services and prefunding are not a commodity.

I have often met with families who have had the unpleasant experience of having been exposed to high-pressure sales tactics for funeral and cemetery products. They come to my funeral homes asking for my help to get out of the contract. They realize they have spent much more than they would have had to.

Perhaps, they are moving and don't want to use the cemetery merchandise but cannot get all of their funds back.

I have also had families come in and tell me that "Mom" or "Dad" had everything taken care of when, in fact, the only thing that was paid for was the grave opening and closing and, perhaps, the purchase of a vault. As you might imagine, this leaves survivors feeling unprepared, angry and many times in a financial bind. These are feelings that no grieving survivors should have to endure.

House Bill 2458 addresses two of the primary concerns facing Pennsylvania consumers today. The first is that House Bill 2458 would mandate 100% of the consumers' money be placed in trust. The second is that there would not be any constructive delivery permitted, saving the consumer from receiving "used" vaults merely to build up cash flow for the cemetery.

I would strongly urge this Committee to move House Bill 2458 forward. It protects consumers in this Commonwealth.

I thank you for the opportunity to address this Committee and will address any questions you might have now.

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