

MINUTES
BOARD OF FUNERAL, CEMETERY, AND CONSUMER SERVICES
VIDEOCONFERENCE MEETING
JUNE 26, 2025 - 10:00 A.M.

A. Call to Order, Preliminary Remarks, and Roll Call

Chair Jill Peeples – Good morning. I'm Jill Peeples, Chair of the Board of Funeral, Cemetery, and Consumer Services. This is Thursday, June 26, 2025. It's 10:00 in the morning. I'm going to call the meeting to order and I'm going to turn it over to Ms. Simon.

Ms. Ellen Simon – Thank you, ma'am. Good morning. My name is Ellen Simon. I am the Assistant Director for the Division of Funeral, Cemetery, and Consumer Services. Today is June 26, 2025, and it's about 10:00 AM. This is a public meeting of the Board of Funeral, Cemetery, and Consumer Services. This meeting is being held in person at the Department of Revenue Capital Circle Office Center, in Tallahassee, Florida. Notice of this meeting has been duly published in the Florida Administrative Register. An agenda for this meeting has been made available to interested persons and information concerning the Board meeting has been made available on the Division's website. Ms. LaTonya Bryant is recording the meeting and minutes will be prepared.

As this is a videoconference of the Board, there are some items I need to draw your attention to. For one, as a general rule, please do not utilize your video camera for the meeting unless you are a Board member, Board counsel, or an authorized Division employee. If you have a matter listed on the agenda and intend to appear before the Board to represent yourself, or if you are an attorney that is representing a client, only turn your video camera option on when we have reached the agenda item that you want to be heard on or when you hear your name called. Then turn your video camera option off again as soon as your matter has been addressed by the Board.

As always, we need everyone that is on the call to place their phone or audio feed on mute, if you are not speaking. The ambient noise coming from someone's phone or audio, which is not muted, causes severe disruption to the meeting. If you are not muted, you may be muted by Division staff. As a result, you may need to call back into the meeting because that may be the only way to unmute your phone. Also, if you are using your computer or smartphone for your audio feed, please remember to speak directly into the microphone on your device. To do so otherwise negatively impacts the recording of this meeting. Just as in a live meeting, persons speaking are requested to identify themselves for the record each time they speak. Participants are respectfully reminded that the Board Chair, Ms. Peeples, runs the meeting. Persons desiring to speak should initially ask the Chair for permission.

As a reminder to Board members, you are to refrain from commenting on facts not included within your Board packages, and instead base your decision solely on the information in your Board packages, as well as testimony provided at this meeting. Additionally, ongoing investigations are private and confidential and are not to be discussed, even for the purposes of confirming there is an investigation.

Just a few words about Item V on your agenda, which is Public Comment. Public Comment is reserved for general comments by the public and not for re litigation of any matter before the Board. Please be aware that if Public Comment is used as an attempt to re litigate a matter that has been heard on this agenda, the Board will be instructed that the comment is not appropriate for Public Comment, and it should not be considered for further discussion.

As a final reminder, Board meetings are public meetings under Florida Law, and anything said via chat is subject to a public records request. This feature should only be used for technological issues you may be experiencing, and all inquiries in chat should be directed to Crystal Grant. She is monitoring the chat feature and, as necessary, will forward your inquiry to someone who can assist in resolution of the problem. At this point I will call the roll:

Jill Peeples, Chair
Andrew Clark, Vice Chair
David Chapman
Sanjena Clay
Vincent "Todd" Ferreira

Christian "Chris" Jensen
Kenneth "Ken" Jones
Janis Liotta
William "Bill" Quinn
Darrin Williams

Also noted as present:

Mary Schwantes, Executive Director
Rachelle Munson, Board Legal Advisor
Marshawn Griffin, Department Legal Counsel
Greg Caracci, Department Legal Counsel
Nicole Eldeb, Department Legal Counsel
LaTonya Bryant, Department Staff

Ms. Simon – Madam Chair, there is a quorum for the business of the Board.

Chair Peeples – Thank you, Ms. Simon.

B. Old Business

(1) Respondent's Motion for Reconsideration (Probable Cause Panel A)

(a) O'Brien, Michael A.: DFS Case No. 320333-23-FC; Division No. ATN-41083 (F066697)

Ms. Simon – Is Mr. O'Brien or a representative of Mr. O'Brien on the call today?

Ms. Wiener – This is Wendy Wiener representing Mr. O'Brien, and I believe that was Mr. O'Brien that was on camera a moment ago. And so, he can come back onto camera if he's able to do so. But yes. Thank you.

Ms. Simon – Thank you. Presenting for the Department, as in all disciplinary cases, is Mr. Griffin.

Mr. Marshawn Griffin – The above-referenced matter is presented to the Board for consideration of the Respondent's Motion for Reconsideration (Motion) in the matter of Michael A. O'Brien (Respondent). An Administrative Complaint was filed on this matter on March 21, 2025, alleging that Respondent acted as funeral director in charge of an establishment which permitted an unlicensed employee to engage in funeral directing, failed to provide a consumer with a written agreement for services provided, and failed to specify a time for the cremation of eight decedents. Respondent was properly served with the Administrative Complaint and failed to timely respond. This case was heard by the Board on May 29, 2025. The Board imposed a fine of \$5,500.00 and one year of probation. Respondent has submitted the attached Motion for Reconsideration. Respondent argues that his failure to timely respond to the Administrative Complaint was the result of excusable neglect, and he requests a rehearing and reconsideration of the imposed discipline on this basis.

The Department maintains that this Motion should be denied due Respondent's failure to assert a valid defense for his failure to timely respond to the Administrative Complaint. In the context of administrative law, equitable tolling is the only applicable defense to an untimely response. Rule 28-106.111(4), *Florida Administrative Code*, provides as follows:

"Any person who receives written notice of an agency decision and who fails to file a written request for a hearing within twenty-one (21) days waives the right to request a hearing on such matters. This provision does not eliminate the availability of equitable tolling as a defense."

In administrative proceedings, the doctrine of equitable tolling applies "when a litigant has been misled or lulled into inaction and has been prevented from asserting [its] rights." *Department of Health v. Isaga*, Case No. 24-3740PL, 24-3741PL (DOAH January 14, 2025) (Recommended Order) (citing *Machules v. Dep't of Admin.*, 523 So. 2d 1132, 1134 (Fla. 1988)). "Equitable tolling is appropriate when a moving timely files because of extraordinary circumstances that are both beyond his control and unavoidable even with diligence." *Isagba* (citing *Sandvik v. United States*, 177 F.3d 1269, 1271 (11th Cir. 1999)). Respondent's motion and its included affidavit do not make the argument that Respondent had been somehow misled or lulled into inaction by the Department. Respondent acknowledges receiving the served copy of the Administrative Complaint. Respondent

admits that his failure to respond to the Administrative Complaint is a result of his own lack of diligence. Therefore, the doctrine of equitable tolling is not applicable in this matter. In the absence of equitable tolling, a Respondent who fails to timely respond to an Administrative Complaint has waived the right to a hearing. "Dismissal of an untimely request for hearing is mandatory, unless facts support the application of the doctrine of equitable tolling." *Isagba; See also Riverwood Nursing Ctr., LLC v. Ag. For Health Care Admin.*, 58 So. 3d 907 (Fla. 1st DCA 2011); *Cann v. Dep't of Child. & Fam. Servs.*, 813 So. 2d 237 (Fla. 2d DCA 2000). Based upon the foregoing, the Department asks that the Board deny Respondent's Motion.

Chair Peeples – Thank you Mr. Griffin. Ms. Wiener, you're representing Mr. O'Brien today?

Ms. Wendy Wiener – I am. Yes.

Chair Peeples – I have read over the paperwork, and I feel that there is not a basis for reconsideration. I feel it's kind of insignificant and insufficient. Was your client represented by counsel when this case came prior to the Board?

Ms. Wiener – Well, no, because that's exactly really the point here. The Division knows very well that I was representing the funeral establishment through a sort of unrelated investigation that ended up turning into an Administrative Complaint. Neither I nor the funeral establishment knew that Mr. O'Brien had received an Administrative Complaint independently. And Mr. O'Brien, while not technically lulled into an action by the Department per se, has no disciplinary history, has no experience in this matter, but knew very well that I was representing the funeral establishment and because he had no independent actual interaction with any of these matters and his liability, if any, was associated only with his role as funeral director in charge. He had nothing to do with the allegation of unlicensed practice nor anything else to do with what exact forms were used by that company. Because of that, he knew that his liability was only vicarious and so made a wrongful assumption that it would either stand or not stand based on what happened with the funeral establishment. If the funeral establishment was ultimately found not to have violated the statutes, then he could not have been found to violate the statutes because his liability would have been vicarious or should not be. So, he didn't recognize that he needed to, he really didn't even recognize that he needed to do anything with regard to this matter because he knew, and the Division knew, that I was working on this case for the licensee.

It is customary for the associated Administrative Complaints to be provided to my office when there is an Administrative Complaint. If there's one pending against a funeral establishment, we seek any associated Administrative Complaints to make sure that we don't miss anything. I don't know that my office asked specifically in this case, but the Division knew that I was working on this matter and that there was a request for hearing pending on the case. All we're asking for here is not that you retry the case at this time. What we are asking, which this Board has done in the past upon the request of licensees when there have been odd circumstances, is to provide Mr. O'Brien with additional time to file a response so that this case, as well as the case against the funeral establishment, can be handled in the normal course of business. The penalties that were assessed against him at the last meeting go well above and beyond the penalty guidelines associated with matters of this nature. And so, there's a lot of question here about what happened and we're just asking that this Board remand the matter, not remand, but allow him to equitably toll the time period in which he can respond, give him a short number of days. We can respond today, if that would be the Board's pleasure, and allow this matter to proceed so that at whatever hearing occurs, whether it's before the Division of Administrative Hearings or before this Board, the actual facts and the circumstances can come out.

Chair Peeples – Thank you, Ms. Wiener, and I'd like to just kind of caveat on your comments. Reading the material, your client was informed, did receive information, as well as other folks that are involved as Respondents for Administrative Complaints. And I just feel that as a licensee, you have a duty to respond, to reply. If you were his counsel, he should maybe contact you. I just feel that if we allow reconsideration of this item, we're going to have to go back, and others may come back. He even had the opportunity to be a part of the Board meeting when this came before us. So, I just have a lot of concern about this. And if I may, let me go to Mr. Griffin next. I think your hand was up first, sir.

Mr. Griffin – Yes, so a couple things. First off, I want to take a moment to respond to Ms. Wiener's argument that the penalty guidelines that were opposed were in excess of what is normally or what is allowed. That is patently untrue or incorrect. So, I'm looking at an Administrative Complaint that alleges seven (7) violations of 497.152(1)(a), which each violation of 497.152(1)(a) is punishable for a first offense by \$250 to \$2,500 plus cost and in the subsequent is \$1,000 to \$5,000 plus cost. So, if I'm just doing some basic math, it looks like, let's see \$2,500 times seven (7), well it's a number much greater than the \$5,500 that was imposed. So that statement's patently incorrect.

Second off, as to the fact of, and I believe Ms. Wiener is present at every one (1) of these Board meetings, so it kind of seems weird to me that she didn't pipe up or stand up or try to file an appearance because that's what you do as an attorney in a case. You file what's called a Notice of Appearance, which puts everybody on notice that the person is being represented or that you are representing somebody. So, the fact that a Notice of Appearance wasn't filed, the Department doesn't know that they are being in fact represented by an attorney until that Notice of Appearance is filed. So, we had no reason to believe that this individual was being represented by counsel.

Additionally, the Administrative Complaint in plain English tells you have twenty-one (21) days to send in a response. It's very easy. We have hundreds, if not thousands of Respondents that do this every year without a problem. So, the fact that he chose not to respond or that he thought that because if the other case was resolved, that should hold no water. You respond to the complaint. That's why we give you a Notice of Rights. That's why we explain it in very clear detail what you need to do to preserve your rights to a hearing in this matter. So, I think there's been nothing that's been stated in counsel's presentation that goes towards establishing anything that's necessary for an equitable tolling in this matter or merit resending this matter back to the Board. And furthermore, counsel is not asking to have a rehearing today but ultimately, they are asking to file a response which will mean there will be a rehearing at some point in the future. So, let's be clear, they're asking to go back and redo something that the time has already passed to respond.

Chair Peeples – Thank you, Mr. Griffin. Ms. Wiener?

Ms. Wiener – Yes. First of all, I was out of the room with another client preparing her for testimony when Mr. O'Brien's matter was called. I came in at the tail end of the matter, sat back down at the table, and said to my table mate, Lisa Coney, who is this? What's going on? looked then through the Board packet because his name was not familiar to me only to realize that he was the actual funeral director in charge for Abundant Favor Mortuary. There is a lot of matters on our Board agenda and his name was not familiar to me. So, I was not sitting in the room during that time. Secondly, this Board should be interested in equitable actions. I'm asking for equitable tolling. This is penalizing him for literally for failure to respond because the two (2) matters that are the subject of the Administrative Complaint, none of them had anything per se to do with him. One of them is a charge of unlicensed practice, which entirely was not unlicensed practice, and that matter is before you with the other case. And then the second is for, I can't remember how many it is, five, (5) maybe six (6) cremation authorization forms that did not have the up-to-date language on them.

This Division, this Board certainly has no precedent of penalizing a licensee \$2,500 for every form that is wrong. Those kinds of cases have always been handled with a fine for the act of using the wrong type of form. Mr. O'Brien's excusable ignorance was a result of his lack of disciplinary history, which is another factor that should go in favor of this Board giving him extra time. This Board has given people extra time in matters when they have missed deadlines. There is precedent under the rule that Mr. Griffin cited related exactly to their failure to respond to an Administrative Complaint. And all that does, all that does is it brings this matter, instead of penalizing him for not realizing that he needed to make me or the funeral establishment aware that he had received something separate and apart. Instead of penalizing him for that, it will actually give you the ability to penalize him for the actual violations that can be proven or disproven. And so, we're simply asking that you give him some amount of extra time to file a responsive pleading in this matter so that it can proceed alongside the case for the funeral establishment.

Chair Peeples – Thank you, Ms. Wiener. Mr. Jensen, and then Ms. Munson.

Mr. Chris Jensen – Yes Just a quick note. Ms. Wiener, what you just stated there, we're talking about the cremation authorization form and the time and so forth that was alleged to not be on there, and I'm sure I remember this correctly, but that was thrown out. So, that was only one (1) of the counts, and the fine is for the other two (2) counts. I believe there were three (3) counts, some of them might have been together, but that part of it was actually thrown out. So, the facility is not even being administered a penalty on that per se. The penalty is for the other two (2) counts.

Ms. Wiener – When I read the notes from the meeting, I thought that that was originally going to be thrown out, but then it came back in and was part of the discipline. If all of those allegations were thrown out, then certainly any penalty is excessive as compared to the disciplinary guidelines. And what is stated in the Administrative Complaint on its face even does not have anything to do with funeral directing. The charge of unlicensed funeral directing relates to transportation to and from a private autopsy, not in any way related to the final disposition of the decedent, which is why we filed a Request for Hearing

for the actual funeral establishment in the Administrative Complaint. And I understand that his failure to respond to the complaint is, that's bad. You should always respond to complaints. To Chair Peeples' point, you should respond to complaints, but that's why the relevant rule gives you an opportunity for what's known as equitable tolling. When a licensee is lulled into an action or is prevented from acting, and in this case, I would argue he was lulled into an action because he knew he had nothing to do with this case individually. His fortune, he thought, would rise or fall based on what happened with the funeral establishment case. And he knew I was working on that, but did not report it to me that he had received an Administrative Complaint or to the funeral establishment. And so, his ignorance regarding the process based on his lack of experience with it, this not a man with a disciplinary record. He's not been before you. He's not a problem funeral director. This is a man who has no disciplinary history, knew that the funeral establishment was taking care of its case, and was thus ignorant of his obligation to do something. Does he wish he had done it differently? Absolutely. But this Board does have precedent for allowing licensees in situations similar to this to have some amount of extra time to file a response so that the actual case can come before this Board. This Board, I believe, should be interested in penalizing licensees for actual violations, not penalizing them because they didn't respond, or they didn't show up when the actual matter before you is not even presented.

Chair Peeples – Thank you, Ms. Wiener. Ms. Munson, you had your hand up, and then Mr. Griffin.

Ms. Rachelle Munson – My comment is purely procedural because I understand this is a Motion for Reconsideration and it is directed for presentation by the Office of General Counsel and the Respondents counsel, Ms. Wiener, but for clarification purposes I just wanted the Board to fully understand that if the Motion for Reconsideration is approved what will happen, or if it's denied what will happen. Of course, if it is approved this will give the Respondent an opportunity to present its case in an informal hearing, moving forward as indicated by Ms. Wiener. If it is denied this will close this matter in its finale and the Board will be completely done with it. There's no coming back. There's nothing after this reconsideration. I wanted to clarify just one other point, and the Board can do what it wants to do, and I'm not arguing one way or another, but I do want to clarify. I believe Ms. Wiener indicated that she was out of the room when it happened. I just needed it confirmed or acknowledged for the record whether a copy of the materials and the agenda made available to Ms. Wiener prior to the meeting as is customarily done, so that whatever happened during the meeting would not in any way impact the information that would have been available for review and preparation as all of the Board members do in preparation for each meeting. So, if we can just have that confirmed, I don't want there to be any misunderstanding as whether information was made available because that could be a point of contention.

Ms. Wiener – That is correct. And as I said, and as this Board knows, I have many, many matters before this Board. I appear before you regularly multiple times during every meeting, But I have a lot of clients and Mr. O'Brien's name was not in our database because he individually was not, I did not have an Administrative Complaint for him. So, when I saw his name on the agenda, I did not tune in to opening that packet and going through that packet to determine that he was related to Abundant Favor Mortuary. I will say, and it's important for this Board to understand that this excusable ignorance doctrine often applies when the response from whomever failed to respond will be identical to another response that is filed. Of course, because Mr. O'Brien had no personal involvement with any of these actions, the response that I filed for the location will be exactly the response that gets filed in this case with a different case number if this Board is so generous as to give him some days to respond or an hour to respond. Whatever the Board's pleasure is with regard to that. So, all of those factors taken together bode in of offering him a brief extension of time to respond so that this matter can actually come before the Board on its merits and not on procedure.

Chair Peeples – Mr. Griffin?

Mr. Griffin – I don't have anything to say.

Chair Peeples – Thank you. Ms. Clay?

Ms. Sanjena Clay – I'm just concerned that the leniency is requested because of what I'm interpreting and what I'm hearing due to his ignorance of not being in trouble before. And for me, that's a very, very weak argument. I am wondering at what point, Ms. Wiener, did you realize that Mr. O'Brien did have something where he needed to respond within the twenty-one (21) days?

Ms. Wiener – When, at the conclusion of the matter before the Board during the last meeting when I came back into the room with my client. I had been out in the hallway with the young woman who you will recall failed to provide criminal history information. We spent a lot of time on that. She and I were out in the hall. When I came back into the hall, I turned to Lisa and I said, what's the deal with this guy, and she said, this penalty and this probationary period is like really significant. And so, I look at the Board packet and I go, oh my God, this is related to this other matter that I am involved in that I just did not recognize that he was attached to that because his name was not in our client database. And so, he didn't know he needed to provide information to me. I didn't realize that I needed to jump in and say, hey, you should have responded, or you should have done something. It would have been too late for us to have filed a response because I was not made aware of the case during the twenty-one (21) days while that period was running. I can't stress enough; however, these are all procedural matters. And are they important? Of course they're important. I'm a lawyer. It is my responsibility to ensure that when I'm aware of something that I make sure that we meet the deadlines. This man was not tuned in. He was ignorant to the fact that he needed to respond because he knew that the funeral establishment had responded. They told him, we have counsel, she has responded. And so, as this Board has done in the past, all we're asking is that you give him, equitably toll his time period to give him some extra time to respond to the Administrative Complaint. There have been other cases that have come before you and it has not resulted in a myriad of everyone who fails to miss a deadline doesn't come to you and ask for extra time. But you have had other cases where licensees have asked for extra time and you have kindly given that extra time, because you are interested, I would guess, in responding and resolving cases based on their substance, not based on procedure.

Chair Peebles – Yes, Ms. Wiener. And I think that most of the cases, since I have been honored to serve as a Board member, they have completed an Election of Rights, so that's why they have been given that opportunity. I know Mr. Williams has his hand up and as soon as he does, I'm going to call a vote. Mr. Williams, your comment?

Mr. Darrin Williams – Thank you, Madam Chair. Just a question or a comment, I should say. Ms. Wiener, I just want to make sure I'm processing this correctly. So, you're asking the Board to make right of what your client failed to do in terms of the twenty-one (21) days? And that's a question.

Ms. Wiener – I'm asking that this Board equitably toll the time period within which he can respond and give him another time period to respond. You have precedent for that. As a Board member, the Board has given people that have failed to meet a deadline and have come before you on failing to meet a deadline, have given them extra time to respond to an Administrative Complaint. That is all that I'm asking. I'm not asking you to resolve the matter today. I'm not asking you to do anything other than undo what happened at the last meeting and give Mr. O'Brien time to respond to the complaint so that you can have this matter before you on its merits.

Mr. Williams – Madam Chairman, may I have a follow-up?

Mr. Williams – Yes, sir.

Mr. Williams – I guess my only statement with this is time was properly noticed, the twenty-one (21) days. At no time that he inform the Department or general counsel that he had counsel or he's in process of getting counsel, and so I think we have done our part in reference to giving him fair and equitable time to respond in whatever way he would like. But now we've been asked to not consider that and almost violate our own rules by allowing additional time when he's been served this time. And it's just like, we're now going to set a new precedent in reference to whatever rules we have. We may or may not follow those rules being that the client or the Respondent was given fair time, was given the opportunity to share if he had counsel or not. And at that time in the Board meeting, I'm sure he could have stated that he was in the process of getting counsel. He could have stated something to alert us or to inform us because it's not our job to monitor if he wants counsel or not, counselor. That's my only comment, Madam Chair. I'm ready for the question.

Chair Peebles – Thank you, Mr. Williams.

Ms. Wiener – {Inaudible}.

Chair Peebles – No, ma'am. I'm calling a vote.

MOTION: Chair Peebles moved to deny the request for reconsideration. Mr. Williams seconded the motion.

Chair Peeples – Mr. Quinn, I see your hand up, sir, for discussion.

Mr. Bill Quinn – I actually wanted to make a motion in the other direction. A motion that we reconsider.

Chair Peeples – Sir, we have a motion, and we have a second. We're on discussion of the motion to deny reconsideration right now, sir. Is there any other discussion on the motion by Board members? Ms. Simon, if you'll do a roll call vote, please.

Ms. Simon – Yes, ma'am. All of those in favor of Chair Peeples' motion, please respond by saying Yay.

Ms. Simon – Mr. Clark?

Mr. Andrew Clark – Yay.

Ms. Simon – Ms. Clay?

Ms. Clay – Yes.

Ms. Simon – Mr. Ferreira?

Mr. Todd Ferreira – Yes

Ms. Simon – Mr. Jensen?

Mr. Jensen – Yes.

Ms. Simon – Mr. Jones?

Mr. Ken Jones – No.

Ms. Simon – Ms. Liotta?

Ms. Simon – Yes.

Ms. Simon – Mr. Quinn?

Mr. Quinn – No.

Ms. Simon – Mr. Chapman?

Mr. David Chapman – Yes.

Ms. Simon – Mr. Williams?

Mr. Williams – Yes.

Ms. Simon – Madam Chair?

Chair Peeples – Yes.

Ms. Simon – Madam Chair that motion passes.

Chair Peeples – Thank you. Thank you, Ms. Wiener.

C. Disciplinary Proceeding(s)

(1) Department's Motion for Qualified Representation

Ms. Simon – Mr. Caracci?

Mr. Griffin – Marshawn Griffin for the Department. I believe the Department has filed a motion requesting that Nicole Eldeb be designated qualified representative for various matters on agenda. I believe the motion and accompanying affidavit established that Ms. Eldeb is knowledgeable of the issues and possesses the requisite qualifications in order to be able to act as the Department's qualified representative in this matter. So, at this time the Department would request that a vote be made as to the Department's Motion.

Chair Peeples – Board members?

MOTION: Mr. Williams moved to approve the motion. Mr. Jones seconded the motion, which passed unanimously.

Chair Peeples – Mr. Jones?

Mr. Jones – I was just going to make the statement that I was on Probable Cause A and will recuse myself for (2) (a) through (c) and (3)(a).

Chair Peeples – Thank you, sir. Ms. Simon?

Ms. Simon – Thank you, ma'am.

(2) Motion for Determination of Waiver and Request for Informal Hearing and for Final Order by Hearing Not Involving Disputed Issues of Material Fact (Probable Cause Panel A)
(a) Gibson, Travis: DFS Case No. 316203-23-FC; Division No. ATN-41364 (F076145)

Ms. Simon – Is Mr. Gibson or representative of Mr. Gibson here today?

Mr. Travis Gibson – Yes.

Ms. Simon – Thank you, sir. Mr. Caracci?

Mr. Greg Caracci – Thank you. The above-referenced matter is presented to the Board for consideration of the Motion for Determination of Waiver and Request for Informal Hearing and for Final Order by Hearing Not Involving Disputed Issues of Material Fact (Motion) in the matter of Travis Gibson ("Respondent"). The Department conducted an inspection of Respondent and found as follows: At all times material to the allegations herein, Respondent was licensed as a funeral director. Respondent failed to issue payment for contracted removal services. The disciplinary guidelines for these violations are as follows:

Count I: Committing fraud, deceit, negligence, incompetence, or misconduct: Reprimand, fine of \$1,000-\$2,500 plus costs. In addition, probation for six (6) months to one (1) year, suspension up to two (2) years, permanent revocation of license and/or restitution may be imposed.

At this time, it would be appropriate for the Chair to entertain a motion determining that Respondent was properly served with the Administrative Complaint and has failed to timely respond and thus waive the right to elect a resolution in this matter.

Chair Peeples – Board members?

MOTION: Mr. Williams moved that Respondent was properly served with the Administrative Complaint and has failed to timely respond, thus waiving the right to elective method of resolution in this matter. Mr. Clark seconded the motion, which passed unanimously.

Chair Peeples – Mr. Gibson, we'll get to you in just a few minutes, sir.

Mr. Gibson – Okay, thank you.

Mr. Caracci – The Department asks that the Chair entertain a motion determining that there are no material facts in dispute in this case.

MOTION: Ms. Clay moved that there are no material facts in dispute in this case. Mr. Williams seconded the motion, which passed unanimously.

Mr. Caracci – Now that the Board has determined that there are no material facts in dispute in this matter, the Department asks the Chair to entertain a motion to adopt the allegations of fact as set forth in the Administrative Complaint.

MOTION: Ms. Liotta moved to adopt the allegations of the facts as set forth in the Administrative Complaint. Ms. Clay seconded the motion, which passed unanimously.

Chair Peeples – Mr. Caracci, would this be the appropriate term for us to possibly Mr. Gibson and have him speak?

Mr. Caracci – Yes, Ms. Peeples.

Chair Peeples – Thank you. Mr. Gibson, Ms. Simon will swear you in, please, sir.

Mr. Gibson – Okay.

Ms. Simon – Please raise your right hand, sir. Do you swear to tell the truth, the whole truth, and nothing but the truth, so help you God?

Mr. Gibson – Yes.

Ms. Simon – Please state your name and spell your last name for the record.

Mr. Gibson – Travis Gibson, last name spelled G-I-B-S-O-N.

Ms. Simon – Thank you, sir. Madam Chair?

Chair Peeples – Thank you, ma'am. Mr. Gibson, would you like to address the Board, sir?

Mr. Gibson – Yes, I would. Can I proceed, please?

Chair Peeples – Yes, sir.

Mr. Gibson – In regard to the complaint with the removal company, that case was actually settled out of court. I sent that to, I believe two (2) or three (3) years ago, with the company Righteous Way. We went to court. I paid the settlement. I sent the documents in to Jessica Cordero, and I didn't hear nothing else about it. And when I received the complaint, it was through email. The address that it went to was where I used to be located and I ended up moving out of there because I had some hardships and then I ended up moving from my home because again, I had some hardships, and I never received a letter. The only reason I received all those letters was because on the date that everything was due, I was emailed by, I believe it was the Board President, and when I called and asked them that I'm just receiving this information, so can I have more time to respond to it? And he told me, no, so, I said, well, I'm just receiving it. How do you all expect me to respond to it? And then on the second item which pertains to 8823...

Chair Peeples – Mr. Gibson, we are just on the first case, which that number is 316203-23, so that's the first case. We have three (3) cases, so we have to take them individually.

Mr. Gibson – Okay. So, with that first case, like I said, that was settled out of court. I sent all the documents to the investigator at the time, I believe was Jessica Cordero. I never got a response back. I never heard back from her. And like I said, I've just received the Board packets after everything, after the twenty-one (21) days had passed.

Chair Peeples – So who are you referring to that you talk with? Are you referring that you talked with counsel from the Department of Financial Services that represents or is the counsel for the Division? Who are you speaking of, sir?

Mr. Gibson – The person that emailed me was, let me pull it up right now.

Chair Peeples – Yes, sir. You had a statement that you spoke to someone, and I am taking it that you spoke to someone by phone.

Mr. Gibson – Yes, it was by phone. It was a counsel. I'm trying to find it.

Chair Peeples – And maybe Mr. Caracci can assist you. Mr. Caracci?

Mr. Caracci – If I may interject, I did speak to Mr. Gibson and I was the one who emailed him the Board packet. I'm aware of this matter.

Mr. Gibson – Yes.

Chair Peeples – So Mr. Caracci, regarding Mr. Gibson's comment, he received his information by email in good time for him to do an Election of Rights. Was that confirmed?

Mr. Caracci – He received the Board packet. We served him on his address at 1031 Ives Derry Road and I'd like to state that that is a valid address even though Mr. Gibson doesn't associate with that anymore. It's still to this day in our automated licensing information system so he would be regarded as properly served and did not submit a timely response.

Mr. Gibson – It's been changed, once I found out.

Chair Peeples – Yes, sir, but as Mr. Caracci has stated, that is your address of record with the Board office. So that's the address that the information was sent to. So, as he stated, you have been properly served because we did not have a current address or a new address for you at the time. So do you have any other comments, sir, before I go back to the Board?

Mr. Gibson – Like I said, I was going through a hardship at the time and that honestly slipped my mind as far as changing my address. And like he said, he emailed me, but it was after I had the time to respond, it was way after that date. As a matter of fact, I believe it was probably a few days before that next Board meeting. And after reading through the packet, I just didn't get the opportunity to reply. I asked can I reply, and he told me I could try but that doesn't necessarily mean that they're even going to take a look at it. So, I said okay.

Chair Peeples – And we appreciate you being a part of the meeting today. Ms. Munson, did you have your hand up ma'am? Okay. Mr. Ferreira?

Mr. Ferreira – Yes, ma'am. One of my concerns about this particular case is I'm not sure that we need to be in the business of holding people accountable for paying their bills. I can see this [inaudible]. Next thing we'll have a casket supplier wanting us to, maybe there's someone behind and they're coming to us to get someone's money that hadn't been paid or a hearse supplier or a chemical supplier, someone doesn't pay their bill. I don't think this type of thing is our business. That's just my opinion.

Chair Peeples – Thank you, sir. Mr. Jensen?

Mr. Jensen – Yes, I'd like to piggyback on the back of Mr. Ferreira there a little bit. I do agree with him. Also, I'd like to point out, this is a little unusual in the sense that the complaint was May of 2023. Mr. Gibson has already said the case was settled with the removal company. Is that correct, Mr. Gibson?

Mr. Gibson – Yes.

Mr. Jensen – So, the case is settled, so I don't really understand why the Department is still pursuing this if the case is settled just because he didn't respond. I mean, two (2) years is an excessive amount of time, and it's already done, I mean, so why are we doing this? That's my question. Thank you.

Chair Peeples – Thank you. Mr. Caracci?

Mr. Caracci – The Department's investigative report, we weren't aware of the fact that it had been settled. And the fact that it's been settled, and regardless of whether or not you think we should be in the business of holding people accountable for paying their bills, the allegations here aren't necessarily that it's not been paid to this day as it was that it was not paid as of April 28, 2023. And that is a period that stretches all the way back to August 12, 2022.

Chair Peeples – Mr. Jensen?

Mr. Jensen – Yes, again, it was settled. So, you're alleging fraud and stuff? If the removal company is okay with the settlement, which obviously they are, so they must have signed it if it got settled, so why are we here?

Mr. Gibson – Went through Miami-Dade courts.

Chair Peeples – I'm sorry, Mr. Gibson?

Mr. Gibson – Went through Miami-Dade courts. I got the stipulation, the receipt from the cash app which I sent to them. And like I said, I sent it to the investigator, Cordero, and I never heard nothing else about it.

Chair Peeples – Thank you, sir. Mr. Clark, you had your hand up.

Mr. Clark – Thank you, Madam Chair. Mr. Jensen, Mr. Ferreira, I agree as well. However, Mr. Gibson, at the time these contracts were written, what did you charge for removal?

Mr. Gibson – It all depended on the size. The regular amount, I believe was \$250 and then if it was oversized, I think it was an extra \$100. I don't know right off the top of my head because I don't have it in front of me.

Mr. Clark – The third-party removal company charged you the same no matter what though, correct?

Mr. Gibson – Sometimes and then that was also an issue with them because when I was paying the driver, a lot of times the driver wasn't giving the money to the person that owned the company, so it created a lot of conflict.

Mr. Clark – When the contracts were provided, you charged a range of \$180 to \$600 for removal. What would constitute a \$600 removal fee?

Mr. Gibson – Oversize or sometimes, believe it or not, families make some exaggerated requests. For example, and I try to abide by some of their requests, when you pick them up, can you drive them to the house for the last time, especially if it's a direct cremation. So, those are just some of the requests that they made and then also distances if my driver was over here or if he was over here and I was over there, sometimes they'll charge me for the distance.

Mr. Clark – So, the materials were provided by Righteous Way charged the same amount every time. So, how are they billing you? Were they separate invoices that we don't have? Help me understand that.

Mr. Gibson – Sometimes he was charging late fees, which I never agreed on that. That's how they were billing. One point it would be \$180 and then at this point, it would \$225, and depending on what the family wants, it goes up.

Mr. Clark – You didn't provide that to the Division, have you? What we have, it was \$100 every time. There are three (3) charges that are different than \$100 and that was three (3) late fees of \$5. Is it a separate bill if they have to do extra or they're

oversized? Why isn't that reflected in their normal invoice? Do you know?

Mr. Gibson – That would be like once they get to me, and like I said, if it's a direct cremation, then I'll take the hearse or I'll take one of the general vehicles and, you know, transport it from there. It may say that on paper, but when they're telling me something different verbally, all I could do is try to go by it. And I try to make up for it when I charged the family.

Mr. Clark – So I didn't have all of them, but the case of St. Louis LaCroix, Righteous Way did the removal. It was \$100. You charged the family \$500. You collected almost \$14 ,000 for just your services. You have a contract in here for \$29,000, a contract for \$27,000. You just mentioned hardship. I mean, this family more than paid for, I mean, they paid five (5) times what you were charged for removal. So, I don't understand the challenge with paying your invoice. That's all, Madam Chair. That's all I have.

Mr. Gibson – To answer that question, my hardship occurred this year. That LaCroix case was almost two (2), three (3) years ago, I believe.

Mr. Clark – Correct. And you didn't pay the removal company \$100. You charged the family \$500; they charged you \$100, and you didn't pay it.

Mr. Gibson – And that's when we went to the court, and we settled it.

Chair Peeples – Mr. Clark, does that complete your question, sir?

Mr. Clark – I'll just make one more comment for the record. I agree with Mr. Ferreira and Mr. Jensen, but the wide range of fees that's being charged to families, at least back then, I do have concerns about that. That's all I have.

Chair Peeples – Thank you, Mr. Clark. Mr. Ferreira?

Mr. Ferreira – The removal service could have easily said, "I'm not working for you anymore.", I mean, that's simple. So that's all I got to say.

Chair Peeples – Thank you. Ms. Munson?

Ms. Munson – I just have to bring the attention because I don't want to do anything without full disclosure. So, I am actually receiving a chat from someone not associated with this questioning the delivery of the ACs. I don't want to be aware of the chat and not bring it up to the Department. I don't know what to do with the information. I'm not the Department. I indicated on the chat that they should alert Marshawn Griffin, and I've tried to text Mr. Griffin. This may have no bearing on this, but I don't want to be aware of a chat that indicates information relevant to this case from a non-party and not at least make that known just on the record. And that was my only procedural comment. Thank you.

Chair Peeples – Thank you, Ms. Munson. Mr. Caracci?

Mr. Caracci – Separate from that matter. I was just going to state that Mr. Gibson's civil liability should be separate from his responsibility as a licensee. Now let me look into the matter. Ms. Munson mentioned.

Chair Peeples – Mr. Griffin, I see that you have come on with camera. Did you have a comment sir?

Mr. Griffin – Yes. I'm trying to look into Ms. Munson's issue. I just saw the text message so just give me a second.

Chair Peeples – Thank you while you gentlemen are looking into that I am kind of piggybacking on Mr. Clark. I understand Mr. Ferreira and Mr. Jensen's comments, and as an FDIC licensee in ownership of a family business here in the state, I feel like that this is a responsibility of each company to pay their bills. When bills are not paid, but as Mr. Clark kind of brought up for the record, I have a concern that there were exorbitant fees being charged to families that weren't the fee kind of that he was paying and not sure kind of what on his general price list if he had other caveats that there will be additional fees to families. And it's my understanding, and Mr. Gibson, please make sure I am correct in this understanding that Righteous Way was

completing the transfer. You were not completing the transfer. Is that correct?

Mr. Gibson – All they did was the first pickup. Like I said, let's say if the family wanted a direct cremation, but they also wanted to do a last ride to the house and then from there, then we would do that. It's more so of a cultural thing amongst my culture.

Chair Peeples – Yes sir, but my question is, they were the firm that was completing the transfer for you and your company from the place of death to your facility. Were they not?

Mr. Gibson – Yes, they were.

Chair Peeples – Okay. So, they had their transfer fee, and as Mr. Clark brought up about the information that's in our packet, there was a variety of fees being charged by you to each client family.

Mr. Gibson – Correct.

Chair Peeples – Even though Righteous Way had the same fee every time.

Mr. Gibson – No, not all the time. Like I said, on paper, yes, that's what they may have. Well, when they tell you something verbally and it's different, I mean, all you can do is go by what they're asking for verbally.

Chair Peeples – Yes, sir. And all we can go by is what's presented to us. So that's the information that was presented to us. So, we don't have any supposition information. Mr. Jensen, did you have your hand up, sir?

Mr. Jensen – Yes, ma'am. Madam Chair, I'm getting a little confused here because I was under the impression we're not here to decide if the gentleman charged exorbitant fees or not. We're here to decide if he committed fraud by not paying the removal company, and that's been settled, so there's no fraud. There's no case. I think a lot of funeral homes charge exorbitant fees, and that's not our business.

Chair Peeples – Yes, sir. But Mr. Clark had made the comment, and I am too, because since the transfer firm charged the same fee every time, his fee changed, but they were the ones completing the service for him. So that was the reason for my comment there. Mr. Caracci?

Mr. Caracci – We'd like to go ahead and withdraw all matters relating to Mr. Gibson based on the certificate of service issue.

Chair Peeples – Thank you, sir. Mr. Gibson, these cases against you are being withdrawn today. So, these cases will not go forward. Do you accept that, sir?

Mr. Gibson – This case or all of them?

Chair Peeples – Mr. Caracci?

Mr. Caracci – We're still proceeding with it in general just not as of this Board meeting.

Chair Peeples – Okay. So, Mr. Gibson the three (3) cases that we have before us today are being withdrawn from today's meeting, but we will have another event going forward. Is that correct Mr. Caracci?

Mr. Caracci – Yes, Ms. Peeples, that's correct.

Chair Peeples – Thank you Mr. Gibson for participating today. The team will get back in touch with you, sir.

Mr. Gibson – Okay, thank you.

Chair Peeples – Thank you, sir. Ms. Simon?

Ms. Munson – Did he have a question?

Chair Peeples – Mr. Gibson?

Mr. Gibson – I updated my address. I just wanted to make sure that shows in the system.

Chair Peeples – That's something, sir you can talk with the Board office about, okay?

Mr. Gibson – Okay. Thank you.

Chair Peeples – Yes, sir. Ms. Simon?

Ms. Simon – Thank you, ma'am.

(b) Gibson, Travis: DFS Case No. 318823-23-FC; Division No. ATN-41476 (F076145)

Ms. Simon – This item is being withdrawn from today's agenda.

(c) Gibson, Travis: DFS Case No. 318756-23-FC; Division No. ATN-41588 (F076145)

Ms. Simon – This item is being withdrawn from today's agenda.

(3) Motion for Final Order by Hearing Not Involving Disputed Issues of Material Fact (Probable Cause Panel A)

(a) Cook, Donathan: DFS Case No. 338213-25-FC; Division No. ATN-44020 (F759101)

Ms. Simon – This item is being withdrawn from today's agenda.

(4) Motion for Final Order by Hearing Not Involving Disputed Issues of Material Fact (Probable Cause Panel B)

(a) Oaklawn Park Inc. d/b/a Greenwood Cemetery: DFS Case Nos.: 334594-24-FC, 334597-24-FC, 334598-24-FC, and 334599-24-FC; Division Nos. ATN-42350, ATN-42935, ATN-42348, and ATN-42349 (F039556)

Ms. Simon – Is there a representative of this licensee here today?

Mr. Robert Letter – Yes.

Ms. Simon – Thank you, sir. Presenting the Department is Ms. Eldeb.

Mr. Williams – Madam Chair?

Chair Peeples – Yes, Mr. Williams?

Mr. Williams – I need to recuse myself from C(4) and C(5), as I served on Probable Cause Panel B.

Chair Peeples – Thank you, sir. Ms. Eldeb?

Ms. Nicole Eldeb – Thank you. The above-referenced matter is presented to the Board for consideration of the Motion for Final Order by Hearing Not Involving Disputed Issues of Material Fact ("Motion") in the matter of Oaklawn Park Inc. d/b/a Greenwood Cemetery ("Respondent"). The Division conducted an investigation of Respondent and alleges as follows: Respondent is a licensed cemetery, holding license number F039556. Respondent is alleged to have failed to provide for adequate care and maintenance of its grounds. The disciplinary guideline for this violation is as follows:

- *Count I: Failing to provide for adequate care and maintenance of its grounds: Reprimand, fine of \$2,500 to \$5,000 plus costs. In addition, probation for up to two (2) years, suspension up to five (5) years, permanent revocation of license, and/or restitution may be imposed.*

The Motion demonstrates Respondent has alleged that there are no material facts in dispute and for this matter to proceed as an informal hearing before the Board, and requests the Board adopt the factual allegations in the Administrative Complaint and issue an appropriate penalty. At this time, it would be appropriate for the Chair to entertain a motion determining that the Respondent was properly served with the Administrative Complaint and has submitted a timely request for an informal hearing. Thank you.

MOTION: Ms. Liotta moved that Respondent was properly served with the Administrative Complaint and has submitted a timely request for an informal hearing. Mr. Jones seconded the motion, which passed unanimously.

Ms. Eldeb – The Department asked that the Chair entertain a motion determining that there are no material facts in dispute in case.

MOTION: Ms. Liotta moved that there are no material facts in dispute in this case. Mr. Clark seconded the motion, which passed unanimously.

Ms. Eldeb – Now that the Board has determined that there are no material facts in dispute in this matter, the Department asks the Chair to entertain a motion to adopt the allegations of fact as set forth in the Administrative Complaint.

MOTION: Ms. Liotta moved to adopt the allegations of the facts as set forth in the Administrative Complaint. Mr. Jensen seconded the motion, which passed unanimously.

Ms. Eldeb – Now would be an appropriate time to hear from the Respondent if he would like to speak.

Chair Peeples – Thank you, Ms. Eldeb. Mr. Letter, if you will, have Ms. Simon swear you in, please, sir.

Mr. Letter – Yes.

Ms. Simon – Please raise your right hand to be sworn in. Do you swear to tell the truth, the whole truth and nothing but the truth, so help you God?

Mr. Letter – I do.

Ms. Simon – Please state your name and tell your last name for the record, sir.

Mr. Letter – Robert Letter, L-E-T-T-E-R.

Ms. Simon – Thank you, sir. Madam Chair?

Chair Peeples – Thank you. Mr. Letter, would you like to address the Board, sir?

Mr. Letter – Yes, please. I'm asking for leniency in this matter as I have an uncle and my father, both are the owners of the cemetery. And just recently, I've taken over control of all the running of the cemetery. I'm not actually an employee or anything, but I am taking care of everything. I'm another business owner, a licensed monument dealer, but I've had experience in the cemetery when I was a younger man. My family's owned the cemetery for generations. We have been having problems with a lot of stuff being put out into the cemetery. In fact, Channel 2 had something in Chuluota Cemetery that made some negative reactions to some of the people involved in our cemetery. I wasn't receiving any of the complaints, but I did get the last complaint. I had asked Mr. Brimmer to [inaudible], and I think it was a little bit too late in the ballgame. But anyways, I've since gotten a dumpster on site. We've been filling the dumpster weekly. It's full every week. And so, we're moving forward with trying to clean it up so that we can maintain the cemetery. I don't know if other people have noted all these things being brought to the cemetery, big tarps with stuff, fences, just multiple, multitudes of things. So anyways, I'm just asking for leniency if the Board would do that for me and my family.

Chair Peeples – Thank you, sir. Mr. Jensen?

Mr. Jensen – A question for Mr. Letter. Mr. Letter, do you not address those things in your cemetery bylaws? Most every cemetery has that issue. So, if it's addressed in your bylaws and you're certainly able to pick all those up. I'm looking at the pictures here. It sort of does look excessive.

Mr. Letter – It's very excessive, and it is in the bylaws. It's just some of the people that are working there are fearful of retribution from the families. So, I've taken the helm on that and moving forward with these things. I've been giving courtesy to the families as well by putting signs out there so that, you know, they can come get their stuff that they want. And then we're also putting stuff in boxes with their names on it when we take these things out, and I've only been doing, you know, ten (10) or so at a time, every couple of weeks and. I'm trying to move forward with this so that it does look respectable again. And as you can know, you've probably seen this before.

Chair Peeples – Ms. Jensen, does that complete your question, sir?

Mr. Jensen – Yes, ma'am. Thank you.

Chair Peeples – Mr. Jones?

Mr. Jones – Yes. Mr. Letter. as far as the grass, the trash, things like that, I noticed you said you're picking up a lot of the things people bring in. But how about maintenance on the grounds? What are you doing there?

Mr. Letter – I had requested the maintenance department; the lawn crew has asked me to get rid of all the stuff. I've had somebody in the family ask the lawn people not to come so often, but I've made sure that the lawn people know that I want them there on a regular basis. Also, he did request that I get the stuff cleaned up so that he can weed eat around and stuff. And so that's been addressed as well.

Mr. Jones – So the graves and other parts they do not have this debris, if the Division revisited, would they be cleaned and cut right now?

Mr. Letter – Yes sir.

Mr. Jones – Thank you.

Chair Peeples – Mr. Ferreira?

MOTION: Mr. Ferreira moved that Respondent's license shall be placed on probation for one (1) year. Mr. Jones seconded the motion.

Chair Peeples – Is there any discussion on the motion?

Mr. Jensen – Yes ma'am.

Chair Peeples – Mr. Jensen?

Mr. Jensen – The Department's asking for, you know, well I guess my question is to Mr. Ferreira. Would you consider a little bit of a fine for just the problem of the Department having to go out there and inspect this? I agree with you on the one-year probation. The gentlemen should have a chance to make it right, but you know there is some cost and labor involved to check on this., I would like to see it get checked to make sure that this is actually getting done.

Chair Peeples – Mr. Ferreira, one second, sir. Ms. Simon?

Ms. Simon – Madam Chair, it would be a little difficult for the Division. Of course, we will do what the Board asked, but that is difficult for us to do. It would be better if the licensee could provide pictures or some other information. For us to go out there, it would only be, we would need to go out every month in order to see the improvement. And I don't know, unless the Board orders us to do that, it is not something we would typically do with all of our licensees. So, if there's another way,

possibly, that proof can be provided of this continuing care to the cemetery and/or the Board might consider requiring that the licensee continue with a lawn and care maintenance of private business for a certain amount of hours every week and send a receipt or evidence of that contract to the Division, maybe that would be sufficient to ensure that there is ongoing maintenance considering that there are four (4) cases involved, I believe, in this matter. It seems like some further action should be taken, but I'm not sure if Mr. Mr. Ferreira would consider that in his motion.

Chair Peeples – Mr. Ferreira?

Mr. Ferreira – So, if the cemetery's got employees, there won't be a contract. There won't be a lawn agreement. I think pictures, like you say, maybe monthly pictures would be most appropriate. I do understand, Mr. Jensen, the cost, and this does say plus costs, but what are our costs? How can we determine our costs?

Chair Peeples – Ms. Eldeb, would you like to interject any comments here, ma'am?

Ms. Eldeb – Most of the comments that have been made have been pretty much in line with what I spoke with the Division about regarding recommended penalties in terms of adding conditions to probation to just ensure that care is being provided. A lawn service.

Chair Peeples – Thank you, ma'am. Ms. Simon, you had your hand back up, ma'am?

Ms. Simon – Yes, ma'am. As Mr. Ferreira said, it would be difficult to assess costs. However, there can be a fine that would counter any costs that would be made. And if there is going to be a motion to add other matters to the probation, if we could actually have pictures of parts of all the cemetery, because having one (1) picture of the cemetery could be a misrepresentation to the Division. But I would also request that perhaps the Board still consider an outside contract to ensure the lawn and maintenance, but bearing in mind Mr. Ferreira's comments, I understand that the Board will not be inclined.

Chair Peeples – Thank you. Mr. Quinn, you had your hand up, sir?

Mr. Quinn – Yes. Thank you, Madam Chair. Mr. Letter, do you have a full-time lawn crew?

Mr. Letter – I have a lawn service. It actually is a Florida licensed interment company that also does the mowing for me. And I can provide a contract with them or something stating that they will do it on a regular basis.

Mr. Quinn – And do you do you oversee the grounds, supervise the grounds? Are you on site on a full-time basis?

Mr. Letter – I am not. I do have a manager who I am directing.

Mr. Quinn – Thank you. I do like the idea of the monthly reporting.

Mr. Letter – I can do that. I'll have them do it.

Chair Peeples – Thank you, sir. Mr. Jones you had your hand up? Then Ms. Simon.

Mr. Jones – I'd like to ask Mr. Ferreira for us to amend our motion to be that Mr. Litter will provide a copy of a contract through his ground maintenance, and also provide a video each month to the Division. The video would show basically a sweep of the cemetery, and it would be the same sweep each month, so that the Division, without doing a visit, can make a determination that this area is being cleaned or corrected over a period of time, if Mr. Ferreira accepts that.

Chair Peeples – Mr. Ferreira?

Mr. Ferreira – Mr. Jones, is the probation still in that motion?

Mr. Jones – It is. Yes, sir.

Mr. Ferreira – Okay, I will accept that.

Mr. Jones – And I will second that again.

Chair Peeples – Perfect. So, we have an amended motion, and we have an accepted second. Ms. Munson?

Ms. Munson – Just to make sure I understand what the amendment is, the video sweep of the cemetery monthly for what period of time? For the term of the probation?

Mr. Jones – For the period of the probation.

Ms. Munson – Okay. And the copy of the contract for the maintenance services, and any changes that may develop after that, should changes occur? Okay. Thank you. I just want to make sure. Thank you.

Chair Peeples – Thank you. Ms. Simon?

Ms. Simon – Yes, ma'am. In this period of probation, not to further elongate this matter, but if the contract can reflect that this is for the hours necessary for the upkeep of the cemetery. Simply having a contract wouldn't really be evidence of that. Either a certain amount of hours per week or simply stating for the upkeep of the cemetery. Something to that effect. Ms. Munson, do you see that being sufficient?

Ms. Munson – Yes, you can state it that way. I just want to make sure that for compliance purposes that I guess the Department, if they don't receive something, because as far as this sweep of the cemetery, the videos every month, that will, just to be clear, create new case. There will be violations. So, I want you to know what you're saying in this order and the impact or effect it will have legally.

Chair Peeples – Mr. Ferreira, do you agree with those comments, sir?

Mr. Ferreira – Yes, ma'am.

Chair Peeples – Mr. Jones, do you accept?

Mr. Jones – I do, and I just wanted to make one (1) comment to Mr. Letter as Ms. Simon had said. That contract he sends is to be sufficient to keep the cemetery up. Those videos you send on a monthly should be the same videos showing the cemetery. You are on probation for one (1) year and if the Department determines that you are not in compliance, there could be, as Ms. Munson said, other actions. So, just to make it clear and that's just the reason for our motion if Mr. Ferreira agrees with that.

Chair Peeples – Mr. Ferreira?

Mr. Ferreira – I do agree with that, and I understand what Mr. Jensen said. It's hard for us to lay down a fine when we don't know our cost. So, we don't know how much. So, we don't know how much time we have in this. So, that would help identify and define a fine later.

Chair Peeples – So, Mr. Ferreira, are you including a fine, sir?

Mr. Ferreira – No. I am not including a fine. I'm just simply trying to define our cost and how we know that.

Chair Peeples – Thank you sir. Mr. Letter you had your hand up sir?

Mr. Letter – I thought I was being asked by Mr. Jones if it was possible and of course it is.

Chair Peeples – Okay we have a motion we have a second. Is there any other discussion before we have a vote. Hearing none. All in favor of the motion say Yes.

Board members – Yes.

Chair Peeples – All opposed say No. Motion carries. Thank you, Mr. Letter. Good luck. It is 11:19. We're going to take a 10-minute restroom break. Thank you, folks. We'll be right back.

*****BREAK*****

Chair Peeples – Is Mr. Chapman back on the meeting. Mr. Chapman meeting sir. Hearing no response, we will call back to order. Ms. Simon?

Ms. Simon – Yes. Madam Chair, if you don't mind, this might be an appropriate time to say that Mr. Williams will be off the call at about 12 o'clock and he'll be back on as soon as he can. Just for the record.

Chair Peeples – Thank. You ma'am.

Ms. Simon – Thank you.

(5) Settlement Stipulation (Probable Cause Panel B)

(a) Nackashi, Jerry S.: DFS Case No. 311622-23-FC; Division No. ATN-40746 (F043991)

Ms. Simon – Is there a representative of this uh individual here today?

Ms. Wiener – Yes Wendy Wiener.

Ms. Simon – Thank you Ms. Wiener. Presenting for the Department is Mr. Griffin.

Mr. Griffin – Marshawn Griffin for the Department. Jerry S. Nackashi (“Respondent”) is a funeral director, licensed under chapter 497, Florida Statutes, license number F043991. The Department conducted an inspection of Respondent and found as follows: At all times material to the allegations herein, the Respondent was funeral director in charge of Corey-Kerlin Funeral Home, a previously licensed funeral establishment and apprentice/intern training agency which held license number F040358. The establishment entered into a contract for funeral services with a family which included a viewing followed by cremation. The establishment cremated the body without holding the viewing, and the cremation authorization did not specify a time and date for cremation. As funeral director in charge, Respondent failed to ensure that the establishment complied with all applicable laws and rules. Respondent has entered into a proposed settlement stipulation. The proposed stipulation provides that Respondent shall pay a fine of \$1,500, and Respondent’s license shall be placed on probation for twelve (12) months. The Department requests that the Board accept this settlement stipulation.

Chair Peeples – Thank you. Ms. Wiener, any comments for us, ma'am?

Ms. Wiener – No, ma'am.

Chair Peeples – Thank you. Board members?

MOTION: Mr. Ferreira moved that approve the Settlement Stipulation which provides that Respondent shall pay a fine of \$1,500, and Respondent’s license shall be placed on probation for twelve (12) months. Mr. Jones seconded the motion, which passed unanimously.

Chair Peeples – Thank you Ms. Wiener.

(b) Noble, Sarah: DFS Case No. 334752-24-FC; Division No. ATN-43776 (F077625)

Ms. Simon – Is Ms. Noble here or a representative of Ms. Nobles?

Ms. Lauren Pettine – Lauren Pettine here for Sarah Noble.

Ms. Simon – Thank you, Ms. Pettine. Presenting for the Department is Ms. Eldeb.

Ms. Eldeb – Thank you, Ms. Simon. Sarah Noble (“Respondent”) is a funeral director and embalmer, licensed under chapter 497, Florida Statutes, license number F077625. The Department conducted an inspection of Respondent and found as follows: Respondent advertised funeral and preneed services on her social media without an affiliation with a properly licensed funeral establishment. Respondent has entered into a proposed settlement stipulation. The proposed stipulation provides that Respondent shall pay a fine of \$2,000, and Respondent’s license shall be placed on probation for a period of one (1) year. The Department requests that the Board accept this settlement stipulation.

Chair Peeples – Ms. Pettine, any comments for us?

Ms. Pettine – Just here to answer any questions.

Chair Peeples – Thank you, ma’am. Mr. Ferreira?

MOTION: Mr. Ferreira moved that approve the Settlement Stipulation which provides that Respondent shall pay a fine of \$2,000, and Respondent’s license shall be placed on probation for one (1) year. Ms. Liotta seconded the motion, which passed unanimously.

Chair Peeples – Thank you Ms. Pettine.

(c) Related Cases - Division Nos. ATN-43247 and ATN-43387

1. Castillo, Gloria: DFS Case Nos. 333147-24-FC and 333151-24-FC; Division Nos. ATN-43247 and ATN-43387 (F078525)

Ms. Simon – Is Ms. Castillo or a representative of Ms. Castillo is on the phone today?

Ms. Maureen Daughton – Good morning. This is Maureen Daughton representing Ms. Castillo today.

Ms. Simon – Thank you, Ms. Daughton. Presenting for the Department is Ms. Eldeb.

Ms. Eldeb – Thank you, Ms. Simon. Gloria Castillo (“Respondent”) is a funeral director and embalmer, licensed under chapter 497, Florida Statutes, license number F078525. The Department conducted an investigation of Respondent and found as follows: At all times material to this matter, Respondent was the funeral director in charge of Integrity Funeral Services of Tampa FL, Inc., a funeral establishment and apprentice/intern training agency holding license number F090836. This establishment failed to timely submit two training reports for an intern and failed to provide a consumer with a general price list. As funeral director in charge, Respondent failed to properly supervise the establishment to ensure compliance with all laws and rules. Respondent has entered into a proposed settlement stipulation. The proposed stipulation provides that Respondent shall pay a fine of \$1,250, and the Respondent’s license shall be placed on probation for a period of one (1) year. The Department requests that the Board accept this settlement stipulation.

Chair Peeples – Thank you. Ms. Daughton, would you like to address the Board, ma’am?

Ms. Daughton – Madam Chair, I’m just here for questions. Thank you for the opportunity, though.

Chair Peeples – Yes, ma’am. Board members? Mr. Ferreira?

MOTION: Mr. Ferreira moved that approve the Settlement Stipulation which provides that Respondent shall pay a fine of \$1,250, and Respondent’s license shall be placed on probation for one (1) year. Ms. Clay seconded the motion, which passed unanimously.

Chair Peeples – Thank you Ms. Daughton.

Ms. Daughton – Thank you.

Chair Peeples – Ms. Simon?

Ms. Simon – Thank you.

2. *Integrity Funeral Services of Tampa FL, Inc.: DFS Case Nos. 333146-24-FC and 333149-24-FC; Division Nos. ATN-43247 and ATN-43387 (F090836)*

Ms. Simon – Ms. Daughton is also representing is Integrity Funeral Services of Tampa. Presenting for the Department is Ms. Eldeb.

Ms. Eldeb – Thank you, Ms. Simon. Integrity Funeral Services of Tampa FL, Inc. (“Respondent”) is a funeral establishment and apprentice/intern training agency, licensed under chapter 497, Florida Statutes, license number F090836. The Department conducted an investigation of Respondent and found as follows: Respondent failed to timely submit two training reports for an intern and failed to provide a consumer with a general price list. Respondent has entered into a proposed settlement stipulation. The proposed stipulation provides that Respondent shall pay a fine of \$1,250, and the Respondent’s license shall be placed on probation for a period of one (1) year. The Department requests that the Board accept this settlement stipulation.

Chair Peeples – Ms. Daughton, are you here for questions?

Ms. Daughton – Yes. Thank you.

Chair Peeples – Thank you. Board members?

MOTION: Mr. Ferreira moved that approve the Settlement Stipulation which provides that Respondent shall pay a fine of \$1,250, and Respondent’s license shall be placed on probation for one (1) year. Ms. Clay seconded the motion, which passed unanimously.

Chair Peeples – Thank you Daughton. Thank you, Ms. Eldeb. Ms. Simon?

Ms. Simon – Thank you, ma’am.

D. *Application(s) for Preneed Sales Agent*
(1) *Informational Item (Licenses Issued without Conditions) – Addendum A*

Ms. Simon – This is an informational item. Pursuant to Section 497.466, Florida Statutes, the applicants on Addendum A have been issued their licenses and appointments as preneed sales agents.

E. *Application(s) for Continuing Education*
(1) *Course Approval - Recommended for Approval without Conditions – Addendum B*
(a) *Cremation Association of North America (16008)*
(b) *Florida Cemetery, Cremation & Funeral Association (75)*
(c) *International Cemetery, Crematory and Funeral Association (51609)*
(d) *Jennifer Lares (57208)*
(e) *National Funeral Directors Association (49609)*
(f) *The Dodge Institute for Advanced Mortuary Stu (81)*
(g) *TRS Enterprises (71)*
(h) *Wilbert Funeral Services (39408)*

Ms. Simon – The courses presented on Addendum B has been reviewed by the CE Committee, and the Committee as well as the Division recommends approval for the number of hours so indicated.

MOTION: Ms. Liotta moved to approve the applications. Mr. Ferreira seconded the motion, which passed unanimously.

- (2) *Provider Approval - Recommended for Approval without Conditions – Addendum C*
 - (a) *A.D. Valor Technical Cleaning (57608)*
 - (b) *Funeral Directors Life (57408)*

Ms. Simon – The applicants presented on Addendum C have been reviewed by the CE Committee, and the Committee as well as the Division recommends approval of the applications.

MOTION: Ms. Liotta moved to approve the applications. Mr. Jones seconded the motion, which passed unanimously.

F. Consumer Protection Trust Fund Claims

- (1) *Recommended for Approval without Conditions – Addendum D*

Ms. Simon – The CPTF claims presented on Addendum D have been reviewed by the Division and the Division recommends approval for the monetary amounts indicated.

MOTION: Mr. Ferreira moved to approve all the claim(s), for the monetary amounts indicated. Mr. Clark seconded the motion, which passed unanimously.

G. Application(s) for Embalmer Apprentice

- (1) *Informational Item (Licenses Issued without Conditions) – Addendum E*
 - (a) *Frye, Kensie M F863232*
 - (b) *Harris, Curtis B F865007*
 - (c) *Magoon, Kathleen M F865605*
 - (d) *Prado, Anelice S F742611*

Ms. Simon – This is an informational item. Pursuant to Rule 69K-1.005, F. A. C., the Division has previously approved the application listed on Addendum E.

H. Application(s) for Florida Laws and Rules Examination

- (1) *Informational Item (Licenses Issued without Conditions) – Addendum F*
 - (a) *Funeral Director (Internship)*
 - 1. *Alvarez, Alexandra N*
 - 2. *Coleman, Holly E*
 - 3. *Charles-Luchey, Drew-Ann M*
 - 4. *Riel, Christina M*
 - (b) *Funeral Director and Embalmer (Endorsement)*
 - 1. *Kramer, Scott G*
 - 2. *Johnston, Cory M*
 - (c) *Funeral Director and Embalmer (Internship and Exam)*
 - 1. *Duran, Natacha F*
 - 2. *Fuller, Anastasha M*
 - 3. *Lauer, Dominic*
 - 4. *Mastrando, Sandra A*
 - 5. *Nechama, Sabinah J*
 - 6. *Riley, Sydney*
 - 7. *Vandegejuchte, Heather A*
 - 8. *Wunner, Brandon Lee*

Ms. Simon – This is an informational item. Pursuant to Rule 69K-1.005, F. A. C., the Division has previously approved the applications listed on Addendum F.

- (2) *Recommended for Approval without Conditions (Adverse Licensing History)*
 - (a) *Jacobs, Perry J*

Ms. Simon – Is Mr. Jacobs or a representative of Mr. Jacobs on the call today?

Mr. Perry Jacobs – Here. Present.

Ms. Simon – Thank you, sir. An application for a funeral director license by endorsement was received by the Division on April 8, 2025. The application was incomplete when received. On April 30, 2025, the Division sent a notice requesting valid contact information and the missing Pages 2-6 of the applicant's application. On May 5, 2025, a reply was received with the missing information and the application was considered complete. In review of Mr. Jacob's application, he answered "Yes" to the adverse licensing history questions and submitted the subsequent adverse licensing action history forms. Summary of Mr. Jacobs adverse license history incidents:

Mr. Jacobs is licensed as a Wisconsin funeral director which includes embalming and previously or currently owns out of state funeral establishments.

- On August 5, 2008, the Wisconsin Funeral Directors Examining Board issued a final decision and order for violation(s) of Wis. Admin. Code §3.01(10) "by complaining to the family about the loss of trust funds, and other statements" and was assessed a reprimand and \$450 for cost of 50% of the investigation to be paid within sixty (60) days.
- On November 17, 2015, the Wisconsin Funeral Directors Examining Board issued a final decision and order for violation(s) of Wis. Stat. § 445.12(5) "by permitting any person under his supervision or associated with him to violate the provisions of Wis. Stat. Ch. 445 and was assessed fifteen (15) days suspension of his funeral directors' license, a reprimand, and \$2,295 costs to be paid within ninety (90) days.

The Division recommends approval with a precautionary warning that Mr. Jacobs reads and familiarizes himself with Chapter 497, Florida Statutes and Rule 69K, Florida Administrative Code, to avoid any possible future violations similar to the violations founded by the Wisconsin Funeral Directors Examining Board. The Division recommendation is for approval.

Chair Peebles – Thank you, Ms. Simon. Will you swear Mr. Jacobs in, please, ma'am?

Ms. Simon – Yes, ma'am. Please raise your right hand to be sworn in, sir. Do you swear to tell the truth, the whole truth, and nothing but the truth, so help you God?

Mr. Jacobs – Yes, I do.

Ms. Simon – Please state your name and spell your last name for the record, sir.

Mr. Jacobs – Perry Jacobs, J-A-C-O-B-S.

Ms. Simon – Thank you, sir. Madam Chair?

Chair Peebles – Thank you. Mr. Jacobs, thank you for participating today. We appreciate you being on the meeting. Reading the information that was submitted, can you tell me a little bit about what was the basis for your discipline, the first case that you had with the previous state Board, and then also your second case where you were suspended? If you kind of start with first case, then second case.

Mr. Jacobs – Absolutely. The first case was thirty-six (36) years ago. I've been licensed approximately thirty-eight (38) years. It was a competition problem. We bought a funeral home. I started from scratch in the funeral service. So, we bought our funeral home after I started, and prearrangements went with the funeral home. We obtained them, and the old owner interfered with one (1) of the prearrangements early on. That was the gist of this case, and it was very simple, the solving of that. We were able to talk to the other person and I worked it out so that this wouldn't take place again, and no other problems were entered into after that thirty-six (36) years ago. It was a competition issue. The competitor.

Chair Peebles – And what about your second case on your suspension?

Mr. Jacobs – The second one is we had directors and non-directors that made removals because we're in Michigan, Wisconsin, we're right on the border. In Michigan, anyone can make a removal that works at the funeral home. Those same people were making removals in Wisconsin, which is across the street, we're in upper Michigan, and they were signing the removal sheet like they do in Michigan, which they weren't supposed to do, unbeknownst to them and to us at the time that that was taking place, because it's right on the border state. Since then, Wisconsin has changed the law, and you can become a resident trainee by taking some classes. So those same people are making removals today that made them thirty-six (36) years ago and all the way through with us that still are employed with us. So, it was a paper issue because of the state lines.

Chair Peeples – So the state Board suspended your license?

Mr. Jacobs – Correct.

Chair Peeples – And kind of from reading through the material I noticed that at the first application submission, you did not include Pages 2 through 6. Was that just an oversight?

Mr. Jacobs – Correct. There's a lot of papers to put together for this to take this test. And yes, that's correct. Yes.

Chair Peeples – Well, welcome to Florida, sir.

Mr. Jacobs – I hear that. I've been told by a lot of people.

Chair Peeples – We like paper, and we have hot weather. So, welcome to Florida, and thank you for your service in the industry. As Chair and as a Board member, I've been concerned about endorsement applications because you just have a certificate from Wayne State University. You don't have a two (2) or four (4) year degree, which that does not come into this Board making a vote. I'm just making comment for the record. Also, I noticed on your application, you stated you took the National Board, but you didn't offer any information on what you scored, where it was taken, when it was taken. You just had a year of 1988, if I'm recalling correctly, on the application.

Mr. Jacobs – No, I was supposed to put that in. Sorry about that. I apologize.

Chair Peeples – That's OK. I'm just making comment because if the Board approves you for endorsement of a licensed funeral director and embalmer, you could possibly become an FDIC, a funeral director in charge, of a business here in the state of Florida, of which I am one of those. And there's a lot of responsibility that comes with that. So, it kind of just concerns me, which it seems like you've been in business long enough, and we had a lot of pages missing, we had some other items, but it seems like that you have submitted all your information to the Board office. So, I just want to kind of make those comments and that's why I appreciate you being on today and participating because it makes it a lot easier for us to kind of make an informed decision. So that's my comments as Chair. Does anyone else have a comment for Mr. Jacobs? What would be the Board's pleasure?

MOTION: Ms. Liotta moved to approve the application. Mr. Jones seconded the motion, which passed unanimously.

Chair Peeples – Congratulations, sir, and good luck.

Mr. Jacobs – Thank you so much. Thank you for your time and everyone's effort and the job that you do every day. Thank you so much.

Ms. Simon – Thank you, sir.

I. Application(s) for Internship

(1) Informational Item (Licenses Issued without Conditions) – Addendum G

(a) Funeral Director & Embalmer (Concurrent)

- 1. Bernstorf, Lorena M F229821**
- 2. Grosch, Janessa C F864372**

3. *Philpot, Alexander J F860223*
4. *Sablan, John P F087668*
5. *Santiago, Aolani F860993*
6. *Zebart, Christopher J F157265*
7. *Ziajka, Valerie C F865373*

Ms. Simon – This is an informational item. Pursuant to Rule 69K–1.005, F. A. C., the Division has previously approved the applications listed on Addendum G.

J. Notification(s) of Change in Location

- (1) *Information Item (Licenses Issued without Conditions) – Addendum H*
 - (a) *Family matters Planning & Consulting, LLC d/b/a/ Angelic Monument (Lauderhill)*
 - (b) *Hayes Brothers Funeral Home - Altamonte Springs, LLC (Longwood)*
 - (c) *Prestigious Monument Company, LLC (Sanford)*

Ms. Simon – This is an informational item. The establishment listed on Addendum H has applied for a change of location of their business. The only criterion for approval is that the new location pass inspection by the Division of Funeral, Cemetery, and Consumer Services.

K. Application(s) for Cinerator Facility

- (1) *Recommended for Approval with Conditions*
 - (a) *Hubbell Family Holding Corp d/b/a Hubbell Funeral Home & Crematory (Belleair Bluffs)*

Ms. Simon – Is there a representative of that entity on the call today?

Mr. Gerald C. Hubbell – Yes. My name is Gerald C. Hubbell. I'm a licensed funeral director and embalmer.

Ms. Simon – Thank you, Mr. Hubbell. An application for cinerator facility licensure for Hubbell Family Holding Corp. d/b/a Hubbell Funeral Home & Crematory was received on March 14, 2025. However: the application was incomplete/deficient when submitted. As of May 12, 2025, the application was deemed complete. A background check of the principal(s) Ms. Christine Hubbell and Mr. Gerald Hubbell revealed no relevant criminal history. Adverse licensing history is included in this package. A new inspection request was submitted on June 9, 2025. The Division recommends approval subject to the condition that the facility must pass an inspection conducted by a member of Division staff and that the applicant can be given one (1) year of probation at the time of licensure.

Chair Peeples – Thank you, Ms. Simon. Mr. Hubbell, would you like to address the Board? If so, we would need to swear you in, sir. If not, we do not need to swear you in.

Mr. Hubbell – I don't think I have anything to add to it. I don't understand the one-year probation.

Chair Peeples – Sir, if you will please sir let us swear you in before there's any comment. Okay? Thank you.

Mr. Hubbell – I'm sorry.

Ms. Simon – Please raise your right hand, sir. Do you swear to tell the truth, the whole truth, and nothing but the truth, so help you God?

Mr. Hubbell – I do.

Ms. Simon – Please state your name and spell your last name for the record.

Mr. Hubbell – Yes, it's Gerald C. Hubbell, H-U-B-B-E-L-L.

Ms. Simon – Thank you, sir. Madam Chair?

Chair Peeples – Thank you. Mr. Hubbell, would you like to address the Board, please?

Mr. Hubbell – Is part of the conditions that there's a one-year probation on my firm? Is that what I'm understanding?

Chair Peeples – Ms. Simon, would you like to address Mr. Hubbell's question, please, ma'am?

Ms. Simon – Mr. Hubbell, can you ask that one more time, sir?

Mr. Hubbell – Yes, ma'am. My question was, did I hear that you're placing us on a one-year probation period?

Ms. Simon – That is the Division's recommendation.

Chair Peeples – Did you have a question?

Mr. Hubbell – Yes, I'm not understanding why I would be on probation.

Chair Peeples – Ms. Simon?

Ms. Simon – The Division is recommending probation based upon the adverse licensing history, and whatever Board chooses to do with that.

Chair Peeples – So Mr. Hubbell, what Ms. Simon has stated is that because of the adverse licensing history that we were presented with during the application process, that is what the Division is recommending for a year, which is on Hubbell Family Holding Corporation d/b/a Hubbell Funeral Home and Crematory. So, it's on the entity itself as well as an inspection will have to be completed also, if the Board sees fit to confirm those two (2) items. We haven't even gotten to a motion or a second or a vote.

Mr. Hubbell – Yes ma'am. Okay, I understand.

Chair Peeples – Okay, thank you, sir. Board members, your pleasure?

Mr. Jensen – Madam Chair, I do have a question if I may. Is it appropriate to ask now or after?

Chair Peeples – Well, let us let us see if we can get a motion and a second then we'll discuss, sir.

Mr. Jensen – Okay.

MOTION: Mr. Ferreira moved to approve the application subject to condition that the facility passes an inspection by a member of Division Staff and that the applicant can be given one (1) year of probation at the time of licensure. Mr. Jones seconded the motion.

Chair Peeples – Now Mr. Jensen if you'd like to discuss, sir.

Mr. Jensen – I was just noticing from the application it says there is no adverse licensing history and I'm looking for it. Where is it?

Chair Peeples – Ms. Simon?

Ms. Simon – I apologize. I read that inappropriately. Can I just have one moment? I have a couple of things on my desktop.

Chair Peeples – Yes, ma'am.

Ms. Simon – Actually, the prior history is included within your Board package on Page 24. This is Hubbell Family, correct?

Mr. Ferreira – Yes.

Ms. Liotta – Correct.

Ms. Simon – Okay. In your Board package, the adverse history is included, and that is the basis of the recommendation.

Mr. Jensen – Okay.

Chair Peeples – Does that complete your question, sir?

Mr. Jensen – I'm good. Thank you.

Chair Peeples – Okay we have a motion, and we have a second. Is there any other discussion on the motion? Hearing none. All in favor of the motion say Yes.

Board members – Yes.

Chair Peeples – All opposed say No. Motion carries. Thank you, Mr. Hubbell, for participating. Good luck.

Mr. Hubbell – Thank you.

L. Application(s) for Funeral Establishment

(1) Recommended for Approval with Conditions

(a) Serene Oasis Funeral and Cremation Services LLC d/b/a/ Muslim Funeral Services (Tampa)

Ms. Simon – A new application for Funeral Establishment licensure for Serene Oasis Funeral and Cremation Services, LLC. d/b/a: Muslim Funeral Services was received on May 23, 2025. However, the application was incomplete at that time. The application was deemed complete on May 29, 2025. A background check of the principal Mr. Ezike-Mkparu did not reveal any relevant criminal history. The Division recommends approval subject to the condition that the establishment must pass an inspection conducted by a member of Division Staff. I also wanted to include an update on this matter. This entity did not pass inspection. They were mentioning during the inspection starting a cemetery behind the proposed funeral home and this property is not zoned for a funeral home or a cemetery. I wanted to give the Board that information. Is there a representative of this entity, Serene Oasis Funeral and Cremation Services, on the phone today? Hearing no response. Madam Chair?

Chair Peeples – Thank you. Board. Members.

MOTION: Mr. Ferreira moved to deny the application. Mr. Jensen seconded the motion, which passed unanimously.

Ms. Simon – Madam Chair, I believe that we need a basis for the denial for the record.

Chair Peeples – Mr. Ferreira with your motion would you like to include the basis that it did not pass inspection, is not properly zoned?

Mr. Ferreira – That's exactly my words. Thank you.

Chair Peeples – Mr. Jensen, do you accept?

Mr. Jensen – I concur.

Chair Peeples – Thank you. Ms. Simon, is that all you need, ma'am?

Ms. Simon – Yes, ma'am.

Chair Peebles – Ms. Munson?

Ms. Munson – Thank you.

Chair Peebles – Thank you, sirs.

M. Application(s) for Preneed Main

(1) Recommended for Approval *without* Conditions

(a) Cremation Services of America LLC d/b/a West Florida Funeral Home (Pensacola)

Ms. Simon – Is there a representative of this entity on the call today?

Ms. Wiener – Wendy Wiener.

Ms. Simon – Thank you, Ms. Wiener. The Department received an application for a preneed licensure on May 15, 2025, and no deficiencies were noted on the application. The members of the LLC are Stephen Carnley and CSA Holding Group, LLC. A completed background check of principals was returned to the Division without criminal history. Applicant previously held a preneed license and qualifying direct disposal establishment license under license # F757768 at 117 Beverly Parkway, Pensacola, FL. Due to closure of the direct disposal establishment location and re-licensure as a funeral establishment, applicant is submitting a new application for preneed licensure. Applicant obtained the qualifying funeral establishment license (# F811456) located at 1200 W Gadsden St, Pensacola, FL. If approved, Applicant will continue to sell trust-funded preneed through Independent Funeral Directors of Florida (IFDF) and utilize their approved prearranged funeral agreement forms. Applicant will also continue to honor any existing preneed contracts that were written under the former preneed license # (F757768). The Division is recommending approval without conditions.

Ms. Wiener – Yes, ma'am.

Chair Peebles – Thank you. Board members? Mr. Jensen let's kind of get a motion a second and then we'll discuss if we may, please, sir.

Mr. Jensen – Okay.

MOTION: Mr. Jones moved to approve the application. Ms. Liotta seconded the motion.

Chair Peebles – Mr. Jensen?

Mr. Jensen – This particular facility went from a direct disposal establishment to a funeral establishment, and I would like to add one (1) year probation to this. Reason being is I'm not so sure they understand everything that goes along with that. Case in point, currently, they advertise traditional funeral services on their website, and they are not licensed for embalming, nor do they have an agreement for outside embalming. So, I think it would be under advisement for this Board to at least have these folks on our radar to make sure that they understand the obligations transferring from a direct disposal to a funeral establishment.

Chair Peebles – Ms. Wiener, would you like to comment, ma'am?

Ms. Wiener – That matter has nothing to do with the preneed license application. As a full-service funeral establishment, I can double check on making sure that they have an appropriate contractual arrangement in place relating to embalming services, but that doesn't have anything to do with the preneed main license. The transfer from direct disposal to establishment occurred at a meeting some time back.

Mr. Jensen – My point being, Madam Chair, is there are additional, as you had mentioned, being an FDIC, there are additional responsibilities, and I'm not so sure this entity understands their responsibility. So, I think a one-year probation along with the issuance of the license would be appropriate.

Chair Peeples – Yes, Mr. Jensen. And before Ms. Wiener replies, as Ms. Wiener has stated, we have before us an application for a preneed main license, and it does not have anything to do with the establishment itself. So, we just need to make sure we take that into consideration. So, Ms. Wiener?

Ms. Wiener – Probation on their preneed license is just not merited. There's no basis in your record for that. There's no disciplinary history associated with preneed. They had a preneed license before. They're going to have a preneed license again. There haven't been any issues associated with this facility, other than an assertion that Mr. Jensen, with all due deference to him, isn't sure if they're doing things correctly at an unrelated license to this. I just don't see a basis for a probationary term.

Mr. Jensen – I am absolutely certain because they were before this Board just a couple of months ago and I assure you I scoured every word of their license. They have no license to perform embalming nor do they have a contract for outside embalming and as of last night they are advertising traditional funeral services on their website.

Chair Peeples – Ms. Wiener?

Mr. Jensen – I have a question if they even know the rules of preneed licensing. I have a question if they understand the rules.

Chair Peeples – Mr. Jensen, if you will, please, sir, we need to have some respect. Let's give Ms. Wiener an opportunity to reply, please, sir.

Mr. Jensen – Sure.

Ms. Wiener – They do have a license to offer embalming services because they have a funeral establishment license.

Mr. Jensen – No.

Chair Peeples – Mr. Jensen, please, sir. Ms. Wiener?

Ms. Wiener – The question will be if they have the appropriate contractual arrangements in place, but a full-service funeral establishment can offer embalming, cremation, interment services, everything that a full-service funeral establishment can offer. Just because they primarily limit their business to cremation doesn't mean they're not entitled under a funeral establishment licensure to do so. If there's a question as to whether they're doing that appropriately, then I would imagine that Ms. Simon or Ms. Munson would refer that matter to the investigative unit to determine if that license is being operated appropriately. Still, I certainly don't see a valid basis under Chapter 497 to impose a probationary term on their preneed license.

Mr. Jensen – Okay.

Chair Peeples – Ms. Munson, do you have any comment?

Ms. Munson – Nothing that has not already been stated. We're talking about two (2) separate licenses. Where there's a degree of caution, it may be some information to direct to the Department, but an encumbrance on a license for a situation that is not tied to the license itself may be problematic.

Chair Peeples – Thank you ma'am. Board members, any other discussion on the motion? Hearing none. All in favor of the motion say Yes.

Board members – Yes.

Chair Peeples – All opposed say No.

Mr. Jensen – No.

Chair Peeples – Please let the record reflect Mr. Jensen is a No. Motion carries. Thank you, Ms. Wiener.

Ms. Wiener – Thank you.

(b) Lotus Cremation LLC d/b/a Lotus Funeral Service (Palm Coast)

Ms. Simon – The Department received the application for preneed main licensure on May 20, 2025, and deficiencies were noted on the application. All deficiencies were resolved as of June 2, 2025. The qualifying funeral establishment license, issued as of May 1, 2025 (#F855937), is also located at the same address on the application. The sole member and owner of the LLC is Nina Guiglotto. A completed background check of the principal was returned to the Division without criminal history. If approved, applicant will sell insurance-funded preneed through Forethought Life Insurance Company/Global Atlantic Financial Group and utilize their approved pre-arranged funeral agreement forms. Applicant's principal, Nina Guiglotto, disclosed that she filed for Chapter 7 Bankruptcy in 2017. The bankruptcy was discharged as of December 20, 2017, by the Southern District Court of New York. This was a personal bankruptcy action that occurred more than 7 1/2 years ago and has been discharged with all debts having been fully satisfied. The Division is recommending approval without conditions.

Chair Peeples – Thank you. Is there a representative of Lotus Cremation LLC d/b/a Lotus Funeral Service on the call today?

Ms. Nina Guiglotto – Yes, Nina Guiglotto.

Chair Peeples – And could you spell your last name please, ma'am?

Ms. Guiglotto – Yes, last name G-U-I-G-L-O-T-T-O.

Chair Peeples – Thank you, ma'am, and if you'd like to turn your camera on that would be excellent. Will you allow Ms. Simon to swear in please ma'am?

Ms. Guiglotto – Yes.

Ms. Simon – Please raise your right hand. Do you swear to tell the truth, the whole truth, and nothing but the truth, so help you, God?

Ms. Guiglotto – Yes.

Ms. Simon – Please state your name and spell your last name for the record, ma'am.

Ms. Guiglotto – Yes. Nina Guiglotto, G-U-I-G-L-O-T-T-O.

Ms. Simon – Thank you, ma'am, Madam Chair?

Chair Peeples – Thank you. Thank you, ma'am, for participating in the meeting today. I have a question to Ms. Guiglotto, but I would like to address it to Ms. Liotta, who is our CPA Board member. Ms. Liotta, if you will notice on Page 16 of the Board packet where the let's go back to Page 12. It shows the balance sheet, and it shows total liabilities net worth of \$40,200. Then when we go to Page 15 of the PDF packet, it shows on the income statement an expense of \$2,042. But then at the bottom of Page 16 it shows \$0 where it says total expenses. So, should this form have stated that the total expenses on Page 16 should have been the \$2,042 and then the total liabilities net worth as well as the income would have been \$38,158?

Ms. Liotta – That's correct.

Chair Peeples – Thank you ma'am. Also, on Page 22 of the PDF packet, if Board members would like to go there. Under the historical sketch, it states value of my holding in the business that Ms. Guiglotto included was \$250,000. Should that have been denoted on the balance sheet and the income statement, or is that just appropriate where it's denoted here on this page?

Ms. Liotta – So, the income statement, I believe, is the business, not her personal holdings. Correct?

Chair Peeples – Okay. Is that correct, Ms. Guiglotto?

Ms. Guiglotto – Yes, correct.

Chair Peeples – Okay. So, Ms. Liotta, in your area of expertise, is that is just her value of holdings in the business?

Ms. Liotta – Her holdings.

Chair Peeples – Correct, correct. Not reflective on the balance sheet or the income statement?

Ms. Liotta – Correct. Now I'm assuming there is a disjoint. So, it says the value of holdings in the business. Is it the business you're talking about only? The financial statements that were reported? Or is it all of them? All investments?

Chair Peeples – That is a question to Ms. Guiglotto. Is that correct?

Ms. Liotta – That is a question to Ms. Guiglotto.

Ms. Guiglotto – Can you repeat? I missed part of the question. I'm sorry.

Ms. Liotta – So, under your historical sketch, you're saying that you have holdings in the business of \$250,000. Correct?

Ms. Guiglotto – Yes, ma'am.

Ms. Liotta – You're showing a financial statement only showing the value of \$38,000. So, does the \$250,000 include other investments?

Ms. Guiglotto – I'm sorry, the \$250,000 was construction work. I invested in the location, so, the value of items that could be resold is the \$38,000. So, it's separate from what I've invested into the business.

Ms. Liotta – Right. So, you have to move those properties into the business.

Ms. Guiglotto – The \$38,000 items?

Ms. Liotta – Yes.

Ms. Guiglotto – Those are items here at the location. Is that your question?

Ms. Liotta – Yes. So, you're saying that the \$250,000 is properties you own?

Ms. Guiglotto – Right. We leased a building that needed construction, so that was all the money I invested in creating the location. Putting up walls and things like that, so nothing I could resell.

Ms. Liotta – Right.

Ms. Guiglotto – That was my understanding, so if I did it wrong, I'm sorry.

Ms. Liotta – So, that lease and that work you did, you have not put that in the company. Is that correct? Because it's not listed on your financial statements.

Ms. Guiglotto – I mean, it was my personal funds. I'm not sure what you mean by that.

Ms. Liotta – Right. That's what I'm clarifying that that's personal versus what's in the business.

Ms. Guiglotto – Right. The business had made no money, no income, no sales. That was all personal investment into this business, if that's your question. Yes.

Ms. Liotta – I guess I'm just curious. If you have this property and it was meant for the business, why is it not showing up on the financial statement?

Ms. Guiglotto – I think it's me misunderstanding that that was it. When I was working with Lashonda, I guess I misunderstood what she was asking because we went back and forth a little with the balance sheet, so I think it's my misunderstanding. I thought I was only to put the items that I could resell. That was how I understood it. So, the money I spent that there's really nothing I can recover, I thought that I was not supposed to add on there. So, that's how I understood it. So, I'm sorry if I did that wrong. I didn't know that.

Ms. Liotta – Okay. So, if anything, it sounds like you've got property, an investment in the business that you are not properly reflecting on the balance sheet and income statement yet. That's what it sounds like to me.

Ms. Guiglotto – It sounds like that, yes. It's the leased building that I'm in, so if I need to add that or recalculate it, I will, but it has nothing to do with sales. It was just my personal spending.

Ms. Liotta – Right, but it's for the business.

Ms. Guiglotto – Right.

Ms. Liotta – You probably need to get that straightened out.

Chair Peebles – So, Ms. Liotta, if we get a motion and a second, which I'll go ahead and kind of make a motion.

MOTION: Chair Peebles moved to approve with the condition that Ms. Guiglotto revisits the balance sheet and income statement.

Ms. Liotta – I would advise you to get an accountant to put together proper GAAP financial statements, which is what the requirement is for this particular item.

Ms. Guiglotto – Okay. I'm sorry I misunderstood.

Chair Peebles – Ms. Liotta, if you'd like to restate to Ms. Guiglotto your comment.

Ms. Liotta – Yes. There seems to be some misunderstanding about what you should and shouldn't be reporting in the financial statements for your company. So, I would advise you to hire an accountant or CPA, if possible, to make sure you are doing your financial statements based on GAAP basis, which is what the requirement is for proof of net worth.

Ms. Guiglotto – Yes, I have actually hired an accountant since that time, so I will certainly have that taken care of and he has all my information, so I can certainly redo that.

Ms. Liotta – And I think it would be good to have you provide us with a copy of those financial statements.

Chair Peebles – If I may, I've made a motion and I need to get a second, if possible, if someone agrees. I've made a motion to approve the license, but with the condition that Ms. Guiglotto revisits and prepares the balance sheet and the income statement to reflect the comments that have been stated here in the meeting today. So, I've made a motion.

Mr. Ferreira - Second

Chair Peeples – Ms. Guiglotto, the reason why we're bringing this up to you is you're requesting for a preneed main license and every year. you've got to submit a packet to the Division office, what's called a preneed license for renewal, if you decide to renew it every year, and your balance sheet and your income statement are part that packet. So, it's something that will be going forward, so, if you kind of get off on the right foot as you're beginning here, that will give you experience and knowledge to kind of go forward from that perspective. So, we have a motion for approval of her license with the condition that she will get with her accountant and prepare new forms and submit them. We have a second. Is there any other discussion? Hearing none. All in favor of the motion say Yes.

Board members – Yes.

Chair Peeples – All opposed say No. Motion carries. Good luck, ma'am.

Ms. Guiglotto – Thank you.

Chair Peeples – You're welcome.

N. Application(s) for Preneed Main Renewals
(I) Recommended for Approval without Conditions – Addendum I

Ms. Simon – These are the preneed renewals to be approved without conditions. Division staff recommends that the preneed licenses listed on Addendum I have their preneed licenses renewed effective July 1, 2025, based upon meeting the net worth requirements for renewal. It may be appropriate before a motion is taken for Board members to either recuse themselves from their own cases or simply state that they can even with their holdings be fair and impartial. Either way, it may be best to have that on the record.

Chair Peeples – Thank you, Ms. Simon. I'll start. I am Jill Peeples, and I am affiliated with Peeples Funeral Services, Inc. in Jacksonville, which is listed on Addendum I, and I can be fair and impartial. I'm good and I appreciate the opportunity to participate in this vote.

FORM 8A MEMORANDUM OF VOTING CONFLICT FOR STATE OFFICERS	
LAST NAME—FIRST NAME—MIDDLE NAME PEEPLER, Jill Elizabeth	NAME OF BOARD, COUNCIL, COMMISSION, AUTHORITY, OR COMMITTEE Board of Funeral, Cemetery & Consumer Services
ADDRESS 14165 N. Main Street	DEPARTMENT OF FINANCIAL SERVICES
CITY Jacksonville, Florida 32218	POSITION: <input type="checkbox"/> ELECTIVE <input checked="" type="checkbox"/> APPOINTEE
DATE OR CHANGE DATE OCCURRED June 26, 2025	

WHO MUST FILE FORM 8A

This form is for use by any person serving at the state level of government on an appointed or elected board, council, commission, authority, committee, or as a member of the Legislature. It applies to members of advisory and non-advisory bodies who are presented with a voting conflict of interest under Section 112.3143, Florida Statutes.

Your responsibilities under the law when faced with voting on a measure in which you have a conflict of interest will vary greatly depending on whether you hold an elective or appointive position. For this reason, please pay close attention to the instructions on this form before completing and filing the form.

INSTRUCTIONS FOR COMPLIANCE WITH SECTION 112.3143, FLORIDA STATUTES

ELECTED OFFICERS:

As a person holding elective state office, you may not vote on a matter that you know would inure to your special private gain or loss. However, you may vote on other matters, including measures that would inure to the special private gain or loss of a principal by whom you are retained (including the parent or subsidiary or sibling organization of a principal by which you are retained); to the special private gain or loss of a relative; or to the special private gain or loss of a business associate, if you vote on such a measure or if you obtain from voting on a measure that would affect you, you must make every reasonable effort to disclose the nature of your interest as a public record in a memorandum filed with the person responsible for recording the minutes of the meeting, who shall incorporate the memorandum in the minutes. If it is not possible for you to file a memorandum before the vote, the memorandum must be filed with the person responsible for recording the minutes of the meeting no later than 15 days after the vote.

For purposes of this law, a "relative" includes only your father, mother, son, daughter, husband, wife, brother, sister, father-in-law, mother-in-law, son-in-law, and daughter-in-law. A "business associate" means any person or entity engaged in or carrying on a business enterprise with you as a partner, joint venturer, coowner of property, or corporate shareholder (where the shares of the corporation are not listed on any national or regional stock exchange).

A member of the Legislature may satisfy the disclosure requirements of this section by filing a disclosure form created pursuant to the rules of the member's respective house (if the member discloses the information required by this subsection, or by use of Form 8A).

APPOINTED OFFICERS:

As a person holding appointive state office, you are subject to the attention and disclosure requirements stated above for Elected Officers. You also must disclose the nature of the conflict before voting or before making any attempt to influence the decision by oral or written communication, whether made by you or at your direction.

For purposes of this law, a "relative" includes only your father, mother, son, daughter, husband, wife, brother, sister, father-in-law, mother-in-law, son-in-law, and daughter-in-law. A "business associate" means any person or entity engaged in or carrying on a business enterprise with you as a partner, joint venturer, coowner of property, or corporate shareholder (where the shares of the corporation are not listed on any national or regional stock exchange).

IF YOU INTEND TO MAKE ANY ATTEMPT TO INFLUENCE THE DECISION PRIOR TO THE MEETING AT WHICH THE VOTE WILL BE TAKEN:

- You must complete and file this form (before making any attempt to influence the decision) with the person responsible for recording the minutes of the meeting, who will incorporate the form in the minutes.
- A copy of the form must be provided immediately to the other members of the agency.
- The form must be read publicly at the next meeting after the form is filed.

IF YOU MAKE NO ATTEMPT TO INFLUENCE THE DECISION EXCEPT BY DISCUSSION OR VOTE AT THE MEETING:

- You must disclose only the nature of your conflict in the measure before participating.
- You must complete the form and file it within 15 days after the vote occurs with the person responsible for recording the minutes of the meeting, who must incorporate the form in the minutes. A copy of the form must be provided immediately to the other members of the agency, and the form must be read publicly at the next meeting after the form is filed.

CE Form 8A—Effective 10/2013
Adopted by reference in Rule 34-7.01(2)(a), F.A.C.

Page 1

DISCLOSURE OF STATE OFFICER'S INTEREST	
Jill E. Peeples	herby disclose that on June 26, 2025
(a) A measure came or will come before my agency which (check one or more):	
<input checked="" type="checkbox"/>	Inured to my special private gain or loss;
<input checked="" type="checkbox"/>	Inured to the special gain or loss of my business associate, J. Robert Peeples, Jr.
<input checked="" type="checkbox"/>	Inured to the special gain or loss of my relative, J. Robert Peeples, Jr.
<input type="checkbox"/>	Inured to the special gain or loss of _____, by whom I am retained; or
<input type="checkbox"/>	Inured to the special gain or loss of _____, which is the parent, subsidiary, or sibling organization of a principal which has retained me.
(b) The measure before my agency and the nature of my conflicting interest in the measure is as follows:	
I am employed with my family firm, Peeples Funeral Services, Inc. and our Certificate of Authority (COA) renewal was on the agenda of the June 26, 2025 meeting. Our firm is regulated by the Department of Financial Services and Division of Funeral, Cemetery and Consumer Services. I was the employee who completed the renewal packet and I stated I could be fair and unbiased as to the vote for the firms on the June 26, 2025 agenda that were approved for renewal.	
If disclosure of specific information would violate confidentiality or privilege pursuant to law or rules governing attorneys, a public officer, who is also an attorney, may comply with the disclosure requirements of this section by disclosing the nature of the interest in such a way as to provide the public with notice of the conflict.	
June 30, 2025	Signature: Jill E. Peeples
Date Filed	
NOTICE: UNDER PROVISIONS OF FLORIDA STATUTES §112.317, A FAILURE TO MAKE ANY REQUIRED DISCLOSURE CONSTITUTES GROUNDS FOR AND MAY BE PUNISHED BY ONE OR MORE OF THE FOLLOWING: IMPEACHMENT, REMOVAL, OR SUSPENSION FROM OFFICE OR EMPLOYMENT, DEMOTION, REDUCTION IN SALARY, REPRIMAND, OR A CIVIL PENALTY NOT TO EXCEED \$10,000.	
CE Form 8A—Effective 10/2013 Adopted by reference in Rule 34-7.01(2)(a), F.A.C.	
Page 2	

Mr. Ferreira – I'm Todd Ferreira with Ferreira Enterprises and I too am included in this packet, and I am impartial to my vote.

FORM 8A MEMORANDUM OF VOTING CONFLICT FOR STATE OFFICERS

LAST NAME - FIRST NAME - MIDDLE NAME
FERRERA, Vincent Todd

NAME OF BOARD, COUNCIL, COMMISSION, AUTHORITY OR COMMITTEE
HOUSE OF REPRESENTATIVES

NAME OF OFFICE
DEPT. OF FIN. SERVICES

CITY
DADE COUNTY

COUNTY
DADE

DATE ON WHICH VOTE OCCURRED
JUNE 26 2025

WHO MUST FILE FORM 8A

This form is for use by any person serving at the State level of government on an appointed or elected board, council, commission, authority, committee, or as a member of the Legislature. It applies to members of advisory and non-advisory bodies who are presented with a voting conflict of interest under Section 112.3143, Florida Statutes.

Your responsibilities under the law when faced with voting on a measure in which you have a conflict of interest will vary greatly depending on whether you hold an elective or appointive position. For this reason, please pay close attention to the instructions on this form before completing and filing the form.

INSTRUCTIONS FOR COMPLIANCE WITH SECTION 112.3143, FLORIDA STATUTES

ELECTED OFFICERS:

As a person holding elective state office, you may not vote on a matter that you know would inure to your special private gain or loss. However, you may vote on other matters, including measures that would inure to the special private gain or loss of a principal by whom you are retained (including the parent or subsidiary or sibling organization of a principal by which you are retained); to the special private gain or loss of a relative; or to the special private gain or loss of a business associate. If you vote on such a measure or if you abstain from voting on a measure that would affect you, you must make every reasonable effort to disclose the nature of your interest as a public record in a memorandum filed with the person responsible for recording the minutes of the meeting, who shall incorporate the memorandum in the minutes. If it is not possible for you to file a memorandum before the vote, the memorandum must be filed with the person responsible for recording the minutes of the meeting no later than 15 days after the vote.

For purposes of this law, a "relative" includes only your father, mother, son, daughter, husband, wife, brother, sister, father-in-law, mother-in-law, son-in-law, and daughter-in-law. A "business associate" means any person or entity engaged in or carrying on a business enterprise with you as a partner, joint venturer, co-owner of property, or corporate shareholder (where the shares of the corporation are not listed on any national or regional stock exchange).

A member of the Legislature may satisfy the disclosure requirements of this section by filing a disclosure form created pursuant to the rules of the member's respective house if the member discloses the information required by this subsection, or by use of Form 8A.

APPOINTED OFFICERS:

As a person holding appointive state office, you are subject to the abstention and disclosure requirements stated above for Elected Officers. You also must disclose the nature of the conflict before voting or before making any attempt to influence the decision by oral or written communication, whether made by you or at your direction.

For purposes of this law, a "relative" includes only your father, mother, son, daughter, husband, wife, brother, sister, father-in-law, mother-in-law, son-in-law, and daughter-in-law. A "business associate" means any person or entity engaged in or carrying on a business enterprise with you as a partner, joint venturer, co-owner of property, or corporate shareholder (where the shares of the corporation are not listed on any national or regional stock exchange).

IF YOU INTEND TO MAKE ANY ATTEMPT TO INFLUENCE THE DECISION PRIOR TO THE MEETING AT WHICH THE VOTE WILL BE TAKEN:

- You must complete and file this form (before making any attempt to influence the decision) with the person responsible for recording the minutes of the meeting, who will incorporate the form in the minutes.
- A copy of the form must be provided immediately to the other members of the agency.
- The form must be read publicly at the next meeting after the form is filed.

IF YOU MAKE NO ATTEMPT TO INFLUENCE THE DECISION EXCEPT BY DISCUSSION OR VOTE AT THE MEETING:

- You must disclose only the nature of your conflict in the measure before participating.
- You must complete the form and file it within 15 days after the vote occurs with the person responsible for recording the minutes of the meeting, who must incorporate the form in the minutes. A copy of the form must be provided immediately to the other members of the agency, and the form must be read publicly at the next meeting after the form is filed.

CE Form 8A - Effective 12/02/13
Adopted by reference in Rule 34-7.013(1)(a), F.A.C. Page 1

DISCLOSURE OF STATE OFFICER'S INTEREST

VINCENT T. FERRERA hereby disclose that on **JUNE 26**, 20**25**.

(a) A measure came or will come before my agency which (check one or more):

- ☒ Inured to my special private gain or loss;
- ☐ Inured to the special gain or loss of my business associate;
- ☐ Inured to the special gain or loss of my relative;
- ☐ Inured to the special gain or loss of whom I am retained; or
- ☐ Inured to the special gain or loss of which is the parent, subsidiary, or sibling organization of a principal which has retained me.

(b) The measure before my agency and the nature of my conflicting interest in the measure is as follows:

A VOTE WAS TAKEN TO SERVE AN ANNUAL RE-NEED L.I.C. BE FERRERA ENTERPRISES, INC. I AM THE OWNER OF THE COMPANY WHICH IS REGULATED BY THE DEPT. OF FIN. SERVICES. I RECUSED MYSELF FROM THIS PART OF THE VOTE.

If disclosure of specific information would violate confidentiality or privilege pursuant to law or rules governing attorneys, a public officer, who is also an attorney, may comply with the disclosure requirements of this section by disclosing the nature of the interest in such a way as to provide the public with notice of the conflict.

Date Filed **July 16, 2025** Signature **V. Ferrera**

NOTICE: UNDER PROVISIONS OF FLORIDA STATUTES §112.317, A FAILURE TO MAKE ANY REQUIRED DISCLOSURE CONSTITUTES GROUNDS FOR AND MAY BE PUNISHED BY ONE OR MORE OF THE FOLLOWING: IMPEACHMENT, REMOVAL OR SUSPENSION FROM OFFICE OR EMPLOYMENT, DEMOTION, REDUCTION IN SALARY, REPRISAND, OR A CIVIL PENALTY NOT TO EXCEED \$10,000.

CE Form 8A - Effective 12/02/13
Adopted by reference in Rule 34-7.013(1)(a), F.A.C. Page 2

Chair Peebles – Mr. Jensen?

Mr. Jensen – I'm Chris Jensen. I also have an affiliation with a couple of entities on this and I am also fair and impartial. Thank you.

FORM 8A MEMORANDUM OF VOTING CONFLICT FOR STATE OFFICERS

LAST NAME - FIRST NAME - MIDDLE NAME
JENSEN, Christian E.

NAME OF BOARD, COUNCIL, COMMISSION, AUTHORITY OR COMMITTEE
HOUSE OF REPRESENTATIVES

NAME OF OFFICE
DEPT. OF FIN. SERVICES

CITY
DADE COUNTY

COUNTY
DADE

DATE ON WHICH VOTE OCCURRED
6/26/2025

WHO MUST FILE FORM 8A

This form is for use by any person serving at the State level of government on an appointed or elected board, council, commission, authority, committee, or as a member of the Legislature. It applies to members of advisory and non-advisory bodies who are presented with a voting conflict of interest under Section 112.3143, Florida Statutes.

Your responsibilities under the law when faced with voting on a measure in which you have a conflict of interest will vary greatly depending on whether you hold an elective or appointive position. For this reason, please pay close attention to the instructions on this form before completing and filing the form.

INSTRUCTIONS FOR COMPLIANCE WITH SECTION 112.3143, FLORIDA STATUTES

ELECTED OFFICERS:

As a person holding elective state office, you may not vote on a matter that you know would inure to your special private gain or loss. However, you may vote on other matters, including measures that would inure to the special private gain or loss of a principal by whom you are retained (including the parent or subsidiary or sibling organization of a principal by which you are retained); to the special private gain or loss of a relative; or to the special private gain or loss of a business associate. If you vote on such a measure or if you abstain from voting on a measure that would affect you, you must make every reasonable effort to disclose the nature of your interest as a public record in a memorandum filed with the person responsible for recording the minutes of the meeting, who shall incorporate the memorandum in the minutes. If it is not possible for you to file a memorandum before the vote, the memorandum must be filed with the person responsible for recording the minutes of the meeting no later than 15 days after the vote.

For purposes of this law, a "relative" includes only your father, mother, son, daughter, husband, wife, brother, sister, father-in-law, mother-in-law, son-in-law, and daughter-in-law. A "business associate" means any person or entity engaged in or carrying on a business enterprise with you as a partner, joint venturer, co-owner of property, or corporate shareholder (where the shares of the corporation are not listed on any national or regional stock exchange).

A member of the Legislature may satisfy the disclosure requirements of this section by filing a disclosure form created pursuant to the rules of the member's respective house if the member discloses the information required by this subsection, or by use of Form 8A.

APPOINTED OFFICERS:

As a person holding appointive state office, you are subject to the abstention and disclosure requirements stated above for Elected Officers. You also must disclose the nature of the conflict before voting or before making any attempt to influence the decision by oral or written communication, whether made by you or at your direction.

For purposes of this law, a "relative" includes only your father, mother, son, daughter, husband, wife, brother, sister, father-in-law, mother-in-law, son-in-law, and daughter-in-law. A "business associate" means any person or entity engaged in or carrying on a business enterprise with you as a partner, joint venturer, co-owner of property, or corporate shareholder (where the shares of the corporation are not listed on any national or regional stock exchange).

IF YOU INTEND TO MAKE ANY ATTEMPT TO INFLUENCE THE DECISION PRIOR TO THE MEETING AT WHICH THE VOTE WILL BE TAKEN:

- You must complete and file this form (before making any attempt to influence the decision) with the person responsible for recording the minutes of the meeting, who will incorporate the form in the minutes.
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CE Form 8A - Effective 12/02/13
Adopted by reference in Rule 34-7.013(1)(a), F.A.C. Page 1

DISCLOSURE OF STATE OFFICER'S INTEREST

CHRISTIAN JENSEN hereby disclose that on **6/26**, 20**25**.

(a) A measure came or will come before my agency which (check one or more):

- ☐ Inured to my special private gain or loss;
- ☐ Inured to the special gain or loss of my business associate;
- ☒ Inured to the special gain or loss of my relative;
- ☐ Inured to the special gain or loss of whom I am retained; or
- ☐ Inured to the special gain or loss of which is the parent, subsidiary, or sibling organization of a principal which has retained me.

(b) The measure before my agency and the nature of my conflicting interest in the measure is as follows:

Lapstone Funeral Holdings

If disclosure of specific information would violate confidentiality or privilege pursuant to law or rules governing attorneys, a public officer, who is also an attorney, may comply with the disclosure requirements of this section by disclosing the nature of the interest in such a way as to provide the public with notice of the conflict.

Date Filed **7/15/2025** Signature **Christian Jensen**

NOTICE: UNDER PROVISIONS OF FLORIDA STATUTES §112.317, A FAILURE TO MAKE ANY REQUIRED DISCLOSURE CONSTITUTES GROUNDS FOR AND MAY BE PUNISHED BY ONE OR MORE OF THE FOLLOWING: IMPEACHMENT, REMOVAL OR SUSPENSION FROM OFFICE OR EMPLOYMENT, DEMOTION, REDUCTION IN SALARY, REPRISAND, OR A CIVIL PENALTY NOT TO EXCEED \$10,000.

CE Form 8A - Effective 12/02/13
Adopted by reference in Rule 34-7.013(1)(a), F.A.C. Page 2

Mr. Quinn – I am Bill Quinn, affiliated with SCI. I want to assure the Board that my approach to decision making will be guided by my impartiality, fairness, and objectivity.

FORM 8A MEMORANDUM OF VOTING CONFLICT FOR STATE OFFICERS

LAST NAME—FIRST NAME—MIDDLE NAME
QUINN II, WILLIAM EDWARD

NAME OF BOARD, COUNCIL, COMMISSION, AUTHORITY, OR COMMITTEE
FUNERAL, CEMETERY AND CONSUMER SERVICES

BOARD ADDRESS
596 SCRUBJAY DR.,

CITY
JUPITER

COUNTY
PALM BEACH

DATE ON WHICH VOTE OCCURRED
JUNE 26, 2025

NAME OF STATE AGENCY
DIVISION OF FINANCIAL SERVICES

MY POSITION IS: ☒ ELECTIVE ☐ APPOINTIVE

WHO MUST FILE FORM 8A

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INSTRUCTIONS FOR COMPLIANCE WITH SECTION 112.3143, FLORIDA STATUTES

ELECTED OFFICERS:

As a person holding elective state office, you may not vote on a matter that you know would inure to your special private gain or loss. However, you may vote on other matters, including measures that would inure to the special private gain or loss of a principal by whom you are retained (including the parent or subsidiary or sibling organization of a principal by which you are retained); to the special private gain or loss of a relative; or to the special private gain or loss of a business associate. If you vote on such a measure or if you abstain from voting on a measure that would affect you, you must make every reasonable effort to disclose the nature of your interest as a public record in a memorandum filed with the person responsible for recording the minutes of the meeting, who shall incorporate the memorandum in the minutes. If it is not possible for you to file a memorandum before the vote, the memorandum must be filed with the person responsible for recording the minutes of the meeting no later than 15 days after the vote.

For purposes of this law, a "relative" includes only your father, mother, son, daughter, husband, wife, brother, sister, father-in-law, mother-in-law, son-in-law, and daughter-in-law. A "business associate" means any person or entity engaged in or carrying on a business enterprise with you as a partner, joint venturer, coowner of property, or corporate shareholder (where the shares of the corporation are not listed on any national or regional stock exchange).

A member of the Legislature may satisfy the disclosure requirements of this section by filing a disclosure form created pursuant to the rules of the member's respective house if the member discloses the information required by this subsection, or by use of Form 8A.

APPOINTED OFFICERS:

As a person holding appointive state office, you are subject to the abstention and disclosure requirements stated above for Elected Officers. You also must disclose the nature of the conflict before voting or before making any attempt to influence the decision by oral or written communication, whether made by you or at your direction.

For purposes of this law, a "relative" includes only your father, mother, son, daughter, husband, wife, brother, sister, father-in-law, mother-in-law, son-in-law, and daughter-in-law. A "business associate" means any person or entity engaged in or carrying on a business enterprise with you as a partner, joint venturer, coowner of property, or corporate shareholder (where the shares of the corporation are not listed on any national or regional stock exchange).

IF YOU INTEND TO MAKE ANY ATTEMPT TO INFLUENCE THE DECISION PRIOR TO THE MEETING AT WHICH THE VOTE WILL BE TAKEN:

- You must complete and file this form (before making any attempt to influence the decision) with the person responsible for recording the minutes of the meeting, who will incorporate the form in the minutes.
- A copy of the form must be provided immediately to the other members of the agency.
- The form must be read publicly at the next meeting after the form is filed.

IF YOU MAKE NO ATTEMPT TO INFLUENCE THE DECISION EXCEPT BY DISCUSSION OR VOTE AT THE MEETING:

- You must disclose orally the nature of your conflict in the measure before participating.
- You must complete the form and file it within 15 days after the vote occurs with the person responsible for recording the minutes of the meeting, who must incorporate the form in the minutes. A copy of the form must be provided immediately to the other members of the agency, and the form must be read publicly at the next meeting after the form is filed.

CE Form 8A - Effective 12/2013
Adopted by reference in Rule 34-7.001(1)(a), F.A.C.

Page 1

DISCLOSURE OF STATE OFFICER'S INTEREST

I, William Edward Quinn II, hereby disclose that on June 26, 2025:

(a) A measure came or will come before my agency which (check one or more):

- ☐ inured to my special private gain or loss.
- ☐ inured to the special gain or loss of my business associate.
- ☒ inured to the special gain or loss of my relative.
- ☐ inured to the special gain or loss of 30 Funeral Services (PFL) LLC (COMBINED SERVICES OF FUNERAL HOMES, PALM BEACH, FLORIDA), which is the parent, subsidiary, or sibling organization of a principal which has retained me.

(b) The measure before my agency and the nature of my conflicting interest in the measure is as follows:

As a required board member of FCG, I want to assure the board that my approach to decision-making will be guided by impartiality, fairness and objectivity. After thoroughly reviewing the FCG license renewal, I will make my decisions based on the factual information provided and I will act on the side of caution.

If disclosure of specific information would violate confidentiality or privilege pursuant to law or rules governing attorneys, a public officer, who is also an attorney, may comply with the disclosure requirements of this section by disclosing the nature of the interest in such a way as to provide the public with notice of the conflict.

Date Filed 7/2/2025 Signature W. Quinn

NOTICE: UNDER PROVISIONS OF FLORIDA STATUTES §112.317, A FAILURE TO MAKE ANY REQUIRED DISCLOSURE CONSTITUTES GROUNDS FOR AND MAY BE PUNISHED BY ONE OR MORE OF THE FOLLOWING: IMPEACHMENT, REMOVAL, OR SUSPENSION FROM OFFICE OR EMPLOYMENT, DEMOTION, REDUCTION IN SALARY, REPRIMAND, OR A CIVIL PENALTY NOT TO EXCEED \$10,000.

CE Form 8A - Effective 12/2013
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Page 2

Chair Peebles – Thank you, Mr. Clark?

Mr. Clark – Andrew Clark, and I'd like to state for the record, my affiliation with FPG of Florida. That affiliation will not prevent me from rendering a fair and impartial decision on this matter, as well as item Q(1)(b)(1), coming before the Board later in the agenda. Thank you.

FORM 8A MEMORANDUM OF VOTING CONFLICT FOR STATE OFFICERS

LAST NAME—FIRST NAME—MIDDLE NAME
Clark, Andrew David

NAME OF BOARD, COUNCIL, COMMISSION, AUTHORITY, OR COMMITTEE
Board of Funeral, Cemetery, and Consumer Services

BOARD ADDRESS
1116 SE 8TH AVE.

CITY
Ocala

COUNTY
Marion

DATE ON WHICH VOTE OCCURRED
June 26, 2025

NAME OF STATE AGENCY

MY POSITION IS: ☐ ELECTIVE ☒ APPOINTIVE

WHO MUST FILE FORM 8A

This form is for use by any person serving at the State level of government on an appointed or elected board, council, commission, authority, committee, or as a member of the Legislature. It applies to members of advisory and non-advisory bodies who are presented with a voting conflict of interest under Section 112.3143, Florida Statutes.

Your responsibilities under the law when faced with voting on a measure in which you have a conflict of interest will vary greatly depending on whether you hold an elective or appointive position. For this reason, please pay close attention to the instructions on this form before completing and filing the form.

INSTRUCTIONS FOR COMPLIANCE WITH SECTION 112.3143, FLORIDA STATUTES

ELECTED OFFICERS:

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For purposes of this law, a "relative" includes only your father, mother, son, daughter, husband, wife, brother, sister, father-in-law, mother-in-law, son-in-law, and daughter-in-law. A "business associate" means any person or entity engaged in or carrying on a business enterprise with you as a partner, joint venturer, coowner of property, or corporate shareholder (where the shares of the corporation are not listed on any national or regional stock exchange).

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For purposes of this law, a "relative" includes only your father, mother, son, daughter, husband, wife, brother, sister, father-in-law, mother-in-law, son-in-law, and daughter-in-law. A "business associate" means any person or entity engaged in or carrying on a business enterprise with you as a partner, joint venturer, coowner of property, or corporate shareholder (where the shares of the corporation are not listed on any national or regional stock exchange).

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Page 1

DISCLOSURE OF STATE OFFICER'S INTEREST

I, Andrew David Clark, hereby disclose that on June 26, 2025:

(a) A measure came or will come before my agency which (check one or more):

- ☐ inured to my special private gain or loss.
- ☐ inured to the special gain or loss of my business associate.
- ☒ inured to the special gain or loss of my relative.
- ☐ inured to the special gain or loss of FPG of Florida, Foundation Partners Group of Florida, by whom I am retained; or
- ☐ inured to the special gain or loss of FPG of Florida, which is the parent, subsidiary, or sibling organization of a principal which has retained me.

(b) The measure before my agency and the nature of my conflicting interest in the measure is as follows:

I am employed by Foundation Partners Group of Florida. During the June 26, 2025 meeting, the board was asked to approve preneed licenses (Agenda Item N. (1) Addendum I). FPG of Florida was included in the agenda item. I made note in the record of my affiliation with FPG of Florida but noted that affiliation would not prevent me from making a fair and impartial decision in the matter (for the items not involving FPG of Florida). I only recused myself for the portion of the agenda item that specifically addressed FPG of Florida.

If disclosure of specific information would violate confidentiality or privilege pursuant to law or rules governing attorneys, a public officer, who is also an attorney, may comply with the disclosure requirements of this section by disclosing the nature of the interest in such a way as to provide the public with notice of the conflict.

July 1, 2025
Date Filed ASCL Signature

NOTICE: UNDER PROVISIONS OF FLORIDA STATUTES §112.317, A FAILURE TO MAKE ANY REQUIRED DISCLOSURE CONSTITUTES GROUNDS FOR AND MAY BE PUNISHED BY ONE OR MORE OF THE FOLLOWING: IMPEACHMENT, REMOVAL, OR SUSPENSION FROM OFFICE OR EMPLOYMENT, DEMOTION, REDUCTION IN SALARY, REPRIMAND, OR A CIVIL PENALTY NOT TO EXCEED \$10,000.

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Page 2

Chair Peebles – Thank you, Mr. Clark. Ms. Simon?

Ms. Simon – Thank you, ma’am. The Division staff recommends that the preneed licenses listed on Addendum I have their license renewed effective July 1, 2025, based upon meeting the net worth requirement for renewal.

MOTION: Mr. Jones moved to approve the applications. Mr. Ferreira seconded the motion, which passed unanimously.

(2) Recommended for Approval with Conditions
(a) Reference Guide – 69K-5.0016

69K-5.0016 Preneed License; Financial Requirements.

(1) For the purposes of this section, “Total preneed contracts” is defined as the total retail value of all outstanding preneed contracts.

(2) A Preneed Licensee or applicant must meet and maintain the following requirements on an annual basis, demonstrating its ability to discharge its liabilities as they become due in the normal course of business and must have sufficient funds available to perform its obligation under its existing preneed contracts.

(a) A Preneed Licensee or applicant must submit its most recent year-end financial statements (including a balance sheet and income statement) with the Preneed License application and annually thereafter as provided in section 497.453(1), F.S. The financial statements must be prepared in accordance with generally accepted accounting principles (GAAP) as those principles have been defined by the Florida Board of Accountancy in chapter 61H1-20, F.A.C. If the applicant does not have the minimum net worth as set forth in paragraph (2)(b) or lacks sufficient liquid assets to satisfy current liabilities or does not appear to have any substantial long-term assets, the Department shall request additional financial information concerning financial statements and the statement of cash flows.

(b) The Preneed Licensee’s financial statements must demonstrate the following levels of net worth:

1. Preneed Licensee that has total preneed contracts \$100,000 or less-\$10,000 net worth;
2. Preneed Licensee that has total preneed contracts of \$100,001 to \$200,000-\$20,000 net worth;
3. Preneed Licensee that has total preneed contracts of \$200,001 to \$400,000-\$40,000 net worth;
4. Preneed Licensee that has total preneed contracts of \$400,001 to 600,000-\$60,000 net worth;
5. Preneed Licensee that has total preneed contracts of \$600,001 to \$800,000-\$80,000 net worth;
6. Preneed Licensee that has total preneed contracts in excess of \$800,000-\$100,000 net worth.

(c) In the case of a Preneed Licensee or applicant offering preneed sales through a subsidiary agent, as provided in rule 69K-5.0015, F.A.C., the Preneed Licensee or applicant shall execute a guarantee agreement with respect to any contract obligations resulting from preneed sales of such a selling agent.

(3) If the Preneed Licensee or applicant does not meet the financial requirements in paragraph (2)(b), above, the entity may voluntarily submit to the Board additional evidence or agree to additional oversight as to its meeting the requirements of subsection (2), above, and as a condition of receiving and retaining a Preneed License.

Such additional evidence or oversight agreement shall include as appropriate:

- (a) Agreement to submit monthly financial statements of the entity;
- (b) Agreement to submit quarterly financial statements of the entity;
- (c) Appraisal of the entity’s property or broker’s opinion of value of entity’s assets;
- (d) Credit report of the entity or its principal owners;
- (e) Subordination of debt agreement from the entity’s principal owners;
- (f) Indemnification/subrogation agreement binding the entity and principal owners;
- (g) Guarantee agreement for the entity from its principal owners;
- (h) Written explanation of past financial activity;
- (i) Submission of a twelve month projected business plan which shall include:
 1. Statement of cash flows;
 2. Proforma income statement with sources of revenue identified; and,
 3. Marketing initiatives;
- (j) Submission of previous Department examination reports;
- (k) 100% voluntary trusting agreement by the entity;

Upon the Board’s review of such additional information or agreements, submitted as stated above, the Board shall issue a Preneed License if such information or agreement results in the Board determining that the applicant or preneed license meets the requirements of sections 497.452 and 497.453, F.S.

Rulemaking Authority 497.103 FS. Law Implemented 497.452, 497.453 FS. History–New 5-21-95, Amended 12-7-98, 10-18-99, 12-12-00, 6-26-02, Formerly 3F-5.0016, Amended 9-5-18.

(b) Bay Area Family Funeral Services Inc (F019179) (Tampa)

Ms. Simon – Licensee has not met minimum net worth for a couple of years, including this year. As a result, the FCCS Division recommends that the Board approve renewal subject to said condition that licensee will trust 100% of the sale of preneed contracts and/or utilize insurance-funding by the entity for the renewal period of July 1, 2025 - June 30, 2026.

Chair Peeples – Thank you. Board members?

MOTION: Mr. Jones moved to approve the application subject to the conditions recommended by the Division. Ms. Liotta seconded the motion, which passed unanimously.

Ms. Simon – Before this matter is concluded, Madam Chair may I ask is there a representative of Bay Area Family Funeral Services on the call today?

Chair Peeples – Yes, ma'am.

Ms. Simon – Hearing no response. Thank you for that opportunity.

(c) Emmanuel Funeral Homes Inc (F040175) (Lake Worth)

Ms. Simon – Is there a representative of Emanuel Funeral Homes, Incorporated on the call today? Hearing no response. Licensee reports a net worth of \$566,535 against a required minimum net worth of \$10,000. Licensee appears to meet all requirements for renewal of license, except for payment of the renewal fee. Licensee's annual PNL financial (Forms R2A and R2B) and renewal statements (Forms R3A and R3B) were received by the Division as of 3-28-2025, except for payment of the renewal fee in the amount of \$305. The application for renewal is granted, subject to payment of the renewal fee in the amount of \$305; the renewed license is suspended, but the imposition of the suspension is stayed for sixty (60) days from the renewal date. If the renewal fee is paid by said 60th day, the suspension imposed shall not take effect. If the suspension imposed takes effect, it shall continue in force until the licensee pays the renewal fee.

Mr. Ferreira – Madam Chair?

Chair Peeples – Yes, sir?

Mr. Ferreira – Have these folks been contacted about the balance?

Ms. Simon – I believe they have, sir. I can't guarantee that right now, but when they submitted the appropriate documentation, they did not pay the correct amount for the renewal fee. So, without them being present at this Board meeting, that is why we are making the recommendation for approval subject to that payment.

Chair Peeples – Mr. Jones?

Mr. Jones – Ms. Simon, on that, they will get a notice if this is approved, they still owe \$305, and license is suspended until it's paid. They will be notified of that, correct?

Ms. Simon – Well they'll receive the Order on that, and as its stated in the recommendation, the suspension is stayed for sixty (60) days. If the payment is made within those sixty (60) days, then the suspension never takes effect.

Mr. Jones – Sorry. They'll be notified of that? That was my question.

Ms. Simon – Yes. Absolutely.

Mr. Jones – Thank you.

Chair Peeples – And Ms. Simon, I don't want to speak for the Division, but I know in past situations, when this process has been going on through the Board office, is usually deficiency letters are sent to each applicant who is renewing to let them know. So, I'm not speaking for the team there but just for the other Board members for those that don't have to complete the

packet. That's usually what is completed, and it gives them an opportunity, but now it will be part of the motion. So, what is the Board member pleasure? Mr. Ferreira?

Mr. Ferreira – If I received a deficient letter, within minutes we would have this thing paid for. So, this is just weird to me.

Ms. LaShonda Morris – Madam Chair? I'm sorry. This is LaShonda Morris with the Division, and I do want to confirm that yes, deficiency notices are sent to all of the licensees, and they were sent prior to the meeting. so, they are aware. Second notices were sent to them as well, but there was no response.

Chair Peeples – Thank you, ma'am for that clarification. Mr. Ferreira, as you and I being in ownership of firms we know how we handle our business, but we can't speak for other entities. So, what would be the Board's pleasure on Emanuel Funeral Home?

MOTION: Mr. Jones moved to approve the application subject to the conditions recommended by the Division. Ms. Liotta seconded the motion, which passed unanimously.

(d) Hayes Brothers Funeral Home Inc (F038721) (Eustis)

Ms. Simon – Is there a representative of this entity on the call? Hearing no response. The documentation received contained calculation errors; therefore, it is incomplete as submitted. On 4-25-2025 FCCS Division emailed a deficiency notice to licensee, advising of the above deficiencies. As of to date, the FCCS Division has not received the corrected financials. Licensee has not yet documented that it meets the net worth requirement for renewal. The FCCS Division recommends that the application for renewal is granted, but the renewed license is suspended effective upon renewal, and shall remain suspended until the licensee satisfies the following conditions:

- 1) That licensee provides to the Division financial statements in compliance with GAAP for its most recent fiscal year end (Forms R2A and R2B) as required by the renewal application within thirty (30) days from the date of the Order issued reflecting the decisions of this Board.
- 2) That Licensee has demonstrated that it meets the minimum net worth requirement for renewal.

It is only after these two conditions are met that the Division requests that the suspension be lifted.

Chair Peeples – Mr. Jensen?

Mr. Jensen – Yes. Question from Ms. Simon. All of these cases appear to be sort of the same. Are we doing this, given them a license subject to them paying or given better financials, or something like that to save a step? Why are they not just denied because they don't meet the requirement?

Ms. Simon – Mr. Jensen, that is something that is available for the Board's discussion. That is our recommendation based upon previous decisions made by the Board. However, the Board can do what the Board wants to do with regards to any matter on the agenda.

Mr. Jensen – A follow-up, Madam Chair?

Chair Peeples – Yes, sir.

Mr. Jensen – I've heard a few times today previous decisions of the Board. While I respect the previous decisions of the Board, if everything was based on previous decisions there would be no need for this Board. So, if they don't meet them, deny them.

Chair Peeples – Mr. Jensen you have that right to vote in that manner if you feel so inclined.

Mr. Jensen – Thank you.

Chair Peeples – So, we have a suggested language. What is the Board's pleasure for Hayes Brothers Funeral Home? Mr. Ferreira?

Mr. Ferreira – I guess what Chris was asking is, for our administration of the Department, is it simpler to do it this way than just to deny and have to go back and bring it again before the Board? If that's the reason, I understand it, but I do see it black and white, also. Ms. Simon?

Chair Peeples – Ms. Munson?

Ms. Munson – I'm just curious. Were each of these noticed to appear? And the only reason, and I mean specifically noticed to appear for this matter. The only reason I'm asking is difference between an approval with condition or a denial or for that matter a withdrawal is that everyone knows that a denial on your record follows you wherever you go, whatever you do. If you want to do that for each of these or however many of them you want to, you're well within your purview to do so. If they were here to speak to them, notice to appear to speak to them, it might end up in someone saying I want to withdraw, it might end up in someone with having some leniency. As much as that is considered leniency, to have an approval with a condition. So, the difference in the two is whether this is such a nature where this type of discipline needs to follow them for the duration of their profession or not. So, I wanted to just clarify that for consideration.

Chair Peeples – Thank you. Ms. Simon?

Ms. Simon – And of course, the fact of a deficiency following is not a reason for you to change your ideas for a motion. However, it's something to take in consideration, if that's what the Board chooses to do. In this matter, I can assure that the applicants have been notified of today's meeting. That's my impression. Yes, ma'am and sir.

Chair Peeples – Thank you. Mr. Jensen?

Mr. Jensen – Yes. Another question for Ms. Simon. My understanding is if there's a deficiency, the application does not even get to the Board. It sent back that the application is deficient. Is that what I'm to understand that?

Ms. Simon – You're absolutely right, Mr. Jensen. At times, only completed applications come to the Board. However, this is a different circumstance and one of the reasons why we handle it this way, or we have as a Division, is because it is such a huge part of the financial being of a business and the conditions that we have put in place would serve the public. Especially in a matter such as this. The license is suspended until all of these conditions are met. So, again the Board can do what the Board wants to do, but in the Division's estimation, because of the tremendous result on the financial wherewithal of a business, this is how we thought these conditions would best serve the public's interest at the same time as assisting licensees.

Mr. Jensen – Thank you, Madam Chair.

Chair Peeples – You're welcome. Mr. Jones?

Mr. Jones – Yes, and just to answer Mr. Jensen's question. What the Board used to do, yes, we did not want to denial on this. This method has been very productive in getting these cases resolved as we checked in prior years. Have they paid? Have these been resolved? This has been an effective method that's been used. I support it.

MOTION: Mr. Jones moved to approve the application subject to the conditions recommended by the Division. Ms. Liotta seconded the motion.

Mr. Clark – I agree based on my history with the Board.

Chair Peeples – Thank you, Mr. Clark. We appreciate that. Is there any further discussion on this motion for Hayes Brothers Funeral Home? Hearing none. All in favor of the motion say Yes.

Board members – Yes.

Chair Peeples – All opposed say No. Motion carries. Let's take a restroom break. It is 12:35, and we'll come back at 12:45 to try and finish the agenda. Thank you.

*****BREAK*****

Chair Peeples – Is Mr. Chapman still a part of the meeting?

Mr. Chapman – Yes. I'm here.

Chair Peeples – Thank you, sir. Did Mr. Williams ever return? Please let the record reflect that he had to depart, and he has not returned yet. Ms. Simon, are you ready to return?

Ms. Simon – I am, ma'am. Are you ready, ma'am?

Chair Peeples – Yes, ma'am.

Ms. Simon – Okay.

(e) Heritage Memorial Company (F087536) (Seminole)

Ms. Simon – Licensee did not meet the net worth requirement last year, and this year they are reporting a negative one. That being said, the FCCS Division recommends that the Board approve renewal subject to said condition that the Licensee will trust 100% of the sale of preneed contracts and/or utilize insurance-funding by the entity for the renewal period of July 1, 2025 - June 30, 2026.

Chair Peeples – Mr. Ferreira?

Mr. Ferreira – The net worth keeps dropping, keeps falling year after year. It concerns me. That's all I want to say.

Chair Peeples – Board members, what's your pleasure?

Mr. James Miller – I'm here.

Chair Peeples – Who is here, sir?

Mr. Miller – I'm sorry. This is James Miller with Heritage Memorial Company.

Chair Peeples – Mr. Miller if you would like to address the Board we need to swear you in please sir.

Ms. Simon – Please raise your right hand. Do you swear to tell the truth, the whole truth, and nothing but the truth, so help you God?

Mr. Miller – I do.

Ms. Simon – Please state your name and spell your last name for the record.

Mr. Miller – My name is James Miller, M-I-L-L-E-R.

Ms. Simon – Thank you Mr. Miller. Madam Chair?

Chair Peeples – Thank you ma'am. Mr. Miller would you like to address Mr. Ferreira's concern, sir?

Mr. Miller – I'm sorry I was having difficulty connecting on here and I didn't by chance hear what was said. I apologize.

Chair Peeples – That's okay. Mr. Ferreira?

Mr. Ferreira – So, we were looking at the reports here and in 2022 your net worth was \$262,000 and the next year it was \$248,000, the next year it was \$38,000 and now we're at a (-\$56,000). What's going on?

Mr. Miller – So, this goes back to my father and my uncle. My father, William R. Miller, and my uncle, Ralph West Hegner, they were the owners. My uncle, unfortunately, lost his life and passed away, and then my uncle left his percentage to me. My dad was still alive, and last year, my dad unexpectedly passed away as well due to a sepsis illness. So, now I'm the owner of the funeral home. I've been in this business my whole life since I was a little kid. The issues that we had here is we've done a lot of renovations to the funeral home since my uncle passing and my father. I just put a new roof on the funeral home, which was \$120,000, I bought a new hearse, and I did upgrades to the parking lot, which all have been paid for with cash. We do not have loans We don't owe anybody. We're debt free and clear. The reason why it's going down is we've been spending the money to do upgrades to the business The building was built in 1972, so it did need upgrades. My family founded the city of Seminole that we live in, and we've been here since the 1800s, so I'm doing everything I can to keep our business going forward and doing the right thing as far as making the appropriate fixes on the building and the land.

Chair Peeples – Mr. Ferreira?

Mr. Ferreira – That's it for me.

Chair Peeples – That completes your question, sir?

Mr. Ferreira – Yes ma'am.

Chair Peeples – Thank you. Any other questions for Mr. Miller? Mr. Jensen?

Mr. Jensen – Question for Ms. Liotta, if I may, since she's the CPA person here. Wouldn't those expenditures being cash expenditures be included in the net worth?

Ms. Liotta – It would be, if it's a capitalized asset. It would just shift from cash to fixed assets. But in the case of repairs, it would be an expense that would just hit the income statement and reduce net worth. So yes, it's probably a mix. But my comment on their financial statements is, they do have a good number of assets. They probably have some assets that are probably worth more than they are on the financial statements, and so I feel like that even though the net worth is dropping, they still have a fairly strong position here that I'm not concerned.

Mr. Jensen – Thank you. That was my question.

Chair Peeples – Mr. Jones?

MOTION: Mr. Jones moved to approve the application subject to the conditions recommended by the Division. Ms. Liotta seconded the motion, which passed unanimously.

Chair Peeples – Good luck, Mr. Miller. Thank you for joining today.

Mr. Miller – Thank you so much. Appreciate it. Take care.

(f) Joe Morris & Son Funeral Home Inc (F019378) (Pensacola)

Ms. Simon – Is there a representative of this entity on the call today? Hearing no response. I have an updated report updated from the coversheet. As of June 24, 2025, the licensees submitted payment of renewal fees along with the completed forms. A late payment of \$700 is due. They have met the net worth requirement. They demonstrated that. The Division recommends approval subject to paying the late be within thirty (30) days of this Board meeting. And the Division would further recommend suspension and the suspension be stayed for sixty (60) days. If the payment is made within the sixty (60) days that

the suspension never be imposed.

MOTION: Mr. Clark moved to approve the application subject to the conditions recommended by the Division. Mr. Ferreira seconded the motion.

Chair Peeples – Is there any discussion on the motion? Ms. Clay?

Ms. Sanjena Clay – We've given recommendations for if the payment was paid on time, but not what if the payment is not paid.

Ms. Simon – That is an excellent question. If the payment is not paid, the license will remain suspended. The license will be suspended until such time, but that protects the public. So, so after those sixty (60) days, if they haven't made that payment, their preneed license continues to be suspended until such time as they make that payment.

Ms. Clay – And a follow-up question?

Chair Peeples – Yes ma'am.

Ms. Clay – If the payment is not made in a timely fashion or ever, they will remain suspended until it's paid, and that could be indefinite.

Ms. Simon – Well Ms. Clay in some degree it's the latter. So, we would always revisit this in the June meeting of 2026, but yes, the way that we have phrased it and the way we have made our recommendation is they remain suspended until payment is made. Let's say if their payment is made in December, then the suspension would be, would be taken away and they would have a full license. That's what our recommendation is. The Board, of course, can always do something in the alternative.

Chair Peeples – Ms. Clay the motion that we have before us with the second is that as of June 24, 2025, the standard payment has been completed and forms presented to the Board office. They are due to pay a \$700 late payment which the Order would read that it's due within thirty (30) days. There would be a suspension, and it would be stayed so within sixty (60) days that was done. Is that not correct, Ms. Simon?

Ms. Simon – I may have said it wrong, but it's within thirty (30) days of the issuance of the Final Order. If they have not paid that within thirty (30) days of the issuance of the Final Order in this matter, that their license be suspended until such payment is made.

Ms. Clay – Thank you for the clarification, Madam Chair.

Chair Peeples – Thank you for the question. And Ms. Munson, Did you have your hand up or was that regarding that motion?

Ms. Munson – It's corrected with that statement. Thank you.

Chair Peeples – Thank you. Any other discussion on the motion? Hearing none, all in favor of the motion say Yes.

Board members – Yes.

Chair Peeples – All opposed, say No. Motion carries.

(g) Lakeside Funeral Home LLC (F076320) (Royal Palm Bch)

Ms. Simon – Is there a representative of this entity on the call today?

Mr. Kilon Rhoden – Yes.

Ms. Simon – Thank you. Mr. Rhoden, are you a representative?

Mr. Rhoden – Yes, I am.

Ms. Simon – Okay, thank you. In this matter, I have an update. As of June 23, 2025. A late e fee payment in the amount of \$400 was received by the Division. Therefore, the Division recommends approval of the preneed renewal application without conditions. Madam Chair?

Chair Peeples – Thank you. Ms. Simon let's get Mr. Rhoden sworn in, please.

Ms. Simon – Please raise your right hand. Do you swear to tell the truth, the whole truth and nothing but the truth, so help you God?

Mr. Rhoden – Yes.

Ms. Simon – Please say your name and spell your last name for the record.

Mr. Rhoden – Kilon Rhoden, last name spelled R-H-O-D-E-N.

Ms. Simon – Thank you, sir. Thank you for participating today. Ms. Liotta?

Ms. Liotta – Yes, I was looking through the financial statements and I do have a bit of a concern that the net worth reported on your application is overstated, because I see that you have listed on your balance sheet fixed assets, but I don't see any provision for accumulated depreciation offsetting that, and you have a good number, \$130,000. So, I just question that the net worth that we were given is correct because I don't see any provision for depreciation. I don't see any accumulated depreciation against any of your fixed assets, and that's not yet.

Mr. Rhoden – Yes, it is correct.

Ms. Liotta – Okay. So, I guess I believe that there's a possibility that their net worth is not going to meet the requirements, but I don't know that because I don't have GAAP financial statements.

Mr. Rhoden – Okay, well, I mean, we submitted the P & L statement for 2024 and the balance sheet that was recorded in our bookkeeping system, along with the written balance sheet and P & L Statement. And they should all coincide together.

Ms. Liotta – Well, I guess I'm not saying that they don't coincide, I'm just saying that I do not believe these financial statements are according to GAAP, and that is the requirement for a net worth that the financial statements are supposed to be according to GAAP. And since I don't see anything on the balance sheet for your income statement showing you that you're depreciating your assets, that's a concern of mine. You should have been depreciating these assets through one of these as you own them. Right now, the balance between the value of the original cost within the group against it and so I feel like that that's not an accurate representation under GAAP.

Mr. Rhoden – Okay. What are your recommendations? This is information that comes from our CPA.

Ms. Liotta – Well, I guess that surprises me because I don't see have a CPA would allow no depreciation to be reported. So, {inaudible} you may not meet the net worth requirements and then you would require some sort of accommodation. I'm just going to state that I do have a concern about that. I'd like to see financial statements that are GAAP.

Mr. Rhoden – Okay, I understand. I'm not an expert in this area, so I would have to go back to my CPA to review this again, to make sure it is correct. It's not very far off from the previous year. I'm not sure if the previous year showed any depreciation gaps. I really don't know, because I don't have that information in front of me.

Chair Peeples – So Ms. Liotta, regarding this entity, Lakeside Funeral Home, that we're speaking of now for the preneed renewal, what would be your suggestion to us with your expertise as a CPA to the Board members to maybe present to Mr.

Rhoden or maybe if you'd like to make a motion, what would be your suggestion?

Ms. Liotta – I would suggest that we receive GAAP financial statements within a certain amount of time. And if he still meets the net worth requirements fine, approval. If not, I think we need to go down the normal path where we normally would and request either, 100% in trust or whatever the normal recommendation is. I think that's fine. We can probably approve it given those scenarios. It's a little difficult to say exactly how to approach it because it'll depend on whether that worth is met or not.

Chair Peeples – Yes ma'am. What would you, what would be your term frame that these need to be submitted? What would you suggest?

Ms. Liotta – I think I'd like to see it within thirty (30) days, if possible, because I don't think this is a hard thing to check up on. It should be pretty straightforward.

Chair Peeples – Would you like to make that as a motion?

MOTION: Ms. Liotta moved to approve the application subject to the Division receiving GAAP financial statements proving net worth has been met within thirty (30) days of this meeting. Chair Peeples seconded the motion.

Chair Peeples – Ms. Simon?

Ms. Simon – I just want to make sure for the purposes of the Order, what you were saying, Ms. Liotta, is the idea is to get the statements in that GAAP style that are a GAAP oriented and get those statements within thirty (30) days that meets the net worth requirement, and if we don't get those within thirty (30) days, the license be granted and there be a suspension but the suspension be stayed for thirty (30) days. If we do not get that information by the 30th day the suspension takes effect. If we do get that information, then the preneed license is issued.

Ms. Liotta – Yes. And I think the thing we may need to add is if the net worth requirement is not met with the new statements, then conditions go with that.

Ms. Simon – Ms. Munson?

Chair Peeples – I know Ms. Munson's got her hand up. You speak first, Ms. Munson.

Ms. Munson – Again, this is a clarification of the Order. I don't know if this motion is wanting staff to have the opportunity to review this information and clear it. Normally this information would come back before the Board for clearance. And if you're just handing that over to staff to do, that needs to be clarified in this. That means if it hits Ms. Simon's desk, she's going to be like okay, net worth requirement is met or not met, we'll need 100% trust. So, I just really need that clarified. Are we doing this outside of what we would normally do?

Chair Peeples – Ms. Simon?

Ms. Simon – I was under the impression that Ms. Liotta was giving the Division discretion that if we receive a statement according to GAAP and that statement shows a net worth requirement is met, that the suspension never take effect, that it does not need to come back before the Board. However, if you do not receive a statement, a GAAP statement that reflects the net worth requirement, then the suspension stays.

Ms. Munson – The Board never needs to see this again is what you guys are saying. This will always stay with staff to work it out is what I'm hearing. So, I want to make sure that's what you're saying.

Ms. Simon – We have done that in the past but Ms. Liotta, I'm sorry, I don't know what your intention was.

Ms. Liotta – I think, you know, in the normal course of business, it is the Department that handles that review. And I think that that's fine, as long as we receive GAAP Statements.

Mr. Rhoden – I have a question. So, in other words, on the form for the recommendation for renewal subject to conditions it says that the net worth requirements were met, but then we're saying that we need GAAP statements or GAAP depreciation statements. Are we agreeing that the net worth requirement was not met because of the need of those statements?

Ms. Liotta – I'm saying that we don't know.

Mr. Rhoden – Okay, you don't know.

Ms. Liotta – Because I have not received the GAAP statements.

Mr. Rhoden – Okay.

Ms. Munson – And if I may, Madam Chair? And the Board is also saying that this motion passes with the issuance of this Order, the license is going to be suspended until documentation is provided, but you will be in a suspended status. I just wanted that also to be, unless I'm wrong.

Mr. Rhoden – We understand that.

Chair Peeples – If I may, kind of Mr. Rhoden, we want to make sure that you are aware and that you understand what the motion is that we have before us that Miss Liotta who is our CPA member she gives us guidance and direction as Ms. Munson gives us our legal direction. Because accumulated depreciation is not included on your financial statements, when you have assets usually you depreciate them out over time, so that's why she's suggesting that you get with your CPA and let them know we need GAAP approved statements presented and the motion states within thirty (30) days of the Final Order being issued. Then if you meet the net worth requirements at that time then your license is approved but once the Order is issued you are suspended and cannot handle pre-arranged agreements, payments, anything of that nature. Is that not correct Ms. Simon?

Ms. Simon – I was not under that impression. I was under the impression was that Ms. Liotta was saying that GAAP statements are required, therefore the application for renewal be granted and that the licensee be placed on suspension, but that suspension be stayed for thirty (30) days. And if during that time of the thirty (30) days that the Division receives GAAP statements proving net worth requirement is met, then the suspension never be imposed. However, within those thirty (30) days, if we do not receive GAAP statements or the GAAP statements do not reflect the net worth requirement, then the license remain in a suspended status.

Chair Peeples – Okay.

Ms. Munson – We have thirty (30) days from the issuance of the Order to get the paperwork in that will show your compliance with the GAAP requirements.

Chair Peeples – And do you accept that and grasp it Mr. Rhoden? I want to make sure you're comfortable.

Mr. Rhoden – Yes, I accept that. My question is as far as payments that are being made from preneeds, are we still able to accept those payments and submit them to trust?

Chair Peeples – Ms. Simon?

Ms. Simon – That was my understanding. Within the thirty (30) days you're still able to operate on the license. It is approved. However, if we do not receive documentation within those thirty (30) days that proves what's necessary then your license remain in the suspended status.

Mr. Rhoden – Okay I understand.

Chair Peeples – We have a motion by Ms. Liotta. I second it. We're in discussion. Mr. Ferreira, do you have an item?

Mr. Ferreira – Yes ma'am, two (2) items. One, will the suspended status affect this gentleman in regard to the Department? Is this what's best for him right now?

Ms. Simon – It is my understanding that this is what is best for him. The suspension will not affect him so long as within thirty (30) days, he submits a GAAP statement that shows he has met the required net worth. If that happens, the suspension will not affect him.

Mr. Ferreira – Madam Chair?

Chair Peeples – Yes, sir?

Mr. Ferreira – Is that enough time, Ms. Liotta? I just don't want time to get away from this gentleman and then he's got a suspension on his license.

Ms. Liotta – What exactly are you asking? Am I giving him enough time?

Mr. Ferreira – Yes, ma'am. Is thirty (30) days enough time?

Ms. Liotta – I mean, I feel like it should be. If he's already working with the CPA that's familiar with this information, this should be a fairly straightforward question that the CPA should rectify very easily, in my opinion, but again, I'm open to suggestions if there's a broader sense that it's not enough time.

Mr. Ferreira – And Madam Chair?

Chair Peeples – Yes, sir?

Mr. Ferreira – Mr. Rhoden brings up a very valid point. If he's got, you know, payment plans coming in to his firm, that gets really sticky. Are we suggesting that he has to deny those payments? It's just a sticking point that we need to be careful of, you know, as far as the customer.

Chair Peeples – And also, Mr. Ferreira, in the comments that Ms. Liotta has given the suggestions to Mr. Rhoden, as soon as he completes this meeting, he can get with his CPA and start on it today. You don't have to wait for an Order to be issued. So, he will have available time for that, but we have also put this same process in motion for previous entities that we've talked about also.

Mr. Ferreira – I understand.

Chair Peeples – So, thank you for your comment. Mr. Quinn?

Mr. Quinn – Just a question for clarification on the net worth. If it comes back where there isn't sufficient net worth, wouldn't he then be given the opportunity to do 100% trusting or insurance?

Chair Peeples – Yes, and we've already addressed that and included that, Mr. Quinn, in our comments.

Mr. Quinn – Thank you.

Ms. Munson – The Order will say for staff to clear.

Ms. Simon – Okay let me cover two (2) points. As to Mr. Ferreira even if the license is not renewed, the licensee can still accept payments. He simply cannot enter into new preneed. But as for the other, I do not believe that Ms. Liotta was saying if the net worth requirements weren't met, he can still renew his preneed license subject to 100% trusting. I was under the impression that Ms. Liotta was saying that the suspension take effect and that be that.

Chair Peeples – Ms. Liotta in her original had included about the 100% trusting where she made a comment about staying with the Department and the Division, and for you all to kind of continue on instead of it coming back to the Board. So that had been mentioned in what I had written in my notes for the motion. Ms. Liotta, you want to add to that?

Ms. Liotta – Yes. So, I did feel this needed to be clarified. So, is it appropriate for it to come in front of the Board if they don't meet the net worth requirement? And I certainly don't want him to go on suspension if there's a time frame between that. I want to make sure he doesn't. So, if he doesn't meet the net worth, I want to make sure that there is whatever the condition is that he doesn't go on suspension until we have a chance to then look back and say okay under net worth what our recommendation is you have to go 100% trust or whatever the normal appropriate accommodation is. I want to make sure that that is built into this in such a way that we have an opportunity to address the potential of him going with not having the right net worth. I don't want him to be suspended unnecessarily. I want to make sure that this has built into a process about and able to determine that before he ever goes on suspension.

Chair Peeples – Ms. Munson?

Ms. Munson – This takes me just to my original question. Do you guys want to see this again if these other situations crop up or do you want to leave this in the purview of staff alone? And that's when you said staff does it all the time. I see it on the agenda all the time, so, I don't know.

Ms. Liotta – I feel like staff does it all the time if it meets the net worth. If it doesn't, it probably needs to come up before us again, because everything does if it doesn't meet net worth.

Chair Peeples – Ms. Simon?

Ms. Simon – Based upon that, Ms. Liotta, if I may make a suggestion, that the motion be that the preneed renewal be approved subject to the fact that within thirty (30) days, he provides a GAAP statement that identifies his net worth. However, if he does not, within those thirty (30) days, then may still have his application approved, but he has to 100% trust all proceeds he receives from contracts or enter into insurance-funded contracts only. That's like any other applicant on this agenda.

Ms. Liotta – Yes. I'm fine with that.

Chair Peeples – Okay, so that's our amended motion by Ms. Liotta. I'll accept the amended motion. So, we have a motion. We have a second. Any other discussion on the motion? All in favor of the motion say Yes.

Board members – Yes.

Chair Peeples – All opposed say No. Motion carries. Thank you for being a part of the meeting Mr. Rhoden.

Mr. Rhoden – I have one last question before you all go. Do I just email these in, or do I need to mail them? The statements.

Chair Peeples – Ms. Simon?

Ms. Simon – Email.

Mr. Rhoden – Okay. Thank you.

Chair Peeples – Thank you, Mr. Rhoden.

Mr. Rhoden – You're welcome. Thank you. Thank you, everyone.

Ms. Simon – I apologize if the Division muddled the waters on that. That wasn't the intent.

(h) Marion Nelson Funeral Home Inc (F019235) (Lake Wales)

Ms. Simon – Is there a representative of this entity on the call today? Hearing no response. The applicant has reported a negative net worth for the last three (3) years. The FCCS Division recommends that the Board approve renewal subject to said condition(s):

- 1) That the Board accepts personal guarantees executed by Licensee's principals
- 2) That personal financial statements for Licensee's principals are received within thirty (30) days of this Board meeting; and
- 3) That the Licensee will trust 100% or sell insurance-funded contracts.

Chair Peeples – Board members, would somebody like to proceed?

MOTION: Ms. Liotta moved to approve the application subject to the conditions recommended by the Division. Mr. Jones seconded the motion, which passed unanimously.

(i) Michael D Smith LFD LLC (F019344) (Bartow)

Ms. Simon – Is there a representative of this entity on the call today? Hearing no response. Licensee reported a negative net worth for the last few years. The FCCS Division recommends that the Board approve renewal subject to said condition(s):

- 1) That Licensee provide written letter of explanation of past financial activity, credit report of entity or its principals, and most current examination report by Department within thirty (30) days of this Board meeting; and
- 2) The licensee trusts 100% of the proceeds of preneed contract sales and/or utilizes insurance-funding contracts.

Division is requesting that the license be suspended but that the suspension be stayed for sixty (60) days and if the licensee provides the requested material that the suspension never take effect. However, if the licensee does not provide the requested material, then the license remains on a suspended status.

Chair Peeples – Board members?

MOTION: Mr. Jensen moved to approve the application subject to the conditions recommended by the Division. Ms. Liotta seconded the motion.

Chair Peeples – Ms. Munson?

Ms. Munson – I say every time we see Board meeting that it's understood that it's upon issuance of Final Order.

Ms. Simon – I'm sorry. I meant to say that.

Chair Peeples – Thank you. Mr. Jensen, will you add that in your motion?

Mr. Jensen – So moved.

Chair Peeples – Ms. Liotta, do you accept that?

Ms. Liotta – Yes.

Chair Peeples – Thank you. So, we have a motion and a second. Is there any discussion on the motion? Hearing none, all in favor of the motion, say Yes.

Board members – Yes.

Chair Peeples – All opposed, say No. Motion carries.

(j) Orange City Leasing Inc (F038704) (DeLand)

Ms. Simon – Is there a representative of this entity on the call today? Hearing no response. While the licensee has reported a negative net worth in the past then the licensee reported a positive net worth this year, however, they did not meet the net

worth required for renewal. That being said, the FCCS Division recommends that the Board approve renewal subject to said condition(s) that the Board accepts the stated conditions of the Personal Guarantee of the licensee's preneed obligations executed by Licensee's principal: Cheryl Lankford continues even though it was dated June 12, 2024, along with the personal financial statement of assets and liabilities for Ms. Lankford. Additionally, the entity is to continue to trust 100% of the proceeds from the sale of preneed contracts and/or utilize only insurance-funding contracts.

MOTION: Ms. Liotta moved to approve the application subject to the conditions recommended by the Division. Mr. Clark seconded the motion, which passed unanimously.

(k) Robert Bryant Services Inc (F039341) (Orlando)

Ms. Simon – Is there a representative of this entity on the call today? Hearing no response. In this matter the applicant has provided some of the forms needed. However, the entity has failed to provide all of the forms required and the Licensee has not documented that it meets the net worth requirement for renewal. However, that being said, the FCCS Division recommends that application for renewal is granted, but the renewed license is suspended effective upon renewal, and shall remain suspended until the licensee satisfies the following conditions:

- 1) That licensee provides to the Division the required financial statements (Forms R2A and R2B) and completed Form R4 as required by the renewal application within thirty (30) days from the date of the Final Order issued in this matter.
- 2) That licensee pays to the Division any required late fees in the amount as determined by the Division based upon the number of days late of the Forms R3A and R3B once received by the Division, as required by ss. 497.453(5)(e), FS, and rule 69K-5.0026(2), FAC. These late fines will range from \$500 to \$1,000.
- 3) That Licensee demonstrates that it meets the minimum net worth requirement for renewal.

Upon that time, the License would be taken off suspension. Madam Chair?

Chair Peebles – Board members?

MOTION: Mr. Ferreira moved to approve the application subject to the conditions recommended by the Division. Ms. Liotta seconded the motion, which passed unanimously.

Ms. Simon – Before I continue with the rest of the agenda, Ms. Munson, do you have any questions regarding that vote?

Ms. Munson – I do not. I was just making personal notations for immediate suspension versus stayed suspensions and how they apply.

Ms. Simon – Thank you, ma'am.

(l) Sanchez-Rehoboth Mortuary LLC (F39637) (St Petersburg)

Ms. Simon – Is there a representative of this entity on the call today? Hearing no response. In this matter, the licensee has demonstrated that it meets the net worth requirement for renewal. However, the applicant did not do so timely, and as a result, the late fees that he has acquired is \$700. As a result, the Division is recommending that the application for renewal be granted subject to the payment of \$700. The renewed license is suspended, but the imposition of the suspension is stayed for sixty (60) days from the renewal date. If the late fee is paid by said 60th day, the suspension imposed shall not take effect. If the suspension imposed takes effect, it shall continue in force until the licensee pays the late fee.

MOTION: Mr. Ferreira moved to approve the application subject to the conditions recommended by the Division. Mr. Jones seconded the motion.

Chair Peebles – I got a quick question, Ms. Simon. Some we have sixty (60) days and some we have thirty (30) days. Does it have any applicable reasoning of why thirty (30) or sixty (60)?

Ms. Simon – Yes, typically it is a matter of whether the suspension is imposed right away. But when it isn't with sixty (60) days, some thought is given into whether thirty (30) or sixty (60), yes.

Chair Peeples – Thank you, thank you. Got a motion, got a second. Any discussion on the Motion? Hearing none, all in favor of the motion say Yes.

Board members – Yes.

Chair Peeples – All opposed say No. Motion carries.

(m) Shannon Funeral Home PA (F019265) (Bradenton)

Ms. Simon – Is there a representative of this entity on the call today? Hearing no response. In this matter, some of the forms were received by the Division on or about April 2nd, however, the forms did not include the required statements to document that the licensee has met the net worth requirement. As a result, the FCCS Division recommends that the application for renewal is granted, but the renewed license is suspended effective upon renewal, and shall remain suspended until the licensee satisfies the following conditions:

- 1) That licensee provides to the Division the required financial statement (Forms R2A and R2B) and renewal statements (Forms R3A and R3B), and Form R4, as required by the renewal application within thirty (30) days of the issuance of the Final Order.
- 2) That licensee pays to the Division any required late fees in the amount as determined by the Division based upon the number of days late of the Forms R3A, R3B, and R2A and R2B once received by the Division, as required by ss. 497.453(5)(e), FS, and rule 69K-5.0026(2), FAC. These late fines will range from \$500 to \$1,000.
- 3) That Licensee demonstrates through documentation that it meets the net worth requirement for renewal.

Chair Peeples – Thank you ma'am. Would somebody like to proceed with the Division's recommendation?

MOTION: Mr. Clark moved to approve the application subject to the conditions recommended by the Division. Ms. Liotta seconded the motion, which passed unanimously.

(n) South Florida Crematory LLC (F622759) (Pompano Bch)

Ms. Simon – Is there a representative of this entity on the call today? Hearing no response. In this matter, the licensee has recruited a negative net worth in the last two (2) fiscal years That being said, the FCCS Division recommends that the Board approve renewal subject to said condition(s):

- 1) That the Board accepts and extends the Personal Guarantee of the licensee's preneed obligations dated May 19, 2025, by Keila Cruet, and August 2, 2024, by Iberia Ajo, respectively, and the attached Statement of Personal Assets and liabilities executed by the Licensee's principals, Ms. Cruet and Ms. Ajo; and
- 2) That licensee will continue to trust 100% of all proceeds of preneed contracts and/or sell only insurance-funded contracts July 1, 2025, through June 30, 2026.

MOTION: Mr. Ferreira moved to approve the application subject to the conditions recommended by the Division. Ms. Liotta seconded the motion, which passed unanimously.

(o) Stone Brothers Funeral Home Inc (F019247) (Ft Pierce)

Ms. Simon – Is there a representative of this entity on the call today? Hearing no response. In this matter, despite deficiency letters issued by the Division, the licensee has not submitted the required forms to demonstrate that it has met the net worth requirement for renewal. That being said, the FCCS Division recommends that the application for renewal is granted, but the renewed license is suspended effective upon renewal, and shall remain suspended until the licensee satisfies the following conditions:

- 1) That licensee provides to the Division the required financial statement (Forms R2A and R2B) and renewal statements (Forms R3A and R3B) as required by the renewal application within thirty (30) days from the issuance of the Final Order.

- 2) That licensee pays to the Division any required late fees in the amount as determined by the Division based upon the number of days late of the Forms R3A, R3B, and R2A and R2B once received by the Division, as required by ss. 497.453(5)(e), FS, and rule 69K-5.0026(2), FAC. These late fines will range from \$500 to \$1,000.
- 3) That Licensee demonstrates that it meets the net worth requirement for renewal.

MOTION: Ms. Liotta moved to approve the application subject to the conditions recommended by the Division. Mr. Ferreira seconded the motion, which passed unanimously.

(p) Toale Brothers Inc (F019218) (Sarasota)

Ms. Simon – Is there a representative of this entity on the call today? Hearing no response. In this matter there is an update. As of June 24th, licensee has submitted the required forms indicating it has met the net worth requirement for approval. However, because they have submitted it late, a late fee payment in the amount of \$500 is due. The recommendation from the Division is that the renewal be granted, and that the suspension be stayed and that upon payment of the \$500 is it sixty (60) days or thirty (30) days?

Chair Peeples – You said sixty (60).

Ms. Simon – Yes and I'm changing that to thirty (30) days. If the payment of the late fees does not take place within those thirty (30) days, then the preneed license remains on suspension.

MOTION: Chair Peeples moved to approve the application subject to the conditions recommended by the Division. Mr. Ferreira seconded the motion, which passed unanimously.

Ms. Simon – As always, I really appreciate the Board's patience in this matter the pre-meet renewals the language is awfully difficult, and I want to get it right for Ms. Munson and again I really appreciate the Board.

(q) TroxelCorp Enterprises Inc (F038723) (Cocoa)

Ms. Simon – Is there a representative of this entity on the call today? Hearing no response. In this matter, the licensee has demonstrated a net worth, a positive net worth, however, the licensee has failed to meet the net worth requirement for renewal. In this matter, the Division recommends that the application be granted, assuming that the Board accepts said conditions:

- 1) That the Board extends the stated conditions of the existing Personal Guarantee of the licensee's preneed obligations dated June 28, 2016, and accepts the attached Statement of Personal Assets and Liabilities, executed by the Licensee's principal, Cary K. Troxel; and
- 2) That licensee will continue to voluntarily trust 100% during the renewal period July 1, 2025, through June 30, 2026, or enter into contracts funded by life insurance.

Chair Peeples – Chair has a question. Why would we be accepting a 2016 personal guarantee and not something more current?

Ms. Simon – That is an excellent question. In the past, the Board has done that. A personal guarantee has often carried year after year. If you'll notice the licensee in this matter has not met the net worth requirement for quite some time and that's why we asked that the Board accept the personal guarantee, and up to today's date and that it continues as the Board has previously done.

Chair Peeples – The cause of the number of years since the personal guarantee was presented, could we ask for an updated personal guarantee?

Ms. Simon – Absolutely. As a condition of probation, do you want a suspension until that, and the suspension not be imposed? Do you want that language on this as well?

Chair Peeples – Well, my legal person, Ms. Munson, is going to have to give us some direction on how she would suggest. I'm just thinking it's been almost ten (10) years since that personal guarantee was presented. Maybe we need to get a more current

one, and Ms. Liotta, you may be able to offer something too.

Ms. Liotta – Yes. So, I don't have a concern with the personal guarantee being dated 2016, if it's kind of an indefinite personal guarantee, and I will say she is providing recent financial statements every year. She's providing her new net worth proof. So, I think that as long as her net worth continues to be acceptable to allow us to just say we're to continue with the guarantee, I'm comfortable with that.

Chair Peeples – Okay. Well then, I withdraw my comment Ms. Munson I don't need you to give me any kind of direction, so thank you. So, I'll make a motion to what Ms. Simon said originally.

MOTION: Chair Peeples moved to approve the application subject to the conditions recommended by the Division. Mr. Clark seconded the motion, which passed unanimously.

Ms. Simon – Before we go on, Ms. Munson do you need me to clarify what my recommended motion was or are you fine with this?

Ms. Munson – I'm going to refer to the information on your summary sheet.

Ms. Simon – Yes, ma'am. Thank you.

Ms. Munson – Thank you.

(r) Walker-Berry Funerals & Cremations Inc (F643939) (Jacksonville)

Ms. Simon – Is there a representative of this entity on the call today? Hearing no response. Over the last year, the licensee reported a negative net worth. As a result, the FCCS Division recommends that the Board approve renewal subject to the condition that the Licensee will trust 100% of the proceeds of the sale of preneed contracts and/or utilize insurance-funding by the entity for the current renewal period of July 1, 2025 - June 30, 2026.

Chair Peeples – Board members?

MOTION: Mr. Ferreira moved to approve the application subject to the conditions recommended by the Division. Mr. Jensen seconded the motion, which passed unanimously.

(s) Whidden-McLean (F782695) (Bartow)

Ms. Simon – Is there a representative of this entity on the call today? Hearing no response. In this matter, the applicant reported a negative net worth. However, the applicant also provided net worth alternatives. Therefore, the FCCS Division recommends that the Board approve renewal subject to said condition(s):

- 1) That the Board accepts the personal guarantee and personal financial statement executed by Licensee's principal, Marc Mclean; and
- 2) Licensee is to trust 100% on all proceeds of preneed contracts and/or sell only insurance-funded contracts.

Chair Peeples – Ms. Liotta?

Ms. Liotta – I just want to bring up a point which I think is still not going to change my answer, but the personal financial statements provided by Mark McLean, they're including in there \$1 million of life insurance. That's a term policy, not a whole life policy. So, I don't think it's appropriate for that \$1 million to be there. But even without it, I think he still shows adequate net worth. So, I just wanted to bring that up.

Chair Peeples – Thank you, Ms. Liotta. Mr. Ferreira?

Mr. Ferreira – Ms. Liotta, so he's got a negative net worth. Are we good?

Ms. Liotta – So, the company has a negative net worth. He does not. He has positive net worth, and he's the personal guarantor. I'm comfortable with him as a guarantor. I just wanted to point out to everybody that I don't think it's appropriate for the \$1 million to be in there, but he's still showing adequate net worth. So, I'm still fine with this. I just wanted to bring that up.

Mr. Ferreira – Thank you.

Chair Peeples – So what's the Board's pleasure?

MOTION: Mr. Ferreira moved to approve the application subject to the conditions recommended by the Division. Ms. Liotta seconded the motion, which passed unanimously.

Ms. Simon – I beg your indulgence for a couple of more matters regarding preneed renewals. You have with you the Addendum J, and that is for your informational purposes only. They have not been renewed. However, there are a couple of late submitted issues.

(t) A Good Shepherds Funeral Home and Cremation Services LLC (F080820) (Ft Lauderdale)

Ms. Simon – Subsequent to printing the agenda, the licensee has submitted the proper paperwork to reflect that they have met the net worth requirement for approval. Therefore, the Division recommends approval. However, the Division recommends that the license be suspended and that the license be suspended for thirty (30) days that the suspension be stayed during that thirty (30) days, and during that thirty (30) days, if the licensee pays the remaining amount, the late fees of \$500 that the suspension never take effect. However, if the licensee does not pay that that the suspension takes effect until such time as the licensee pays that \$500.

MOTION: Mr. Ferreira moved to approve the application subject to the conditions recommended by the Division. Ms. Liotta seconded the motion, which passed unanimously.

(u) Chestnut Funeral Home Inc (F040669) (Gainesville)

Ms. Simon – Since the time of the agenda being posted, the applicant for Chestnut Funeral Home has submitted the required paperwork to prove that it meets the net worth requirement. That being said, the applicant submitted that documentation late. All late fees have been paid. As a result, the Division Recommends that the application for preneed main renewal be approved without conditions.

MOTION: Mr. Clark moved to approve the application. Ms. Liotta seconded the motion, which passed unanimously.

(v) Milam Funeral Home Inc (F019213) (Gainesville)

Ms. Simon – The update in this matter is that the licensee has provided the required paperwork to demonstrate that it has met the net worth requirement for approval. However, because they submitted it late the applicant is required to pay a \$1,000 late fee. Therefore, the Division recommends approval subject to the conditions that the applicant is placed on suspension and that the suspension be stayed for thirty (30) days. If during that 30-day period the applicant pays the late fee, then the suspension imposed never takes effect. However, if he does not, that the suspension be imposed until such time as he pays that late fee.

Chair Peeples – Is there anyone on the call representing Milam Funeral Home? Hearing no response.

MOTION: Mr. Jones moved to approve the application subject to the conditions recommended by the Division. Ms. Liotta seconded the motion, which passed unanimously.

(w) Paradise Funeral Chapel LLC (F451486) (Miramar)

Ms. Simon – Is there a representative of this entity on the call today? Hearing no response. The update in this matter is that this entity has submitted the required forms in an application for renewal of the preneed main license, and that those forms

demonstrate that the applicant has met the net worth requirement, however, he has submitted the documentation, or this entity submitted the documentation late. Therefore, there is a fine assessed. The Division recommends approval of this application and imposes that the license be suspended, that the suspension be stayed for a period of thirty (30) days. If the applicant pays the \$1,000 late fee within those thirty (30) days that the suspension never take effect. If the licensee does not pay that late fee within the thirty (30) days that the suspension takes effect until such payment is made.

MOTION: Ms. Clay moved to approve the application subject to the conditions recommended by the Division. Ms. Liotta seconded the motion.

Chair Peeples – Any discussion.

Mr. Jensen – I do have a discussion, Madam Chair.

Chair Peeples – Yes, Mr. Jensen.

Mr. Jensen – I should have stated before this but I do have affiliation with an entity on this list and it will not cause me to be impartial or partial in either direction, or it will cause me to be impartial. Thank you.

Chair Peeples – Thank you, sir. All in favor of the motion say Yes.

Board members – Yes.

Chair Peeples – Any opposed say No. Motion carries.

(x) Timothy E Kitchens Funeral Home Inc (F059562) (Riviera Beach)

Ms. Simon – Is there a representative of this entity on the call today? Hearing no response. Subsequent to the agenda in this matter, the Division has received the application for renewal of the preneed main license and the applicant has met the net worth requirement for approval. However, because the entity submitted this information late, the late fees accrued in the amount of \$1,000. The applicant has paid that \$1,000. Therefore, the Division is recommending approval without conditions.

MOTION: Ms. Clay moved to approve the application without conditions. Mr. Ferreira seconded the motion, which passed unanimously.

(3) Non-Renewing Preneed Licensees (Not Renewing as of June 30, 2025) – Addendum J

Ms. Simon – I've already indicated that this is an addendum reflecting non-renewal and that is for your information only. That concludes the preneed main renewal sections of this agenda.

O. Application(s) for Removal Service

(1) Recommended for Approval without Conditions

(a) Islamic Center of Northeast Florida, Inc. (Jacksonville)

Ms. Simon – Is there a representative of that entity on the call today?

Mr. Nitin Chandaria – Yes, please.

Ms. Simon – Thank you, sir. A new application for removal service licensure for Islamic Center of Northeast Florida, Inc. was received on March 28, 2025. As of May 22, 2025, the application was deemed complete. A background check of the principal(s), Ms. Nittin Chandasria, Mr. Nassar Asbdehnasser, Mr. Shauib Karim, Mr. Ateeque Khan, Mr. Ayub Quraishi, Mr. Shakurabdullah Bolden, Mr. Tamer Hassan, Mr. Hafez Assali, Mr. Mohamed Alemen, Mr. Tahir Shareef and Ms. Stacy Bouziane revealed no relevant criminal history. A new inspection was completed on May 6, 2025, with no deficiencies noted. The Division reviewed the website of this applicant, and the website included information regarding funeral services. The Division recommends approval of this application on the condition that before the license be issued that the applicant remove

any references to funeral services on its website.

Chair Peeples – Thank you, Ms. Simon. Mr. Chandaria, if you will let Ms. Simon swear you in, in case we have any questions for you, please, sir.

Mr. Chandaria – Yes, I swear, and I do.

Ms. Simon – Please raise your right hand. Do you swear to tell the truth, the whole truth, and nothing but the truth, so help you God?

Mr. Chandaria – I do.

Ms. Simon – Thank you, sir. Can you please state your name and spell your last name for the record?

Mr. Chandaria – Nitin Chandaria, last name is C-H-A-N-D-A-R-I-A.

Ms. Simon – Thank you, sir.

Chair Peeples – Thank you, sir. As Ms. Simon had mentioned I would like to make sure you are aware of the condition. If the Board so approves it that on your website, you have listed about the word funeral services and you are not a funeral establishment so you cannot list that on your website and that will be a condition of approval if the Board so deems it to complete that. Are you okay with that.

Mr. Chandaria – Absolutely. I'll fix it. Not a problem.

Chair Peeples – Okay. Thank you, sir. Board members, what is your pleasure? Mr. Clark?

Mr. Clark – I also wanted to point out Page 12 of the Board packet states from the president of the company that “we're applying for removal service so that we can provide low-cost burial to our community members.” So, I just want to make sure they truly understand what license they're applying for because this would just be for removal and I know fixing the website, but document from the president doesn't align with the license that's being applied for. That's all I have.

Chair Peeples – Mr. Chandaria, Mr. Clark has brought to the attention of the Board on a page in our packet that the president stated that they would provide low-cost burial, but you are applying a removal service license.

Mr. Chandaria – Yes/ Possibly what it meant was overall we can bring the burial cost down. We do our own removal, and this is just for our community members, means we do not do for all the public. But if you can bring the removal cost down by doing it ourselves, as a community, do not have to pay to a funeral home to do that. So overall the burial cost will come down. We fully understand the services we're applying for is just removal.

Chair Peeples – Thank you. Mr. Clark, does that complete your comment?

Mr. Clark – It does. Thank you.

Chair Peeples – Thank you. Mr. Jensen?

Mr. Jensen – Just to piggyback on that, Section 9, under Miscellaneous Matters Number B, it also says that he's not offering this to the public, but it's just for his community. And, you know, his community is the public. So again, just to make sure that he understands what he's applying for.

Mr. Chandaria – Yes, sir. We fully understand. We pretty much, we have our own website. It's called Islamic Center of Northeast Florida. All the members in there, you know, can use our facility, our services.

Chair Peeples – Mr. Jensen, does that complete your statement, sir?

Mr. Jensen – I guess I would like clarification. This is Page 5 of the packet, section 9, number B. I would like to ask the gentleman if he's going to be offering his services to the public.

Mr. Chandaria – We offer to our community members. Islamic Center of Northeast Florida. Members of their community ask for a burial service, assistance or guidance from us. It means we can't have anyone non-Muslim walking in telling us because Muslims have a special way of washing the body, a different spiritual way of burying, the procedure, the prayers; it's different from any other burials.

Chair Peeples – Mr. Jensen, I think what Mr. Chandaria is referring to is their organization, their congregation, their congregation, their community is specific to their church. Is that not correct, Mr. Chandaria?

Mr. Chandaria – Yes, please. Thank you.

Chair Peeples – So because it is specific just to their church, it's not to the general public like we do at our facility. We offer to any denomination or any person that would like to use Peeples Funeral Services Incorporated. His is just specific to his community of the members of their denomination. Correct Mr. Chandaria?

Mr. Chandaria – Yes, please. Thank you very much.

Chair Peeples – Ms. Simon?

Ms. Simon – Yes, I want to tell the Board members that this entity does have a refrigeration license. I just wanted to bring that up for full clarification.

Chair Peeples – Thank you. Mr. Ferreira?

Mr. Ferreira – Does this entity have a washing license?

Mr. Chandaria – Yes, we do. Just like Ms. Simon said, we have a refrigeration facility in place, and we have a license too. We have had this refrigeration facility for about maybe four (4) years and some change.

Mr. Ferreira – There's a difference. And this refrigeration facility is within your church, your building?

Mr. Chandaria – Not the building, annex. Yes. Close to it. Yes.

Mr. Ferreira – So you're wanting to be able to pick up loved ones from their place of death, take them to your refrigeration facility, and then do the washing. Are you also saying that you want to transport to the cemetery?

Mr. Chandaria – We use third-party services for funeral home like Harris Mortuary. So, we can either have them take the body for burial or have Chapel Hill Memory Gardens where we bury. They have their own funeral director also.

Mr. Ferreira – My only concern is that you can't hold yourself out as a funeral home offering funeral service, and I feel like we're kind of going down this, this slope. It might be technically correct, but I don't have a good feeling about it.

Mr. Chandaria – As I said, we do not offer to the general public, and we do not offer funeral services. Just do removal and refrigeration.

Mr. Ferreira – And that's the problem I have because it should be for the public. It should be for anybody.

Chair Peeples – Excuse me. Mr. Ferreira, if I may. I think that this may be a situation that is just pertinent to the Islamic Center of Northeast Florida, this community at this one location, because we have here in Jacksonville, which this happens to be here,

several Islamic communities here that are each individual. Is that not correct, Mr. Chandaria?

Mr. Chandaria – Yes. Please.

Chair Peeples – So I think with the Islamic Center of Northeast Florida Incorporated, they have a refrigeration license, washing, they have, I think. Mr. Chandaria, do you not have a separate facility as you call it annex, where this takes place?

Mr. Chandaria – Yes. The building is across the road from our mosque. Yes.

Chair Peeples – So, and from what they have completed in the past, is that they have a local funeral director that handles the transport to the cemetery and oversees the service itself, completes the death certificate, the permit and things of that nature. So, they have a funeral home that's offering those services to them. And I think Mr. Chandaria, I'm not trying to put words into your mouth, but do you eventually think that you may try to become a funeral establishment?

Mr. Chandaria – I don't think so, because we need a funeral director and we need a lot of paperwork, paper train, stuff like that. So, we're trying to stay away from that. We just offer this service for convenience and keeping the cost low for anyone who dies for our community. We do it ourselves. We do not charge as much as a funeral home does, but as for burial permit and death certificate, we use funeral home to get that paperwork done for us.

Chair Peeples – Mr. Ferreira, I'll let you follow up then I'll come to Mr. Jensen.

Mr. Ferreira – So I know my preparation room is inspected. Is his washing room inspected? Does the State go in and inspect his washing room?

Chair Peeples – Yes, sir. I had asked that question of Board staff, and they are inspected just like we are because they have a refrigeration and washroom. Is that not correct, Ms. Simon?

Ms. Simon – Just to confirm, I believe that the refrigeration facility is inspected, and I believe that the removal facility will be inspected if it's approved. However, I do not believe that we inspect washing of the body. That is not a type of licensure, and it is not something that we would oversee. I do have concerns when Mr. Chandaria expresses that they make the funeral services cheaper, offer cheaper but it's only because I would assume that you are preparing the body and then you are giving the body to a funeral home, and they are taking care of the rest, and that washing has been taken care of and the shrouding or what have you. I would assume that. That is why we are recommending that if this license be granted that funeral services, any reference to funeral services be taken off the website, and perhaps there could be an added condition that there is no advertisement in any sort of funeral services by this entity.

Mr. Chandaria – Yes. I agree with you. You're right.

Ms. Simon – Mr. Ferreira, I'm hoping that that relieves you of any concerns. I'm not sure how else to do that.

Chair Peeples – Mr. Ferreira?

Mr. Ferreira – That does help. Yes, ma'am.

Chair Peeples – Thank you. Mr. Jensen?

Mr. Jensen – Just a couple of comments here. My whole point in the beginning of this was that just because it's his community does not mean it's not the public. As far as I know, his community is not exempt from the Department's purview. So also, I would like to mention here as well that the bathing and disinfecting would fall under the purview of a licensed embalmer as well. So, you know, there's that, also. I've never seen in any statute or anything where there's such thing as a washing and bathing or anything like that, only license. So, I don't know. I think me and Mr. Ferreira are kind of talking about the same thing. He's from the world and I'm from L.A., lower Alabama. So, we're a little confused over here, but I'm not getting it either.

Chair Peeples – So Mr. Jensen or Mr. Ferreira, if you have a hesitation, do you want to make a motion in a particular way or do you have another comment? What is your pleasure?

Mr. Jensen – Well, I would like to ask a question of the Department. Ms. Simon am I wrong in my thinking that the bathing and disinfecting, and I applaud Mr. Chandaria for doing what he does, and I'm not trying to say I don't want him to be able to do it. I'm just saying you should have to follow the same rules we all have to follow. They're not exempt just because it's that community.

Ms. Simon – My understanding of an embalmer, Mr. Jensen, these are not embalmer activities regulated by statute. I hate to call it out like that, but I do not believe washing falls under the area of embalming. Sure, if there was embalming taking place at the same time, but that's not the case here. And I do not believe that we can pinpoint or put that in any licensed area. There's no licensed area over washing or preparing of a body. There would be if there's embalming, but I don't know. I know that Ms. Munson may be able to help the Board if she has her own opinion as to the description of the services that would be provided by the Islamic Center.

Chair Peeples – Ms. Munson?

Ms. Munson – I do not have any additional comments. I think what Ms. Simon said is probably accurate. That the individual, this applicant is not coming before you as an embalmer and if some of what he does also falls underneath the umbrella of embalming but does not do all of that which embalming requires. It's not like there is purview to require him to, if you do one part of this, you need to do all of it because we want you to be an embalmer. If this is something of his religious ritual or anything of that nature, I can't really speak to it because I'm unfamiliar with it, but I don't know if he is saying we conduct embalming services here and therefore we will comply with your statutes or rules for embalming. If we wash a body and that is all we do before we ritualistic hand it over for the rest of these funeral services, that's a little bit different. So, I don't know whether he can or should be required to fall under the purview of that statute if that is not in fact what he is requesting to do.

Chair Peeples – Ms. Munson, if I may. Mr. Chandaria, will you please just describe what the process is when someone in your community passes away and they come to your refrigeration facility before they go to the cemetery?

Mr. Chandaria – Okay. As it stands, we do not have a removal license, so we use a funeral home. Pretty much Harris Mortuary is our preferred funeral home. So as soon as someone dies, Harris Mortuary picks up the body and brings it to our refrigeration facility. So that could be at 2 a.m. in the morning or it could be 2 p.m. in the afternoon. They just pick up the body and put it in our refrigeration facility. The following day, family will go to Chapel Hill Memory Gardens and arrange a burial day and time. Once the burial day and time is confirmed, we will wash the body on that particular day of burial. Normally, washing takes about 20-30 minutes, washing and wrapping the body, and we do not use a casket, so we use cloth material, fabric material to wrap the body, and then it's picked up by a funeral home, again, from a refrigeration facility to Chapel Hill Memory Gardens. Chapel Hill Memory Gardens is a cemetery. They have their own funeral director observing the whole process, pouring the body into the ground.

Chair Peeples – Mr. Jensen or Mr. Ferreira, does that give you any information that helps you?

Mr. Ferreira – I would say that disinfecting a body, setting features, those type of things, that's for an embalmer. That's for a licensed prep room, a licensed embalmer.

Mr. Jensen – Yes, Madam Chair. If I may I would just add to that a little bit, Mr. Simon mentioned the operative word here, which is prepare and that is specifically listed under duties of an embalmer. If you look at the funeral director certificate, if a funeral director only in the state of Florida has no right to do any of that stuff. So, I'm just confused as to where this gentleman might fall in the purview of the Department, since they're not an exempt entity.

Chair Peeples – Yes, sir. And as Mr. Chandaria mentioned, they've already received a refrigeration license and have a facility. Mr. Chandaria, update us as a Board. You have a cooler because you're licensed as a refrigeration facility. You have a building that your community comes in and whether it's a female or a male who handles that particular loved one, but your funeral home which you mentioned is Harris Mortuary or Harris Funeral Home. And they complete the transfer, and they may be the

funeral director, or it may be someone from Chapel Hills. Is that not correct?

Mr. Chandaria – Yes, it is Harris Mortuary who brings in the body into the refrigeration and then once its washed, we do not embalm. Our religion, no embalming is allowed. If there's any embalming to be done, that means the body is to be picked up from Medical Examiner's Office. That means Harris Mortuary will pick up the body, embalm and then bring it to us. So, we do not do any embalming. Once the body is washed, again, Harris Mortuary will come. Of course, they will get the burial permit and the death certificate, carry the body to Chapel Hill Memory Gardens. So, both times is done by Harris Mortuary, a funeral home. Yes.

Chair Peeples – Mr. Jones?

Mr. Jones – As for the people doing the washing and preparation, as you're saying, are they certified in any public health classes for communicable diseases or anything? What do you what do you do there that you can share with me, please?

Mr. Chandaria – Yes. We have communicable disease course, which our washers have done and of course we recommend Hepatitis B shots for everyone washing.

Mr. Jones – Do you all do that annually, or how is your certification for communicable disease?

Mr. Chandaria – We have two (2) males, two (2) females assigned for that. Two (2) males will wash any male bodies, and two (2) females, they all are certified with communicable disease course. We have the certificate hanging in our refrigeration facility.

Mr. Jones – Okay. Thank you.

Chair Peeples – I think what I'm going to do is call a vote here.

MOTION: Chair Peeples moved to approve the application. Ms. Liotta seconded the motion.

Chair Peeples – Is there any other discussion? Mr. Clark?

Mr. Clark – I just want to add the condition of updating the website.

Chair Peeples – Yes, sir. Thank you, Mr. Clark. I'll make that as Ms. Simon has stated on the website to remove any references to funeral service and to not advertise anything about funeral service. Ms. Liotta, will you accept that amendment?

Ms. Liotta – Yes, I do.

Chair Peeples – Thank you. Mr. Jones, did you have a question?

Mr. Jones – I think Mr. Clark addressed it.

Chair Peeples – Okay. Thank you. So, we have a motion, and we have a second. All in favor of the motion, say Yes.

Board members – Yes.

Chair Peeples – All opposed say No.

Mr. Ferreira – No.

Mr. Jensen – No.

Chair Peeples – Mr. Ferreira and Mr. Jensen are Nos. Mr. Chapman nor Mr. Williams aren't on the call, but our Nos are Mr. Ferreira and Mr. Jensen, so the motion passes. Thank you, sir, for participating today. Good luck.

Mr. Chandaria – Thank you very much. Thank you, guys.

Chair Peeples – It is 2:14. Let's take a real quick restroom break so we can come back and finish the agenda. Let's come back in ten (10) minutes or less, please. Thank you.

*****BREAK*****

Chair Peeples – Can we proceed, Ms. Simon?

Ms. Simon – We can.

P. Collective Coversheet(s)

(1) *Stevan Phillips Group LLC d/b/a Riverview Memorial Gardens (Cocoa)*

(a) *Recommended for Approval with Conditions*

1. *New Application(s)*

- *Acquire Control of an Existing Cemetery Company*
- *Preneed Main License*
- *Preneed Branch Office (See Addendum)*

Ms. Simon – Is there a representative of that entity on the call?

Ms. Wiener – Yes, Wendy Wiener.

Ms. Simon – Thank you. Stevan Phillips Group LLC (Stevan Phillips), a limited liability company, has submitted the following: an application to acquire control of an existing cemetery company, an application for a preneed main license and application for preneed branch office license (please see preneed branch Addendum), if approved, at the below listed locations. More specifically, the entity being acquired is as follows: Riverview Memorial Inc d/b/a Riverview Memorial Gardens, a licensed cemetery, license #F039649, physical address: 3751 N Cocoa Blvd, Cocoa, FL 32926

Attached is the application regarding the above listed property. The change of ownership is the result of an asset purchase where 100% of all interests are being acquired by Stevan Phillips. The background check of the principals was returned without criminal history. Again, we're not voting on preneed branch licensure at this time. We're voting on the rest. The FCCS Division recommends that the Board approve the applications referenced above, subject to the following conditions:

- 1) That the closing on the transaction to acquire ownership shall occur within sixty (60) days of the date of this Board meeting.
- 2) That the closing on the transaction shall be substantially on terms and conditions as represented to the Board at this Board meeting.
- 3) That Applicant shall assure receipt by the Division within seventy-five (75) days of the Board meeting, of a letter signed by applicant or applicant's attorney, addressed to the Division, certifying that closing has occurred and stating the date of closing, and stating that closing occurred on terms and conditions not inconsistent with those as represented to the Board at this Board meeting, and providing a copy of the finalized Bill of Sale, Asset Purchase Agreement, or other document by which the acquisition transaction is consummated, executed by all parties, and any and all amendments, schedules, and other attachments thereto, also fully executed.
- 4) That the Director of the Division of Funeral, Cemetery, and Consumer Services may extend any deadline set out in these conditions, by up to ninety (90) days, for good cause shown. The Director shall report any such extensions to the Board as an informational item.
- 5) That all representations by the applicant in the application and related materials provided to the Board or FCCS Division by the applicant, in support of the application(s), are deemed material to the Board's action herein.
- 6) That the Applicant (new owner or controlling party) shall assume all existing preneed liabilities, (if any), of the location(s) being acquired.

Chair Peeples – Hey, Ms. Wiener. Are you here for questions?

Ms. Wiener – Super quiet here. Thank you.

Chair Peeples – Thank you.

MOTION: Ms. Liotta moved to approve the applications subject to the conditions recommended by the Division. Mr. Jones seconded the motion, which passed unanimously.

Chair Peeples – Thank you, ma'am.

Ms. Wiener – Thank you. I'll stick around.

(b) Recommended for Approval without Conditions
1. Application(s) for Preneed Branch – Addendum K

Ms. Simon – In this matter the addendum states the incorrect name. The name of the applicant is Evans Monument and Vault Company located in Pensacola. That applicant has applied for preneed branch licensure. The application was complete without reportable criminal or disciplinary history, and it was accompanied by the required fee. The record indicates the applicant qualifies for branch licensure. The recommendation of the Division is that the applicant be approved. Thank you.

Chair Peeples – Thank you. Ms. Wiener? Here for questions only?

Ms. Wiener – Absolutely

Chair Peeples – Perfect. What is the Board's pleasure?

Mr. Ferreira – Madam Chair, where are we at?

Ms. Simon – Mr. Ferreira, we're on the addendum that has again the wrong name. The correct name is Evans Monument and Vault Company.

Mr. Ferreira – Well, I'm showing Steve.

Chair Peeples – It was listed incorrectly. Ms. Simon has corrected it.

Mr. Ferreira – Is that Addendum K?

Chair Peeples – Yes, sir. Mr. Jensen?

Mr. Jensen – Yes, kind of cut out when she said what the Department's recommendation is, and of course, we don't have any paperwork on it. So, what was that?

Ms. Simon – The Department's recommendation is approval of the preneed branch license.

Mr. Jensen – Thank you.

Chair Peeples – What's the Board's pleasure?

MOTION: Mr. Ferreira moved to approve the application. Mr. Clark seconded the motion, which passed unanimously.

Chair Peeples – Thank you, Ms. Wiener.

Ms. Wiener – Thank you.

- (2) *Kaufman, Chellsy B*
(a) *Recommended for Approval without Conditions*
1. *Request to Renew Internship*
a. *Funeral Director & Embalmer (Concurrent)*

Ms. Simon – Is Ms. Kaufman or representative of Ms. Kaufman on the phone now?

Ms. Chellsy Kaufman – Yes, Ms. Kaufman is.

Ms. Simon – Thank you, ma'am. An application for renewal of internship was received by the Division on or about April 18, 2025. The application was based upon illness and hardship. A Petition for Waiver of Rule 69K-18.003(6), F.A.C. Florida Administrative Code, was received on June 10, 2025. The applicant's funeral director and embalmer internship expired on April 8, 2025. The applicant does not have adequate supervisors' quarterly reports on file to support completion of her previous internship which would prevent her from obtaining a permanent funeral director and embalmer license by internship. Based upon the totality of circumstances, the Division recommends approval of the application. If the Board agrees with the recommendation, the petition will be rendered moot and, therefore, the Division recommends denial. The Division further recommends that the Board consider first approving the application and then, as a separate motion, denying the petition based upon mootness. The Division recommends approval of the application to extend internship.

Chair Peeples – But do we need to swear Ms. Kaufman in at this point, Ms. Simon?

Ms. Simon – If there are questions. If not, we, I would ask that the Board take a motion regarding the application for renewal of internship.

Chair Peeples – Mr. Jensen that had a question, sir?

Mr. Jensen – I do. In the past, I've seen these things where, okay, we're giving them extension for sixty (60) or ninety (90) days or where are they're having to start anew, I don't see anything on here that lists that. Is this just an indefinite extension or what's the deal here?

Chair Peeples – Ms. Simon?

Ms. Simon – It would be an extension for up to a year, considering her reasons for requesting the extension.

MOTION: Mr. Jones moved to approve the application. Mr. Quinn seconded the motion, which passed unanimously.

- (b) *Recommended for Denial*
1. *Request for Waiver of Rule*

Ms. Simon – Madam Chair, in this matter, because the application has been approved really the petition is rendered moot and I would request that before that be under discussion that the Board give the applicant the opportunity to withdraw the petition before that is under consideration.

Chair Peeples – So should we swear Ms. Kaufman in to talk with her?

Ms. Simon – Yes, ma'am.

Chair Peeples – So, Ms. Kaufman, let Ms. Simon swear you in, please, ma'am.

Ms. Simon – Please raise your right hand. Do you swear to tell the truth, the whole truth and nothing but the truth, so help you God?

Ms. Kaufman – I do.

Ms. Simon – Please state your name and spell your last name for the record.

Ms. Kaufman – I'm Chellsi Kaufman, K-A-U-F-M-A-N.

Ms. Simon – Thank you. Madam Chair?

Chair Peeples – Thank you. Where we are, Ms. Kaufman, is Ms. Simon, on behalf of the Division, is recommending withdrawal of your petition. And Ms. Simon, would you like to state why the Division is recommending this?

Ms. Simon – I am not recommending. I just want to make clear I'm not recommending withdraw, I'm recommending that we give the applicant the opportunity to withdraw the petition if she so prefers before any rolling is made.

Chair Peeples – Thank you. Is the suggestion of giving the petitioner the ability to withdraw this petition is because if the Board so deems a denial, it will follow her.

Ms. Simon – Yes, and that there is no basis right now. The application has been approved. So, there would be no need for the petition, but Mr. Griffin's on the line as well.

Mr. Griffin – Marshawn Griffin, if the Board has already approved her to give her the one-year extension, then effectively the petition for variance is moot because she's already gotten the things asked for.

Chair Peeples – I got you. So, she, we just need to ask her if she would like to withdraw it because she's already been approved for a one-year internship?

Ms. Simon – Yes, ma'am.

Chair Peeples – Okay. Ms. Munson?

Ms. Munson – I was just going to note, it's moot, but once the petition is filed you have to act on it. You have to dispose of it. So, whether it's either going to be approved, denied, withdrawn, or whatever, there has to be some action on the petition because it's going to be in a file status. Without any action, they're going to look for that disposition.

Ms. Simon – The Division is aware that there needs to be a disposition. That is why we would like to give the applicant the opportunity to withdraw that petition at this time instead of ruling on it.

Ms. Munson – Well, it's not instead of, because that will be the ruling of it. That's why I just want to say, I just want to clarify that. And the application, of course, was approved without condition.

Ms. Munson – Yes.

Ms. Munson – Okay. Thank you.

Chair Peeples – Yes, ma'am, for one (1) year. So, Ms. Kauffman, are you following the conversation that we've just had?

Ms. Kaufman – Yes, ma'am.

Chair Peeples – So what is your request to the Board and to the Division regarding your petition?

Ms. Kaufman – If my request for renewing my internship is approved for one (1) year, then I would like to withdraw the petition.

Chair Peeples – Thank you. So, Mr. Griffin or Ms. Munson, we do not need to take a vote since the petitioner is withdrawing the petition.

Ms. Munson – That's fine. There will be an Order issued for the petition that says order of withdrawal.

Chair Peeples – We good Mr. Griffin? Ms. Munson, are we good?

Ms. Munson – Yes.

Mr. Griffin – Yes.

Chair Peeples – Okay. Ms. Kaufman, thank you for giving us that direction and as Ms. Munson stated she will be preparing an Order, but you have been approved for a one-year internship renewal.

Ms. Kaufman – Okay thank you I appreciate your time.

Chair Peeples – Thank you for being a part of the meeting today. Ms. Simon?

Q. Contract(s) or Other Related Form(s)
(1) Recommended for Approval with Conditions
(a) Preneed Sales Agreement
1. Funeral Services Inc (FSI) (Tallahassee)

Ms. Simon – This this agreement was submitted for approval named prearranged trust funded funeral agreement and pre-arranged trust funded funeral agreement. If approved these forms will be used for the sale of preneed by various licensed preneed establishments. The Division recommends approval subject to the condition that two (2) full-sized print-ready copies of the revised preneed sales agreement are received by the Department within sixty (60) days of the Order addressing this matter being issued. Ms. Wiener is representing the applicant, and we would request that the Board make a motion.

Chair Peeples – Ms. Wiener? Here for questions?

Ms. Wiener – Yes, ma'am.

MOTION: Mr. Ferreira moved to approve the agreement subject to the condition that two (2) full-sized print-ready copies of the revised preneed sales agreement are received by the Department within sixty (60) days of the Order addressing this matter being issued. Mr. Clark seconded the motion.

Chair Peeples – Is there any discussion on the motion? Mr. Jensen?

Mr. Jensen – Quick question for Ms. Wiener. This looks like the same contract. What changed?

Ms. Wiener – It's on your first page of your thing. And on Page 3, paragraph 6, it was unclear that the service charges and the other charges like the processing fee that don't have to go to trust, that they were exempt from the trusting requirement. So, we just tightened up the language.

Mr. Jensen – Got it. Thank You.

Chair Peeples – Thank you. Ms. Simon?

Ms. Simon – Yes, I would just like to reference the conditions, and I appreciate Mr. Ferreira bringing them up, the conditions that's listed on your Board package.

Mr. Ferreira – That's correct.

Chair Peeples – Thank you. So, we got a motion. We got a second. Any other discussion? Hearing none. All in favor of the motion say Yes.

Board members – Yes.

Chair Peeples – All opposed say No. Motion carries. Thank you, Ms. Wiener.

Ms. Wiener – Thank you.

(b) Request for Transfer(s) of Trust

1. FPG Florida LLC d/b/a Baldwin Brothers Funeral & Cremation Society(F060727) (New Smyrna Beach)

Ms. Simon – FPG Florida LLC, DBA Baldwin Brothers Funeral and Cremation Society seeks approval of the transfer of the Preneed Funeral Trust Agreement of FPG Florida LLC dated April 3, 2024. Trust account under Argent Trust Company to the FPG Florida LLC Preneed Funeral and Cemetery Merchandise and Services Trust Agreement dated September 5, 2013, under Regents Bank. If approved, Regents Bank will be the trustee, as specifically set out in the included correspondence from the representative, Summer Bokhary. The Division recommends approval, subject to the conditions outlined within your Board package.

MOTION: Mr. Jones moved to approve the request subject to the conditions recommended by the Division. Mr. Ferreira seconded the motion, which passed unanimously.

R. Related Items

(1) El Guille Bronze MFG. Inc. d/b/a US Monument Memorials (Hialeah)

(a) Recommended for Approval with Conditions

1. Application(s) for Monument Establishment

Ms. Simon – Is there a representative of this entity on the call today? Hearing no response. A new application for a monument establishment licensure for El Guille Bronze MFG INC. d/b/a US Monument Memorials was originally submitted December 19, 2024. However, the application was incomplete at the time of original submission. The Division worked with the applicant to assist him in completing his application. The applicant submitted a completed application on June 6, 2025, A background check of the principals, Ms. Lyan Gonzalez, did not reveal any relevant criminal history. The Division recommends approval subject to the condition that the establishment must pass an inspection conducted by a member of the Division staff.

MOTION: Mr. Ferreira moved to approve the application subject to the condition that the establishment passes an inspection by a member of Division Staff. Mr. Clark seconded the motion.

Chair Peeples – Is there any discussion on the motion?

Mr. Jensen – Page 4 of our packet, item (b)(1). It's not checked Yes or No. I guess they're not required to have an office. It doesn't say Yes or No. Is there going to be an office or do we even know this? It does have a place of business up here. I don't know if that's a house.

Ms. Simon – I'm not sure I understand the question, Mr. Jensen. Can you please point to where you're speaking of on the application?

Mr. Jensen – Yes. Page 4 of the packet under section 9, Miscellaneous Matters. Item (b)(1).

Ms. Simon – While I see what you were referring to Mr. Jensen on Page 4 of the packet, while that answer is not checked or circled for an office, of course, before the application or the license is issued an inspection of the entity will take place and the applicant would not be licensed if they did not pass the inspection. The inspection must take place at a location.

Mr. Jensen – Okay.

Chair Peeples – Is that okay Mr. Jensen?

Mr. Jensen – Yes, ma'am.

Chair Peeples – Thank you. So, we have a motion by Mr. Ferreira, a second by Mr. Clark. Any other discussion on the motion? Hearing none, all in favor of the motion say Yes.

Board members – Yes.

Chair Peeples – All opposed say No. Motion carries.

(b) Recommended for Approval without Conditions

1. Monument Sales Agreement(s)

Ms. Simon – The Division recommends approval of the monument sales agreement subject to the condition that two (2) full sized print-ready copies are received by the Department within sixty (60) days of the Order addressing this matter being issued.

Chair Peeples – Board members?

MOTION: Mr. Ferreira moved to approve the agreement subject to the condition that two (2) full sized print-ready copies are received by the Department within sixty (60) days of the Order addressing this matter being issued. Mr. Jones seconded the motion, which passed unanimously.

(2) The Southern Monument Company, Inc. (Jacksonville)

(a) Recommended for Approval without Conditions

1. Application(s) for Monument Establishment

Ms. Simon – Is there a representative of this entity on the call today? Hearing no response. A new application for removal service licensure for The Southern Monument Company, Inc. was received on May 6, 2025. While the application was not complete at submission, it was deemed completed on May 21, 2025. A background check of the principal, Charles E. Moore, did not reveal any relevant criminal history. Inspection was completed on May 28, 2025. The Division recommends approval without conditions.

Mr. Ferreira – Madam Chair?

Chair Peeples – Yes, sir, Mr. Ferreira?

Mr. Ferreira – For the record, I have an association with this company, and I will be fair and impartial to any decision. Thank you.

Chair Peeples – Okay.

MOTION: Ms. Clay moved to approve the application. Mr. Jones seconded the motion, which passed unanimously.

(b) Recommended for Denial

1. Monument Sales Agreement(s)

Ms. Simon – While the written Division recommendation is that of denial that is incorrect, and the recommendations should have been for approval. The Division recommends approval of the monument sales agreement subject to the condition that two (2) full sized print-ready copies are received by the Department within sixty (60) days of the Order addressing this matter being issued.

Chair Peeples – Board members?

MOTION: Mr. Jones moved to approve the agreement subject to the condition that two (2) full sized print-ready copies are received by the Department within sixty (60) days of the Order addressing this matter being issued. Mr. Quinn seconded the motion, which passed unanimously.

Ms. Simon – Thank you ma'am.

S. Executive Director's Report
(1) Operational Report (Verbal)

Ms. Simon – At this point, I will turn the meeting over to our Executive Director, Mary Schwantes.

Ms. Schwantes – I'm going to keep this very short, today. I want to remind all Board members that if you have not already done so, please be sure to file your annual financial disclosure forms with the Florida Commission on Ethics. The deadline is July 1st. So, you have a little bit of time left. And as always, please let me know when you've done that. I do not need a copy of anything you've filed.

We've talked often in the last months about SB108 on Administrative Procedures. This bill, if it becomes law, requires that at least 20% of each agency's rules must be reviewed each year beginning on July 1st. And the bills that are to be reviewed must be identified by the agency in a report filed by October 1st with review completed by and an Agency report filed by January 1st, which would summarize the agency's intended action on each rule that has been reviewed. For each rule that is reviewed, we'll need to answer about ten (10) questions.

I know you all know that SB108 is the main reason we have scheduled a Rules Committee meeting coming up in a few weeks. That meeting is scheduled to take place over two (2) days, July 9th and 10th here in Tallahassee. The Committee is expected to review and address the required questions on eighty-seven (87) rules over those two (2) days. The meeting will end at 5 p.m. on the second day or as soon as the rules have been fully reviewed, whichever comes first. Notice about this public meeting is posted on our website. Also, we expect the meeting materials to be sent to Committee members and otherwise available by Wednesday of next week. And as always, Board members who are not on the Committee are definitely encouraged to attend if they can.

Let's go back to talking about the bills though. At this point, Governor DeSantis has not signed the bill. It was signed by the legislative officers and presented to the Governor in mid-June and the Governor has until July 3rd to act on the bill. Although it is expected to be signed, the Governor may veto the bill and apparently there's been some talk about that that we've heard. So, we don't know, as of the time the materials go out for this Committee Meeting, whether the bill will have been signed or not, unless it's signed by then. It's possible any way that we do not know. Also, we don't know what happens if the Governor declines to take any action on the bill. There's some legal debate about that going on. Because of these different legal opinions and because we've already noticed this public meeting, we're going to go forward with it, at least to discuss possible changes to any of the rules that are on the agenda. Obviously if the bill is signed, then we will be answering all the ten (10) questions on each of these rules. And if not, we will still have the Rules Committee meeting. We may not be required to meet for the full two (2) days. Particularly for those who are on the Committee, keep that in mind, and we'll get that information to you as soon as we possibly can.

The next full Board meeting will take place by videoconference on August 7th, at 10 a.m. Additional details on all Board meetings and any scheduled Rules Committee meetings are found on the website and that completes this portion of the Executive Director's Report. Thank you.

Chair Peeples – Thank you, ma'am.

(2) Report on Payment of Disciplinary Fines and Costs (Informational)

Ms. Simon – That is informational only unless there are any questions.

Mr. Ferreira – I have a question for you.

Chair Peeples – Mr. Ferreira?

Mr. Ferreira – Ms. Simon, would you check on the last one on that page when you get time? It's been told to me that it was taken care of, but could you just check on it?

Ms. Simon – Actually, Mr. Ferreira, I have checked on it, since the time that this agenda has been published and that payment has been made.

Mr. Ferreira – It has?

Ms. Simon – Yes, sir.

Mr. Ferreira – Thank you.

Chair Peeples – Does that complete your question, Mr. Ferreira?

Mr. Ferreira – Yes, ma'am. Thank you.

Monthly Report of Fines and Costs Assessed and Paid Division of Funeral, Cemetery and Consumer Services Date of Board meeting: May 29, 2025
Date of Board meeting: June 26, 2025
Date report was prepared: June 19, 2025

Licensee	Board Meeting	Case No.	Total Fine	Date Due	Paid in Full?	Comments
Roderick Stevens	29-May-25	338272-25-FC	\$1,750			
D A Jackson Funeral Home	29-May-25	338271-25-FC	\$3,500			
Michael O'Brien	29-May-25	320333-23-FC	\$5,500			
Jeb Stuart Turner	29-May-25	309108-23-FC & 334886-24-FC	\$1,500			
Jarrod Theodore Campbell	29-May-25	320816-23-FC	\$1,500			
JT Campbell Funeral Home and Cremation Services Macedonia Chapel LLC	29-May-25	320813-23-FC	\$1,500			
Albert Morrison	29-May-25	320814-23-FC	\$1,500			
Paradise Funeral Chapel, LLC	5/1/2025	292042-22-FC	\$2,000			
Melinda Mezeline Jackson	5/1/2025	316674-23-FC & 316677-23-FC	\$4,000 + \$2,500			
Donna Summerour McRae	5/1/2025	325260-24-FC	\$2,000			
Joyce Wynelle Williams	5/1/2025	316197-23-FC	\$3,000			
River City Crematory Inc.	5/1/2025	312544-23-FC	\$3,000			
SCI Funeral Services of Florida LLC - Manasota d/b/a Manasota Memorial Park	5/1/2025	303160-22-FC	\$2,000			
Douglas Eric Hasley	5/1/2025	330950-24-FC	\$1,750			
Stonemor Florida Subsidiary, LLC d/b/a Forrest Hills- Palm City Chapel	5/1/2025	293062-22-FC	\$750			
Stonemor Florida Subsidiary, LLC d/b/a Forrest Hills- Palm City Chapel	5/1/2025	300643-22-FC	\$24,000			
Ruben Rojas	6-03-25	320710-23-FC	\$8,000	5-05-25		
Nadine Ingreed Maignan	6-03-25	325323-24-FC	\$1,250	5-05-25	Paid in Full	
Geronimo Mena Jr.	2/6/2025	311851-23-FC	\$2,000	3/31/2025		
Amex LLC d/b/a Apollo Cremations	2/6/2025	325320-24-FC	\$1,750	4-04-25	Paid in Full	
Resthaven Memorial Gardens	2/6/2025	325289-24-FC	\$2,000	4-04-25	Paid in Full	
Ronald Dolinar	1/2/2025	325255-24-FC	\$1,500	13-03-25		
Erinn Day	1/2/2025	305799-23-FC	\$1,000	17-03-25	Paid in Full	
Stonemor Florida Subsidiary d/b/a MacDonald Funeral Home and Cremation Services	1/2/2025	305795-23-FC	\$1,000	17-03-25	Paid in Full	
NFH Services LLC d/b/a David Russell Funeral Home	5-12-24	325295-24-FC	\$1,500	13-03-25	Paid in Full	
Integrity Funeral Home and Cremations, Inc.	5-12-24	325251-24-FC	\$1,500	13-03-25	Paid in Full	
Oaklawn Park, Inc., d/b/a Greenwood Cemetery	5-12-24	333169-24-FC	\$1,750	13-03-25	Paid in Full	
Scott Norris	5-12-24	325296-24-FC	\$1,500	13-03-25	Paid in Full	
D.M. Baker Mortuary, LLC	7-11-24	315262-23-FC	\$1,000	20-01-25	Paid in Full	
Donna Mullins-Prince	11/7/2024	315262-23-FC	\$1,000	20-01-25	Sent to OGC	
Leon White Transport Service	18-06-24	315262-23-FC	\$500	2-09-24		

ES 6-19-24

Ms. Simon – Madam Chair, begging for indulgence, if I may make a comment. For individual applicants, if your name is not on the agenda, it doesn't mean your application is not being processed. We have internal deadlines that need to be met and if you do not make one agenda, then perhaps you will make the next one. Also, your name is often not required to be on an agenda other than as an informational item, if you do not have criminal history or adverse licensing history or any other action that raises a concern for the Board. Therefore, your name may not be required to be on any item for the Board. Thank you for your indulgence in that comment, Madam Chair.

T. Chair's Report (Verbal)

Ms. Simon – Madam Chair?

Chair Peebles – Thank you. Mr. Jensen?

Mr. Jensen – Yes, I do have a question about what Simon just said. So just to understand this, if someone's doing an internship per se and their year runs out say at the end of June here, their application was sent in. May, you know, to take the state rules and laws test because their internship is coming to an end. Do they need to apply for an extension?

Ms. Simon – If their internship deadline is approaching, if they would like to keep their internship licensure in order to take a test or in order for anything else, then yes, they would need to apply to extend their internship. Additionally, an application to extend internship is something that is presented to the Board.

Mr. Jensen – Yes, it's just a little vague in the thing because it says you have to complete or pretty much complete your internship before you can take the state rules and laws. Then again, if you don't apply for extension quite a bit ahead of time, there's some overlap as to when the application is turned in and it goes before the Board and I know it's not effective till the Board decides on it there's a little gray area there. I was just curious about and it was kind of on subject of what you were talking about.

Ms. Simon – And Mr. Jensen if you would like to discuss that more, I'd be happy to discuss it with you after the meeting, or anything.

Mr. Jensen – Thank you.

Ms. Simon – Madam Chair?

Chair Peebles – Thank you. I gave my five (5) minutes to Mr. Jensen. {laughter} I just want to say thank you to everybody. This has been a long meeting. We haven't had a long meeting in a while, but I just want to tell Ms. Schwantes, Ms. Simon, Ms. Munson, thank you for what you all do and your teams. We appreciate you all. I appreciate Mr. Griffin and his team for what they do. Board members thank you for reading the material and for being so well prepared. I appreciate all of you all. Ms. Simon, back to you.

Ms. Simon – Thank you.

**U. Office of Attorney General's Report
(1) Attorney General's Rules Report (Informational)**

Ms. Simon – Ms. Munson?

Ms. Munson – This is provided for informational purposes Thank you all.

**BOARD OF FUNERAL, CEMETERY, AND CONSUMER SERVICES RULES REPORT
JULY 2025**

Rule Number	Rule Title	Date Rule Language Approved by Board	Date Sent to OFARR	Rule Development Published	Notice Published	Adopted	Effective

There are currently no rules in the rulemaking process.

V. Public Comments (Verbal)

Is there any public comment we made at this point in the meeting? Hearing no response. Madam Chair?

Chair Peebles – Yes, ma’am.

W. Administrative Report as June 16, 2025

A.	New Cemetery Applications	0
	Recommended for Approval	0
	Pending	0
B.	Cemetery Acquisition Applications	1
	Recommended for Approval	1
	Pending	0
C.	Preneed License Applications	4
	Active Preneed Licenses	331
	Presented to the Board at this Meeting	2
	Pending	2
D.	Preneed License Branch Applications	2
	Active Preneed License Branches	386
	Recommended for Approval	1
	Pending	1
E.	Preneed Sales Agent Applications	35
	Active Sales Agents	3,531
	Recommended for Approval	23
	Temporary Licenses Issued Pending Permanent	15
F.	Monument Establishment Applications	3
	Active Monument Establishments	89
	Pending	0
G.	Broker of Burial Rights Applications	1
	Active Brokers of Burial Rights	24
	Pending	0

H.	Exempt Cemetery Reports	1
	Active Exempt Cemeteries	49
	Pending	0
I.	New Establishment Applications	16
	Pending	14
	Completed	2
J.	New Individual Applications	25
	Pending	11
	Completed	14
K.	Request for Training Facility Applications	2
	Pending	0
	Completed	2
L.	Request for Continuing Education Providers and Courses	102
	Pending	0
	Completed	102
M.	Initial Inspections	10
	Completed	10
N.	Inspections	239
	Completed	239
O.	Initial Licenses Issued	16
	Renewal Licenses	12

X. Disciplinary Report

Notices of Non-Compliance Issued Since Last Meeting (May 29, 2025)	0
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Y. Upcoming Meeting(s)

- (1) August 7th (Videoconference)
- (2) September 4th (Videoconference)
- (3) October 9th (Videoconference)
- (4) November 6th (Videoconference)
- (5) December 4th (Videoconference)

Z. Adjournment

Chair Peebles – It is 2:54 or military time 14:54 we are adjourned. You all have a great afternoon and evening. Thank you all.

The meeting was adjourned at 2:54.