

**MINUTES**  
**BOARD OF FUNERAL, CEMETERY, AND CONSUMER SERVICES**  
**VIDEOCONFERENCE MEETING**  
**MAY 7, 2026 - 10:00 A.M.**

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

Ms. Jill Peeples – Good morning, this is Jill Peeples, Chair of the Board of Funeral, Cemetery, and Consumer Services. Today is Thursday, May 7, 2026, and I'll call the meeting to order and turn it over to Ms. Simon.

Ms. Ellen Simon – Thank you, ma'am. Good morning, everyone. My name is Ellen Simon. I am the Assistant Director for the Division of Funeral, Cemetery, and Consumer Services. Today is May 7, 2026, and it is approximately 10:00 a.m. This is a public meeting of the Board of Funeral, Cemetery, and Consumer Services. This meeting is being held by videoconference. Notice of this meeting has been duly published in the Florida Administrative Register. An agenda for this meeting has been made available to the public as well. Both the link and call-in number are on the agenda, which has been made available to the public. The link and call in number as well as other information relating to this Board meeting has also been published 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's 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 X 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 relitigate 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 Mary Schwantes, our Executive Director. She is monitoring the chat feature and, as necessary, will forward your inquiry to someone who can assist in resolution of the problem. Madam Chair, 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 {EXCUSED}  
Janis Liotta {EXCUSED}  
William "Bill" Quinn  
Darrin Williams

**Also noted as present:**

Rachelle Munson, Board Legal Advisor  
Kimberly Marshall, Department Legal Counsel  
Greg Caracci, Department Legal Counsel  
LaTonya Bryant, Department Staff

Ms. Simon – Madam Chair, both Janis Liotta and Ken Jones are excused from today's Board meeting, and there is a quorum remaining for the business of the Board.

Chair Peebles – Thank you, ma'am.

**B. Action on the Minutes**  
*(1) March 5, 2026*

Ms. Simon – It may be appropriate right now for a Board member to make a motion regarding the minutes of the March 5, 2026, meeting.

**MOTION:** Ms. Sanjena Clay moved to adopt the minutes. Mr. David Chapman seconded the motion, which passed unanimously.

**C. Old Business**  
*(1) Petition for Section 120.57(2), Florida Statutes, Administrative Hearing (Adverse Licensing History)*  
*(a) Moore, Carnell*

Ms. Simon – Is this Mr. Moore or a representative of Mr. Moore's on the call today? I see Mr. Moore is on the call. Mr. Moore, do you have representation during today's meeting?

Mr. Carnell Moore – No, ma'am. I'll be speaking myself.

Ms. Simon – Thank you. On December 5, 2025, the Division received an application for preneed sales agent licensure. The applicant answered "Yes" to the background question regarding adverse licensing history on the application due to disciplinary action that required disclosing. The adverse licensing is as follows: In 2016, disciplinary actions were filed against the Applicant by the North Carolina Department of Financial Services of Insurance where he was fined \$500 and disciplined by the Financial Industry Regulatory Authority (FINRA) where his securities license was suspended for thirty (30) days, and he was fined \$5,000. An additional disciplinary action was filed in 2024 against Mr. Moore by FINRA where his securities license was suspended for ninety (90) days, and he was fined \$10,000. These actions occurred in North Carolina and Florida, respectively. This application for licensure came before the Board in January 2026. The Board denied the application for licensure in a Notice of Intent to Deny. The application was filed on or about April 6, 2026. That Notice of Intent is included in this Board package. The Applicant timely petitioned for an informal administrative hearing, with no material facts in dispute, pursuant to Section 120.57(2) Florida Statutes. The Petition is also included in the Board package. The Division recommends the Board affirm the denial of the applicant for preneed sales agent licensure. And Mr. Moore, if you could 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. Moore – Yes, ma'am.

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

Mr. Moore – My name is Carnell Moore, and the last name is spelled M-O-O-R-E.

Ms. Simon – Thank you, sir.

Chair Peeples – Thank you, Mr. Moore. We appreciate you being a part of the meeting today. Would you like to address the Board members?

Mr. Moore – Yes, Madam Chair. Thank you for letting me be here today. I just wanted to come back and talk about how the first meeting went a little bit and just really give some more background about me. And so, like the information said that I sent in, I'm a U.S., you know, disabled military member, but more than that, a man of God, I have been married for -- I've been with my wife now thirty-seven (37) years, five (5) kids, never been in trouble, don't do drugs, and I've had a long, successful career actually in the financial services industry for the past thirty (30) years. I've won numerous awards, I have been among billion-dollar producers for multiple years, trained financial advisors for Merrill Lynch in five (5) different counties. I've had a really, really great, great career. And so, I just wanted to come back and say, I want the whole body of work if you guys consider that when deciding if I should have a preneed license.

I've been a planner pretty much ever since I entered the industry. That's just how First Union Bank taught me to be a trust officer. It was a lot of planning when I first got into the industry. And I was a trust officer for three (3) years before going into the relationship with Merrill Lynch where I became a certified financial planner and has been so ever since. I take all my clients through a certain process that we decide not just how money is going to be transferred, but we now also talk about them, what's going to happen to them. And so, we go down that road and I thought preneed license would be a very good addition to my business practice. We're having some conversations around it, so I just wanted to make it official to have conversations around it and take them through what they might need. I just want to say I still -- you know, I'm a member of my church. I have been there for over thirty (30) years. I taught Sunday school for twelve (12) years. I still coach the youth leagues at the church.

So, I know I do have some things on my record, but none of it ever was done to hurt a client. I've had zero client complaints in my over thirty (30) years in the business. I always try to do what was best for my clients. So those administrative actions that were taken against me -- I did have a client, she had just bought her new house and was very excited. So, I had her fill out the new address form and she didn't have the account number on it. She asked me to put it on it and that's what I did. The other lady involved was a quadriplegic, trying to complete documents, with basically a pen in her mouth. So, I just told her to sign, and I'll fill out the form and that was just my best way of helping her. So, you know, I wish it had turned out differently, but my thing is to always serve my clients and that's what I was doing. With that being said, I'll let you all ask me questions.

Chair Peeples – Thank you, sir. We appreciate you being a part of the meeting today. Board members, do you have questions for Mr. Moore?

Ms. Clay – Madam Chair, I'd just like to further clarification.

Chair Peeples – Yes, ma'am, please.

Ms. Clay – Mr. Moore, I just wanted you to clarify. You indicated the paraplegic you told to sign the document, and you would complete it. How did it come about being considered an offense? Did she report you?

Mr. Moore – No, Ms. Clay, she did not report me at all. She was a very good client, still a very good client. It came about basically as -- it's in the records. I wasn't hiding anything. So, in emails, they could see me communicating with her. So, they saw where I would actually -- I started to send her the forms for her signature because she said, "I don't want any of my information in the mail." She didn't grow up a quadriplegic. She had unfortunately had a medical incident which took away her hands and feet. And so, she just got a settlement, and I started working with her. So, I went out to North Carolina. I'm based in Florida. So, I went out to her and just witnessed firsthand how things were being handled with paperwork and that was tough for her. And so, my relationship with her was, okay, let's try to make this easier. We did not have a portal, at least at that time, at my broker dealer. So, I would send her the documents, and she would sign and then we'd get on the phone and go over the information that needs to be completed in the document. So, everything was always authorized. She knew everything. There was nothing -- there's no wrongdoing to report with the exception of, I learned the rule would have been better if I completed the form first and have her sign it. But like I said, there was no portal for that information to come through. It would either be going through regular mail or email, and she did not want that.

Ms. Clay – And no document was notarized or witnessed that you did your transaction with her with the agreement that you would complete the forms?

Mr. Moore – No, ma'am. There was no need for any notarization. They were just basic broker dealer type forms. We don't have them notarized or anything like that. There was no false information given. FINRA even reported that at all times everything was authorized and the client never complained.

Ms. Clay – Got you. May I ask a follow-up?

Chair Peeples – Yes.

Ms. Clay – So my question is not whether or not you completed the forms and how you did it. Was there any documentation that she gave you authorization to do what you did?

Mr. Moore – You mean, did she –

Ms. Clay – So you had -- she signed a form before the form was completed. Is that what she did? And she trusted you to complete the form?

Mr. Moore – Yes, she trusted me to complete the form. And they were our forms. They were never her forms. They were our forms that -- it's basically information a lot of times, like she needs to put her name and address. But then you got the social security, date of birth, so there was some information she did not want the public to know, meaning the amount of money she may have to be investing. And then the social security, date of birth stuff, just being afraid that someone might get information that could make her a target. I think that's more likely where she was coming from.

Ms. Clay – So, my question is based on us knowing that you really did have authorization from her to complete the form and what was there to indicate that the form was filled out accurately or to her best interest if she was signing the documents beforehand?

Mr. Moore – First and foremost is me. I have high integrity. So, and then, yes, she trusted me. I actually work with additional family members of hers. So, and it was basically her telling me -- she didn't give me in writing do this, but we do have communication from her that says, you know, thanks for always helping me. And we do have oversight in the office. So, when we turn in these forms, if something seemed like it's going to hurt somebody, they would catch that. But hopefully the advisor themselves or at least I would never do anything to cause pain around a financial issue for my job, so.

Chair Peeples – Ms. Clay, does that complete your questions?

Ms. Clay – It does, Madam Chair. Thank you.

Chair Peeples – Thank you. Mr. Chapman?

Mr. Chapman – Thank you, Madam Chair. Mr. Moore, you are a certified financial planner. Is that your main job?

Mr. Moore – Yes, sir.

Mr. Chapman – And you work for Edward Jones, some type of firm like that or a bank?

Mr. Moore – I'm sorry, sir.

Mr. Chapman – It's okay.

Mr. Moore – Actually, I work from an independent standpoint. So, certified financial planning is one part of my education that I use to advise clients. My company is called Vital Guidance Incorporated. And so, we focus on what we consider the three (3)

most important parts of everyone's life, and that's relationship, wellness, and then financial services. And when we feel people are comfortable in those three (3) areas, then we talk about them giving back to help others.

Mr. Chapman – Are you getting your leads through direct mail, from mail outs, or are you getting your leads through funeral homes?

Mr. Moore – Well, I don't work with a funeral home right now, but my leads are mostly referral. Like I said, I've been in the business for thirty (30) plus years, so I get very warm leads from my clients or from friends. I don't do any cold calling.

Mr. Chapman – Okay. So, you're basically your own boss. You're an entrepreneur and you run your own organization.

Mr. Moore – To a certain extent, yes, we have agreements –

Mr. Chapman – You mentioned safeguards previously. If you're your own boss and you're running your own operation, what safeguards do you have that have been implemented at your place that oversees to make sure that you're doing the right thing, your Is are dotted and your Ts are crossed. How are you handling your safeguards on this so that these instances won't happen again?

Mr. Moore – Well, we're independent advisors, but we have compliance we have to deal with all our –

Mr. Chapman – Who's your compliance officer? Who looks at your work to make sure that all your Is are dotted and your Ts crossed?

Mr. Moore – It depends on the direction we're going. So therefore, we are going in –

Mr. Chapman – We're talking about preneed in the death care industry.

Mr. Moore – If it's preneed in the funeral home that I would be working for, I would work through their compliance.

Mr. Chapman – So what you're saying is, you're going to go in and talk to these people, fill out the paper, and you're expecting the funeral homes to make sure that they know all the rules and regulations of what you're doing?

Mr. Moore – No, sir. We would get training also. That part is still being developed. So, I've already had conversation to be brought in to help with a funeral home. But I still have to go in and learn their rules and make sure I follow their guidelines.

Mr. Chapman – See, I just don't see the safeguards. I don't see any type of implementation of the safeguards to make sure that these incidents don't happen again. I'm just not getting a clear picture from you telling me that you've got the proper safeguards in place.

[Audio cuts out]

Chair Peoples – Mr. Chapman, you're muted, sir.

Mr. Chapman – Sorry about that. You haven't proven to me that you got the proper safeguards in there right now to make sure that these incidents don't happen again.

Mr. Moore – I'm going to be working for a company. So, I really have to go in and learn what their system and what they want me to follow.

Mr. Chapman – What company are you going to be working for?

Mr. Moore – It was Wilson's Funeral Home. It's here in Tampa Bay.

Chair Peeples – And if I may, Mr. Chapman, to caveat on your questions to Mr. Moore? Mr. Moore, that was one of the questions I was going to have, is if you were affiliated with a firm and you've mentioned that that has not been completed yet. But are you aware of what type of preneed program Wilson's Funeral Home has in place? Do they have insurance-based? Are they trust-based? If so, who are they affiliated with?

Mr. Moore – When they decided they wanted to hire me and bring me on, that's when we started the licensing process. And that was turned down, not clear. So, I never got a chance to go in to learn their system because the license wasn't approved.

Chair Peeples – Yes, sir. But they should have relayed to you how they fund their prearranged agreements, whether it's insurance or trust. And that's one of the questions I have is, you know, because you've had a denial, you've made a petition for a hearing today, which we are participating in. I need more information. Who are you going to be working with? You've given us that name. Who are they affiliated with?

Mr. Moore – They are a privately owned organization.

Chair Peeples – No, sir. What I'm asking is, who are they affiliated with to provide prearrangements to consumers? Are they affiliated with an insurance-based company? There's several of them in the industry. Are they affiliated with -- like the Independent Funeral Directors of Florida or FSI, who offer trust-based preneed funding? That's the question I have.

Mr. Moore – I'm sorry. I cannot speak for them right now. I don't have their information. I was here, thought this was about me more than them. And so, I did not ask them to join me here.

Chair Peeples – Yes, sir. It's a very important item because, as Mr. Chapman mentioned about safeguards, that would let us as Board members, those that are consumer members or affiliated in other agencies with our Board or those of us that are colleague directors, it would give us indication of who you would be affiliated with through the Wilson's Funeral Home. So not having that information is not positive for me. So, thank you. Any other Board members have any questions? Mr. Jensen?

Mr. Chris Jensen – Yes. Mr. Moore, I noticed in your opening statement, the second sentence, you mentioned that you had not been in any trouble. Do you believe that this is no trouble?

Mr. Moore – I was talking about trouble with the law, sir.

Mr. Jensen – Well, I mean, the Securities Commission in the State of North Carolina is the law.

Mr. Moore – Well, I recognize those things did happen, and I took care of them, and I've been still consistently working on myself to be better. Actually, I'm in a life management program, you know, just to help work on what our business practice is about. And then I did learn lessons, even though, like I said, I was doing what was best for the client, really trying to watch out for the client, and I just realized there's just some things you can't do, even though your intent is to help. I definitely wouldn't do those again. I mean, they were hard lessons to learn, but I did learn them. And so that was a trouble part of my career. But like I said, it was not done with any ill intent, and I worked through them.

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

Mr. Jensen – Well, just one other thing. I mean, Mr. Moore, here in Florida, we really value protecting the consumer's finances and dealing with money. And I mean, I'd also like to point out to the Board that another agency that knows far more about this than we do investigated and, I mean, suspended your license and gave you fines, and it wasn't just a one-off incident. This happened three (3), four (4), five (5) times. So, I mean, I'm just a little perplexed as to why you feel that we should give you a license to do that because, you know, we're tasked with protecting the consumers also. So, I'm not saying that you're going to do anything wrong, and I wish you all the best, but you lost me with that second statement that you had never been in trouble. So, thank you, Madam Chair.

Chair Peeples – You are welcome, sir. Do we have any other Board members for questions? Yes, Mr. Moore?

Mr. Moore – I just wanted to respond to Mr. Jensen. I actually -- it's been two (2) incidents. It just looks like four (4) because it's one from the office and then one from FINRA. So, they're the same incidents, but they look different because each time the office did do a recommendation, FINRA found nothing wrong with those situations. So, they look different because when FINRA does their investigation, they said they didn't see any proof of anything like that. But they did find on the first one that a business was named Premier Players Sales Agency Incorporated, and it was changed to Premier Players Incorporated. It was doing the exact same thing. It was always on the system as Premier Players, but it wasn't distinguished as the successive corporation versus the first. The first one was approved as Premier Players Sales Agency Incorporated, but they said it wasn't approved to be changed to Premier Players Incorporated. So, it was a name change incident for the first two (2) that happened. And then on the second two (2), like I say, they're all one, they're just one from the office and one from FINRA. So, they said I had unapproved to outside business, but I do have my company's policy that says anything that's non-exempt and charitable is not reported. So, I didn't report them because they're all charity work. I do a lot of charity work. I do have a certification in child welfare case management because I work with a lot of kids in foster care as a volunteer. Never been paid for it, but I've been doing it for about fifteen (15) years now. And so FINRA found nothing wrong with those, but they did say that's when they found the incident with me helping with the change of address form for one client and me helping with brokerage documents for the other client. So never complaints from any client. And so, I'm sorry if I misrepresented. I was talking about really in trouble with the law. So, I'm sorry I didn't point that out in detail.

Chair Peeples – Thank you, Mr. Moore. Any other? Mr. Williams?

Mr. Darrin Williams – Thank you, Madam Chair. Maybe a question for Ms. Simon or I guess the counsel that brought this here. So, from the Division, what is the rationale for the recommendation of denial?

Ms. Simon – May I, Madam Chair?

Chair Peeples – Yes, ma'am.

Ms. Simon – Mr. Williams; it is simply to confirm what the Board originally decided. The Board took this into account, I believe, and heard from Mr. Moore during the original process and denied the application for licensure. That is where I was coming from, only to acknowledge what the Board decided. However, this is an informal hearing. During the informal hearing, the Board can make a different decision.

Mr. Williams – Madam Chair, follow-up?

Chair Peeples – Yes, sir.

Mr. Williams – The only reason I asked that question, I read this twice. I was not at that Board meeting. And if I'm looking at the documents correctly, Page 30 of our packet, it outlines the acceptance and consent being that, you know, no one is admitting or denying anything, and it was a settlement of this situation. So, in my opinion, I'm thinking that's done, although Mr. Moore had to disclose the information. I'm just trying to put the two together of denying still after settlement was done. I guess that's where I'm lost.

Chair Peeples – Ms. Simon?

Ms. Simon – Just in point of fact, oftentimes, that language is placed into the settlement stipulations heard by this Board. And I'm not sure how else you would like me to respond to the question. And like you say, you weren't at the Board meeting. I'm not sure about the other members that are present.

Mr. Williams – Right. And Madam Chair, if I may? Maybe you can give me some enlightenment. I'm not sure how it was presented at the first Board meeting, so I'm trying to put the pieces together. I guess that's where I'm lost at. Was it a recommendation at the original Board meeting for denial, or was it then the Board affirmed that decision? I guess that's what I'm talking about.

Chair Peeples – Ms. Simon?

Ms. Simon – Mr. Williams, the original packet of the Board meeting I believe that it's included within this Board package.

Mr. Williams – It is. I'm just trying to find a recommendation. That's the piece I didn't see.

Ms. Simon – And the minutes are included as well. And I'm sure –

Ms. Rachelle Munson – If I may, Ms. Simon? Page 19 is where the recommendation was. No, was that it?

Chair Peeples – Page 8 and 9 is Notice of Intent to Deny.

Ms. Munson – Right. That's the Order. But Page 19, is that the recommendation from the original presentation, Ms. Simon?

Ms. Simon – Yes. Cover page.

Ms. Simon – Page 19 is the summary. And they initially recommended approving it with a one-year probation, and the Board voted to deny it, and that's where the Notice of Intent to Deny came.

Mr. Williams – Okay. I'm clear now. Thank you. Okay.

Ms. Munson – You are welcome.

Mr. Williams – So, it was -- Okay. Got it.

Chair Peeples – Any other Board members' questions for Mr. Moore? Thank you. Board members, any other questions for Mr. Moore? Mr. Moore?

Mr. Moore – May I speak?

Chair Peeples – Yes, sir.

Mr. Moore – Okay. So, Madam Chair and Board members, I also want to just make clear too, those incidents did happen, but I am allowed to still work in the industry. I still work in the financial services industry. I hold a real estate license. I hold a mortgage license. I hold insurance license. I have various certifications, and I'm well-educated to help people. And I did a couple of things that did not work out in my favor, but they still did help my clients. So, like I said, I just would like you guys to just consider everything. It's a 30-year-plus career, and I will still keep going, but I just think this makes a difference in me helping clients.

Chair Peeples – Thank you, sir. We appreciate that. Board members? What is the Board members' pleasure?

**MOTION:** Ms. Clay moved to affirm the denial of the applicant for preneed sales agent licensure. Mr. Jensen seconded the motion.

Chair Peeples – Is there any discussion on the motion? All in favor of the motion, say Yes.

Board members [Unison] – Yes.

Chair Peeples – All opposed, say No.

Mr. Williams – No.

Mr. Bill Quinn – No.

Chair Peeples – Okay. So please let the record reflect that Mr. Williams and Mr. Quinn are no, but the motion carries for denial by the majority of the Board. Thank you for attending, Mr. Moore. We appreciate it.

Mr. Moore – Thank you.

Chair Peeples – Ms. Simon?

Ms. Simon – Madam Chair, may I move on with the agenda?

Chair Peeples – Yes, ma'am.

*(2) Recommended for Approval with Conditions*

*(a) Request for Extension of Time to Complete Required Onsite – Alkaline Hydrolysis*

*1. 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?

Ms. Wiener – Yes, Wendy Wiener.

Ms. Simon – Thank you, Ms. Wiener. The original application for a cinerator facility licensure (alkaline hydrolysis) was received by the Division on or about March 14, 2025. The application was incomplete when received. The Division received the required information to complete the application on May 12, 2025. The Applicant went before the Board on June 26, 2025, and was given approval with the conditions that it pass the on-site inspection by a member of the Divisions staff within six (6) months upon the filing of the Final Order; and that the Applicant is to be placed on a one (1) year probation at the time of licensure. Based upon the Notice of Intent to Approve Application with Conditions filed on October 10, 2025, the on-site inspection was to take place by April 10, 2026. On April 9, 2026, the Division received a request from the applicant for an extension of time to complete the required on-site inspection. The applicant orally requested an extension until August 1, 2026. The Division recommendation is that the request for extension of time be granted and that the establishment be given an extension until August 1, 2026, to pass an onsite inspection.

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

Ms. Wendy Wiener – I'm just here to answer questions, if any.

Chair Peeples – Thank you, ma'am. Board members, any questions for Ms. Wiener? Mr. Williams?

Mr. Williams – Question? Is there any particular reason that the request for additional time was requested the day before the deadline?

Ms. Wiener – So the inspection did actually occur and so I think Mr. Hubbell thought that he had completed that portion of the requirements, but the equipment is not yet installed because it has taken him months and months to get the gas line installed and to jump through the bureaucratic permitting process and now there is a delay on the shipment of the actual alkaline hydrolysis equipment. Once it comes, it is what they call plug and play, so it won't be hard to get installed, but it's still another ten (10) to twelve (12) weeks out they say. So, he's asking for the extension. I think there was just some confusion in terms of timing about when he needed to make that.

Mr. Williams – Got it. And Madam Chair, a follow-up, may I?

Chair Peeples – Yes, sir.

Mr. Williams – So I'm fine with it if the Division could add some language about and it's another inspection I guess prior to the August 1<sup>st</sup> deadline to ensure that everything is in order and met.

Ms. Simon – I'm sorry. Mr. Williams, can you say that again?

Mr. Williams – So I'm fine with the recommendation if we can add some language for another inspection since we're asking for an extension to August 1<sup>st</sup>. I'm not sure Ms. Wiener would be amenable to that but that would be my friendly request to add language to that.

Ms. Wiener – Absolutely. When the inspection occurred the equipment was not there, so Mr. Williams is saying there needs to be another inspection once the equipment is installed before the license is issued and of course we're amenable to that. Thank you.

Chair Peeples – Board members, any other questions for Ms. Wiener?

Mr. Williams – Madam Chair, I'll make a motion if possible.

Chair Peeples – Yes sir, what is your motion sir?

**MOTION:** Mr. Williams moved to grant the request for extension of time and that the establishment be given an extension until August 1, 2026, and needs to pass another on-site inspection once the equipment is installed. Mr. Quinn seconded the motion, which passed unanimously.

Chair Peeples – Thank you Ms. Wiener.

Ms. Wiener – Thank you.

#### **D. Rules Committee Items**

Ms. Simon – At this point I'll turn the meeting over to Ms. Schwantes.

Ms. Mary Schwantes – Thank you. Good morning, Board members. Today from the Rules Committee on your agenda there are two (2) items requiring approval. I want to specifically point out that this is the first presentation. Neither has gone before the Rules Committee before. They've not seen this so it's coming before the full Board this time. It's a little bit different than we've done in the last recent Committee meetings, but certainly still acceptable.

##### ***(1) Action on the Minutes***

###### ***(a) March 11, 2026***

Ms. Schwantes – These are the minutes from the March 11, 2026, Rules Committee meeting, and we're looking for Board action.

Chair Peeples – Thank you. Board members?

**MOTION:** Mr. Todd Ferreira moved to adopt the minutes. Mr. Williams seconded the motion, which passed unanimously.

Ms. Schwantes – Thank you, Board members.

##### ***(2) Report and Recommendations from Meeting on March 11, 2026***

Ms. Schwantes – The purpose of that meeting was to continue review of rules pursuant to Section 120.5435. Andrew Clark, Sanjena Clay and Chris Jensen were present for the meeting. Darrin Williams had been excused from the meeting. The Committee at that time considered seven (7) Board rules. These were revisited for purposes of finalizing language on the rules. One of the rules 69K-6.008 resulted in a recommendation that no changes were needed to that rule. There were six (6) rules for which the Committee confirmed they wanted to open for development, and they finalized proposed language on those rules. With apologies, there is a typo on Page 2 of the report where it says Board rules open for development eleven (11) total. That is obviously incorrect. There were six (6) total. The six (6) are listed and then within the report, details are provided with regard to the finalized language.

Just to clarify, you have already seen these rules. They were presented before the Board at the last Board meeting for consideration of the language at that time as part of the rulemaking report presented by Ms. Munson. And the reason that they were presented before we could actually get this Committee Report in is because of the deadline with regard to a report that was due April 1<sup>st</sup>, and we just needed to go forward with rulemaking efforts. Even though the Board has already considered actual changes to these rules at the prior meeting, this Committee Report still needs to be approved and with that I'm asking for Board action and/or if there are any questions.

**MOTION:** Mr. Ferreira moved to approve the Committee's review results on the seven (7) total Shared Rules listed in the report. Ms. Clay seconded the motion.

Chair Peebles – Ms. Munson, did you have a question?

Ms. Rachelle Munson – I just wanted to note, and Ms. Schwantes can correct me, that when we presented this at the previous Board meeting it was for the purpose of opening these rules up for development. I don't think the language was approved at the time. I think it was just opening them up for rule development.

Ms. Schwantes – I thought that the language had been presented on these as well when I went back and looked, but –

Ms. Munson – If they were and it just could be an oversight because if I asked all the SERC questions at that time for that language.

Chair Peebles – You did.

Ms. Munson – Okay, well then that's all I needed to confirm.

Chair Peebles – Yes, ma'am.

Ms. Munson – Okay.

Chair Peebles – We have a motion by Mr. Ferreira for approval. A second by Ms. Clay. Is there any discussion on the motion? Hearing none, all in favor of the motion say Yes.

Board members [Unison] – Yes.

Chair Peebles – Opposed say No. Motion carries.

Ms. Schwantes – Thank you, Board members.

Chair Peebles – Thank you, Ms. Schwantes.

**E. Disciplinary Proceeding(s)**

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

**(a) Related Items – Division No. ATN-45092**

**1. Foundation Partners of Florida d/b/a Baldwin Brothers; DFS Case No. 344111-25-FC; Division No. ATN-45092 (F710751)**

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

Ms. Wiener – Yes, this is Wendy Wiener.

Ms. Simon – Presenting for the Department is Mr. Caracci.

Mr. Greg Caracci – 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 Foundation Partners of Florida

d/b/a Baldwin Brothers (“Respondent”). The Division conducted an inspection of Respondent and alleges as follows: Respondent is a funeral establishment holding license number F710751. Respondent failed to perform a cremation in a timely manner and failed to transact business under its licensed name. This is a two-count Administrative Complaint, and the relevant statutory violations are as follows:

- Section 497.152(1)(a), Florida Statutes: Violating any provision of this chapter or any lawful order of the Board or Department or the statutory predecessors to the Board or Department.
- Section 497.152(1)(b), Florida Statutes: Committing fraud, deceit, negligence, incompetency, or misconduct in the practice of any of the activities regulated under this chapter.
- Section 497.380(14), Florida Statutes, provides that each funeral establishment must display at the public entrance the name of the establishment and the name of the full-time funeral director in charge. A funeral establishment must transact its business under the name by which it is licensed.
- Section 497.607(1) Florida Statutes, provides that at the time of the arrangement for a cremation performed by any person licensed pursuant to this chapter, the legally authorized person contracting for cremation services shall be required to designate her or his intentions with respect to disposition of the cremated remains of the deceased in a signed declaration of intent which shall be provided by and retained by the funeral or direct disposal establishment. A cremation may not be performed until a legally authorized person gives written authorization, which may include the declaration of intent to dispose of the cremated remains, for such cremation. The cremation must be performed within 48 hours after a specified time which has been agreed to in writing by the person authorizing the cremation.

The disciplinary guidelines for these violations are as follows:

*Count I: Failing to perform a cremation within 48 hours after a specified time which has been agreed to in writing by the person authorizing the cremation. Reprimand, fine of \$1,000-\$2,500 plus costs. In addition, probation for six (6) months to one (1) year with conditions, suspension up to one (1) year, or permanent revocation of license may be imposed.*

*Count II: Failure of a funeral establishment to conduct business under its licensed name. Notice of non-compliance.*

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 in this matter. At this time, it would be appropriate for the Chair to entertain a motion determining whether the Respondent was properly served with the Administrative Complaint and has submitted a timely request for an informal hearing.

Chair Peoples – Board Members?

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

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

**MOTION:** Mr. Williams moved that there are no material facts in dispute in this matter. Mr. Chapman 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:** Mr. Williams moved to adopt the allegations of the fact, as set forth in the Administrative Complaint. Ms. Clay seconded the motion, which passed unanimously.

Chair Peoples – Mr. Caracci?

Mr. Caracci – I believe this is time to cede the floor to Ms. Wiener.

Chair Peoples – Ms. Wiener?

Ms. Wiener – Thank you. Good morning. Board, this case and the one that follows it should absolutely be dismissed. The primary part of this case, this is a two-count complaint as noted. One of the counts is that the funeral establishment failed to transact business in its name and I'll get to that at the conclusion of the real part of the case that is for your consideration today and that is compliance with the requirement in the law that says a cremation must occur within forty-eight (48) hours of a time agreed to in writing by the parties. Everyone in this industry knows that's impossible. So instead, we have to have language on our forms that give everyone a big broad chunk of time in order to comply with the requirement.

About twelve (12) years ago or so none of you were on this Board, I believe other than Mr. Jones who is not here today. We came before the Board under the leadership of Doug Shropshire, and the Board considered this problem because this is a problem. You can't say cremation will occur in forty-eight (48) hours of Tuesday at 9:00, when you have just brought the decedent into your care and the doctor is on vacation overseas. You just can't do it. It's not possible. It's impossible to comply with this law as it is written. So, what we did was bring to the Board language, that is the language that is on the Administrative Complaint only. What's missing is the last sentence from the authorization for cremation. I would like to ask you to go to Page 93 of your Board packet. The very last sentence, which was left off of the Administrative Complaint says, however, if the necessary crematory equipment is unavailable, the 48-hour period shall begin upon that equipment becoming available. We did that because crematories go down. Sometimes there's not another crematory in your community that's available. You have to be able to manage the business when these kinds of things happen. There are people on this very meeting that utilize the forms that I provided with the language that was blessed under Doug Shropshire's leadership by the Board.

So, what happened in this case is that the authorization for cremation was executed on January 27<sup>th</sup>. The form says fourteen (14) days from death unless the authorizations are not obtained and then when the authorizations are obtained the forty-eight (48) hour starts. The final authorization wasn't obtained until 2/4. Then the form says if the necessary equipment is not available then the forty-eight (48) hours begins when the equipment becomes available. The equipment came back online on 2/10 at 10:05 AM. and this decedent was cremated on 2/11 beginning at 1:50 and ending at 4:10 and that is evidenced on Page 133 of your Board packet.

About the not transacting business in the correct name. All the documents were in the right name. They all say Baldwin Brothers, no question, but the credit card receipt for that location still said Beacon Direct because the Beacon location had been rebranded to a Baldwin Brothers location. So, everything that this consumer got up until that receipt was in the correct name. In the consumer's complaint that started this matter, which by the way is missing from your Board packet, there was nothing about not transacting business in the right name. The complaint was about a delay which by the way the time of death, the 25<sup>th</sup> of January until the 11<sup>th</sup> of February, for those in this business you know that is not in any way an unreasonable delay and it certainly complied with the requirement of Chapter 497, because the equipment became available on the 10<sup>th</sup> and the decedent was cremated just over twelve (12) hours later within a 48-hour period. So this case should be dismissed in whole or if you want -- the only thing that you can do in this case lawfully is issue a notice of non-compliance against the funeral establishment because its credit card receipt said Beacon Direct whereas all the documents, all the other documents, fifteen (15) other documents in your case file all show the correct name. But this was something that happened at the corporate level, something the funeral establishment had no control over, but if you wish to penalize the funeral home on that point a notice of non-compliance is the only thing that you can do here. Mr. Williams, you're on mute.

Ms. Clay – Yes, Madam Chair.

Chair Peeples – Sorry about that I was trying to comply with Ms. Bryant's request. Ms. Wiener if you will update me, if I overlooked it but in the packet of the 141 pages presented to us, was there any documentation showing that the Baldwin Brothers firm updated Ms. Denise of the reason for the delay or we've gotten everything fixed with the equipment because I did see that aspect that you brought up that about the paragraph on page [audio cuts out].

Ms. Wiener – I don't know whether they -- what you have about the communications between the cases in the file, but the fact of the matter is there is no statutory violation for failing to keep her updated on what is otherwise a really reasonable rate of time. It was actually eleven (11) business days between the death not the date she came to the funeral home but the date of death and the decedent's cremation. So, I mean it was not an unreasonable period of time. We're not talking about a month or two (2) months or an unreasonable delay, there was minimal delay here but at a -- at the base of this case is the charged violation with failure to comply with the 48-hour rule and that just didn't happen, and your file does not bear that out.

Chair Peeples – And as a business colleague, industry professional, we relate to families that we're looking at [audio cuts out] weeks because of situations with physicians then having to go to the medical examiner that just is out of our control, and a lot of people don't realize that. So, thank you for that. Mr. Jensen?

Mr. Jensen – I just wanted to point out on Page 27 of the complaint there in the investigative report, her sentence her license number says a possible violation, so I would tend to agree with Ms. Wiener here and having experienced this myself in my own business, I mean they didn't really do anything wrong.

**MOTION:** Mr. Jensen moved to dismiss the case. Mr. Ferreira seconded the motion.

Chair Peeples – Board members, is there any discussion? Mr. Williams?

Mr. Williams – Just discussion and point of clarity. So, Ms. Wiener brought up about Page 93 of it being blessed by, I guess, the previous Executive Director. So, I guess my question is whether this is language everyone knows or is this a situation because something needs to be official? Because if it's not, if it's just for a group of people that know about this, I think we will repeat this type of situation. So, is there something from the Division that says, A, we have [audio cuts out] to be written in law? Like, what are we doing about it? Because I think we still have not addressed the issue of the 48-hour, because it is a rule. So, if it is a rule, what are we doing about it? Because the rule is simply, let's just -- I agree with Ms. Wiener what you're saying, I'm totally agreeing, but I'm saying we cannot kick the rule if it was violated. What are we doing as to the rule situation, the actual situation about the 48-hour? Being that he blessed it or whatever, he's not the Florida Legislature, so, he cannot do that. Like, what are we doing about violation of the rule? That's my question.

Chair Peeples – Thank you, Mr. Williams. I either would like to ask Mr. Caracci or Ms. Munson to kind of respond to your question. Mr. Caracci?

Mr. Caracci – What was the question one more time, Mr. Williams?

Mr. Williams – The question is about the rule; how do we address the rule that was violated? I think what Ms. Wiener has stated and some of the other Board members have stated about it's impossible, you know, these parameters, like, I get it. However, what are we doing about the rule itself since it is a rule on the book so that we don't see this again? Because, as you all have stated, it's almost impossible, but it's a violation of the rule.

Mr. Caracci – I can't say what we'll do in general practice, but I would like to address what Ms. Wiener said if now would be an appropriate time to do so.

Chair Peeples – Yes sir.

Mr. Caracci – I would just like to say that the Division's posture on this matter is that if a cremation were to occur, what we're asking is it occurs somewhere, somewhere in the area. Now, I don't have any dispute with the retorts being down. I've received documentation of that matter for the licensee, but was there anything stopping the licensee from going to another crematory to get this done? And I think if you review the materials, you have a pretty persistent consumer here who's very eager to see this matter sort of tied up. That's all I have.

Chair Peeples – Thank you. Ms. Wiener, would you like to address that question?

Ms. Wiener – Certainly. There's no obligation of a funeral establishment to go in another crematory in a situation where we're talking about eleven (11) business days. I know people are anxious. I know some people are not anxious, but the fact of the matter is that in this case, this decedent was cremated in a timely manner, in compliance with 497.607, which contains the 48-hour rule. To address Mr. Williams' question, the law says what it says. And it's not a bad law. I don't want to take that law away. It's actually in the law. It's not in the rule. You don't want to take it away. But instead, because what used to happen and what you still see, some cases you guys still get, say, cremation will happen within forty-eight (48) hours of blank, and then people are expected to write a date in on those forms. That's impossible. If they write in within forty-eight (48) hours of Tuesday at 10:00 AM, and then the crematory catches on fire or the funeral home catches on fire or something else happens, a hurricane comes, whatever, you just can't comply with that. So that's why we work together with the state to broaden this

language, to build broad language that would be acceptable. And so that language is on my forms. I use it, all of my clients, everybody on this call that's my client, has this safety valve language built into it. And it works without question, and there are no problems with it. And it's a matter of public record. I mean, it's sitting here in your public record. My forms are not proprietary. Anybody can steal this language right off my form and put it on their forms. Do it. So, the way that we address it is that we both keep the requirement built into the law so that there's not just an open-ended time period to do a cremation, but you build language in so that the time period starts when it can validly start. Things are available and all the authorizations have been obtained. Thank you.

Chair Peeples – Mr. Williams?

Mr. Williams – Thank you, Madam Chair. I guess my concern is, and I agree with you Ms. Wiener, I guess the rule is violated.

Ms. Wiener – No. This time was agreed to in writing. The time that was agreed to in writing is built into [inaudible]. That's the point. The agreed to time in writing is within fourteen (14) days of date of death unless authorizations are late. If authorizations are late, then fourteen-eight (48) hours starts within authorizations being received. And if crematory equipment is not available, then fourteen-eight (48) hours starts when crematory equipment becomes available. On the cremation authorization, that language is there. It is agreed to by the consumer in terms of signing that cremation authorization. So that is a time agreed to in writing. Therefore, the rule is not [audio cuts out].

Chair Peeples – Mr. Williams, if I may. Ms. Wiener, we're getting pieces of you, for whatever reason, we don't have connection – [audio cuts out] – aware of that. Thank you for your comment. Mr. Williams, does that complete your question and answer? Mr. Jensen?

Mr. Jensen – Mr. Chair, I'd like to offer Mr. Williams just a friendly reminder that on Page 27 of the complaint, it says a possible violation. And then it was sent to the Board here and we're supposed to determine if a violation occurred. Quite honestly here, I don't see a violation. I do agree with Ms. Wiener, in looking over the paperwork that it was agreed to by the client within the time period. And in some things, there's a few other rules. We did try to address this in the Rules Committee, but we're told that it was a statutory thing. So, it's sort of out of our control, but it's not really relevant to what we do here. We can make pretty much whatever decision we want, and the practicality of the business is that the timeframe is not always adhered to. I mean, go back to COVID. Go back to, you know, your place getting hit by a tornado or a hurricane. I mean, there is a lot of reasons why this doesn't happen. And, you know, I understand the client's frustration here, but the client signed off on that. I mean, they agreed to the timeframe. So, I mean, you know, I just don't see an offense here. Thank you, Madam Chair.

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

Ms. Munson – I just want to make a couple of comments. And I'm not here representing the Department with the Office of General Counsel. They presented this AC based on statutory information. I am not here to speak necessarily to the comments made by this applicant with Ms. Wiener. I'm just here for the Board's perspective. Okay. So, the Department has the authority to issue any type of Administrative Complaint that they feel there is probable cause to follow through with based on what they deem to be a violation of statute or rule. If there is any language on a form that goes to policy or practices, I just want the Board to just be mindful that that's not necessarily rule. And to some extent, it's been added maybe because it makes practical sense. But when you apply it as a rule, it is legally considered non-rule policy. So, there's going to have to be some type of, and this is just for personal edification, that what you see presented before you, is what the Department determined to be was a violation. What the discussion is that this violation is not practical. It doesn't mean that it's not true. It just means that it's not practical. But in making your decision and you're basing it on what may technically be non-rule policy, and Ms. Wiener has had an opportunity to speak to it, but my only comment is that the Department in their issuing of these orders may have to come to some type, if they have a form that says something that does not necessarily lined up with the language by rule or by statute, that's something that they're going to have to work out. But my presentation is to the Board, and I have to do it on this record only because I don't want there to be a conversation between the Board members and some public identification that, well, we know the statute says this, but we also said this on this form. There is a distinction between the two (2), and I'm not saying that there can't be a rule that's created that has that however language in it, but as it stands now, I don't know if it's standing alone. If everyone is speaking as if there's a reliance on the policy that's been included in the language on that cremation form. So, I just wanted -- and the dismissal, I mean, the basis for it, what Mr. Jensen has said is absolutely correct. If you feel there's no basis to follow through with this, you have the absolute authority to dismiss it. That is not the question. I

just want there to be a clear-cut understanding of lines as to the basis. And again, I may have Ms. Marshall identify why this AC was bought, but you can't put an AC in front and then have a form that has additional language in it without identifying whether or not this is a rule or is this practice or is this policy. And if they conflict or contradict each other, that's another level of issue, right? So, I just wanted to just state that for the record because I didn't want this record to reflect that this Board is under the practice of not following a statute or something of that nature. I thought that it was worthy of clarification for the record. Again, the dismissal is totally within the purview of this body if they choose.

Chair Peebles – Thank you. Ms. Wiener?

Ms. Wiener – I will say the language on the form is not meant to be a rule and it's not meant to be a policy of this Board. That is a contractual arrangement between the consumer and the funeral home, nothing more. And that complies with the law. The law says you have to in your contract say when the forty-eight (48) hours will start. And that says that. So, there is no violation. I'm not asking you to make an exception to the law. The law was complied with. Noteworthy in its absence from what was probably presented to the probable cause panel and what is in this Administrative Complaint is the last sentence on Page 93. I don't know why it's not in the Administrative Complaint, but the consumer agreed that forty-eight (48) hours starts when the crematory equipment becomes available. The creation happened fourteen (14) hours after the cremation equipment became available. No violation. Period. No violation. No exception. No violation.

Chair Peebles – Thank you. Mr. Jensen?

Mr. Jensen – If I may, Madam Chair? Based on what Ms. Munson had said, maybe I could amend my motion to dismiss based on extenuating circumstances just to clean it up a little bit. Can I do that?

Chair Peebles – Ms. Munson?

Ms. Munson – You can dismiss for any reason. I mean, you could have left your dismissal for the reasons that you previously stated. I just want to clarify. The language in a contract, as Ms. Wiener has just confirmed, is not a rule, but it was a condition that these contractual agents agreed to. Whether or not and why it was not included in an AC is a point of presentation and persuasion, so this is a part of this discussion, but they are different and distinct. And I did not want this body to say because it reads that way, then there is no violation because it doesn't violate a rule. That language is not a rule unless the Department is saying that these forms, if they are issued by the Department, which this is not, is a rule, because the language and applications are rules. This is a trend. So, I am not here to represent the Department, nor am I here to represent Ms. Wiener and her situation. I'm just identifying for rule understanding purposes what you are reading. How it's presented between both parties, that's their jobs. They're here to persuade you in their particular avenues, lanes, and agendas. So, I don't want you to walk away saying, because Mr. Williams asked the question, if this is in here, then why isn't it a part of -- I mean, they're different. And I just wanted to clarify that.

Chair Peebles – Mr. Jensen, so are you going to amend your motion or are you going to leave it as originally stated?

Mr. Jensen – I would like to amend it just for the future, just to be part of the record, a dismissal based on the extenuating circumstances of the crematories being down. That way we, just to help Mr. Williams there, we do have a reason why we're kind of looking past this rule, so to speak.

Chair Peebles – Would you be so inclined to maybe amend the motion to state a dismissal because of extenuating circumstances of the crematory retort not being operational?

Mr. Jensen – I mean if you would state that as a friendly amendment, absolutely.

Chair Peebles – Thank you. Mr. Ferreira?

Mr. Ferreira – I'll second.

Chair Peebles – Okay, perfect. Is there any other discussion? We have a motion for a dismissal case due to extenuate the circumstances of the crematory retort not being operational. Any other questions?

Mr. Williams – Madam Chair?

Chair Peeples – Yes, Mr. Williams?

Mr. Williams – Point of clarity. Is this dismissing both counts?

Ms. Munson – Mr. Williams, that would be a dismissal of the entire Administrative Complaint.

Chair Peeples – That was on Page 93. Give me one second.

Ms. Clay – Ms. Munson, would you please repeat?

Chair Peeples – Yes, could you repeat your comment?

Ms. Munson – It could be, I don't know, it's just my computer is reading efficiency mode is turned on, so I don't know if that takes away from bandwidth. I don't understand anything technical I will share with you. But let me just say if the motion is to dismiss the Administrative Complaint without any doubt, it would mean that the Administrative Complaint, every count included, is dismissed.

Mr. Jensen – Mr. Williams, that would mean Count I and II.

Mr. Williams – Thanks. A follow up, Madam Chair, may I?

Chair Peeples – Yes.

Mr. Williams – I guess Mr. Caracci brought up a point that I wanted to kind of highlight. Mr. Caracci brought up a point that there could have been other retorts used in the area as an option. If Mr. Caracci can elaborate more. I'm not sure if that's where he was going. He was saying some information about that in response to, I think, Ms. Wiener.

Chair Peeples – Mr. Caracci?

Mr. Caracci – I was just stating that there's no shortage of crematories in St. Petersburg and Tampa and the surrounding areas that couldn't have been contracted for to go ahead and get this matter, which again the consumer was quite urgent to see wrapped up, to get it to completion.

Mr. Williams – Thank you.

Chair Peeples – And if I may, Mr. Caracci and Mr. Williams. As a funeral professional licensee, we have a crematory retort on site here, but the way that we process and handle things here, if we're thinking of going, for instance, to Mr. Ferreira, who is near to me, if I were to contact him, he may already have his schedule full that he can't accommodate. So that's something to kind of keep in mind. Also, his processing may be different from our processing because not every firm processes with paperwork and things of that nature. So, it could have been that more paperwork would have had to have been received by the legally authorized person. So, it's not just you can call somebody up and say, can I utilize your crematory? So, there's a lot of processes that have to be completed. So, Mr. Williams, I just want you as a consumer member just to have that information.

Mr. Williams – No, and I appreciate that, Madam Chair. I was just looking at it from a consumer member of, you know, this consumer or whatever. Does the firm go and exercise all options? I mean, did they do everything? I guess that's the point I'm thinking the consumer was speaking about of trying to get this case handled and situated. But I'm fine with everything that I heard.

Chair Peeples – Thank you, Mr. Williams. And also, as Ms. Wiener said, and is on the record, and correct me, Ms. Wiener, if I'm incorrect, that there were eleven (11) days between the time of the date of death and the date of the cremation. Is that correct?

Ms. Wiener – Eleven (11) business days. Yes, ma'am.

Chair Peeples – Business days. Yes, ma'am. So, eleven (11) business days is not out of the norm, Mr. Williams, because as our families that request cremation, we relate to them you're going to have a minimum of two (2) business weeks, okay, which is ten (10) business days. Sometimes it goes three (3) and four (4) weeks because, as Ms. Wiener mentioned, you have a physician that's out of state, out of country, and can't complete. Or, you just have a lot of different variables that kind of come into this. And with cremation being so popular, we're seeing more and more challenges every day. Ms. Wiener, you may be able to say amen with your clients that that seems to be something that we may have to address as we go along. But thank you. So, we have a motion. We have a second. Let's do a vote. All in favor of the motion for dismissal say Yes.

Board members [Unison] – Yes.

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

Ms. Wiener – Thank you.

## ***2. Yeats, Ruth Anne: DFS Case No. 344114-25-FC; Division No. ATN-45092 (F047012)***

Ms. Simon – I assume Ms. Wiener is representing this individual as well. And Mr. Caracci again for the Department.

Mr. Caracci – You want me to present or is this matter considered dismissed alongside –

Chair Peeples – Ms. Munson, because this is a companion case and it is a separate case, we will have to have a motion if the Board so sees fit to dismiss this also. Correct?

Ms. Munson – Absolutely. And it still came as a separate case. I mean, a separate case number even. The Department may still choose to pursue it. If they want to withdraw it, it doesn't even have to be voted on. So, I mean, right now, it's before you for vote.

Chair Peeples – Mr. Caracci, what would be your request, sir?

Mr. Caracci – I guess I'll go ahead and present.

Chair Peeples – Thank you.

Mr. Caracci – 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 Ruth Anne Yeats (“Respondent”). The Division conducted an inspection of Respondent and alleges as follows: Respondent is a funeral director and embalmer holding license number F047012. Respondent was the funeral director in charge of Foundation Brothers of Florida d/b/a Baldwin Brothers (“Baldwin Brothers”), a funeral establishment, license number F710751. Baldwin Brothers failed to perform a cremation in a timely manner and failed to transact business under its licensed name. This is a two-count Administrative Complaint, and the relevant statutory violations are as follows:

- Section 497.152(1)(a), Florida Statutes: Violating any provision of this chapter or any lawful order of the Board or Department or the statutory predecessors to the Board or Department.
- Section 497.152(1)(b), Florida Statutes: Committing fraud, deceit, negligence, incompetency, or misconduct in the practice of any of the activities regulated under this chapter.
- Section 497.380(14), Florida Statutes, provides that each funeral establishment must display at the public entrance the name of the establishment and the name of the full-time funeral director in charge. A funeral establishment must transact its business under the name by which it is licensed.
- Section 497.607(1) Florida Statutes, provides that at the time of the arrangement for a cremation performed by any person licensed pursuant to this chapter, the legally authorized person contracting for cremation services shall be required to designate her or his intentions with respect to disposition of the cremated remains of the deceased in a signed declaration of intent which shall be provided by and retained by the funeral or direct disposal establishment. A cremation may not be performed until a legally authorized person gives written authorization, which may include the declaration of intent to

dispose of the cremated remains, for such cremation. The cremation must be performed within 48 hours after a specified time which has been agreed to in writing by the person authorizing the cremation.

The disciplinary guidelines for these violations are as follows:

*Count I: Failing to perform a cremation within forty-eight (48) hours after a specified time which has been agreed to in writing by the person authorizing the cremation. Reprimand, fine of \$1,000-\$2,500 plus costs. In addition, probation for six (6) months to one (1) year with conditions, suspension up to one (1) year, or permanent revocation of license may be imposed.*

*Count II: Failure of a funeral establishment to conduct business under its licensed name. Notice of non-compliance.*

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 in this matter. At this time, it would be appropriate for the Chair to entertain a motion determining whether the Respondent was properly served with the Administrative Complaint and has submitted a timely request for an informal hearing.

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

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

**MOTION:** Mr. Williams moved that there are no material facts in dispute in this matter. Ms. Clay 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. Clay moved to adopt the allegations of the fact, as set forth in the Administrative Complaint. Mr. Williams seconded the motion, which passed unanimously.

Chair Peeples – Mr. Caracci?

Mr. Caracci – Ms. Weiner has the floor.

Chair Peeples – Ms. Weiner?

Ms. Wiener – Thank you, Chair Peeples. This was a ride along companion case. Ms. Yeats had no dependent responsibility, capacity to control, or knowledge even of this matter. She no longer works for this company. The case should be dismissed against her as well as her only liability is as relates to the funeral establishment. If the funeral establishment has not violated the law, then neither has she. Thank you.

Chair Peeples – Thank you. Board members?

**MOTION:** Ms. Clay moved to dismiss the case. Mr. Ferreira seconded the motion, which passed unanimously.

Chair Peeples – Thank you, Ms. Weiner. Let's do this really quickly. It's almost 11:30. Let's take a ten-minute restroom break and then we'll come back and try to finish our agenda. Thank you.

\*\*\*\*\*BREAK\*\*\*\*\*

Chair Peeples – This is Jill Peeples. I'll bring the meeting back to order. And it is 11:39 and I will turn it over to Ms. Simon.

Ms. Simon – Of course.

*(b) Related Items – Division No. ATN-45295*

*1. Harmon Funeral Home Inc: DFS Case No. 350464-25-FC; Division No. ATN-45295 (F041947)*

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

Mr. Luke Grabowski – Good morning, Madam Chair. Luke Grabowski on behalf of the Harmon Funeral Home and John Harmon in the companion case.

Ms. Simon – Great. And presenting for the Department is Mr. Caracci.

Mr. Caracci – Thank you. The Division conducted an inspection of Respondent and alleges as follows: Respondent is a funeral establishment and apprentice/intern training agency license number F041947. Respondent entered into a contract for a casket that was not provided. This is a one-count Administrative Complaint, and the relevant statutory violations are as follows:

- Section 497.152(1)(a), Florida Statutes: Violating any provision of this chapter or any lawful order of the Board or Department or the statutory predecessors to the Board or Department.
- Section 497.152(1)(b), Florida Statutes: Committing fraud, deceit, negligence, incompetency, or misconduct in the practice of any of the activities regulated under this chapter.
- Section 497.152(11)(b), Florida Statutes, provides that a licensee is subject to discipline for filling in any contract form for use with a particular customer using language that misrepresents the true nature of the contract.

The disciplinary guidelines for these violations are as follows:

*Filling in any contract form for use with a particular customer using language that misrepresents the true nature of the contract:*

*Reprimand, fine of \$1,000-\$2,500 plus costs. In addition, probation for 6 months to 1 year with conditions, suspension up to 1 year, or permanent revocation of license 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 in this matter. At this time, it would be appropriate for the Chair to entertain a motion determining whether the Respondent was properly served with the Administrative Complaint and has submitted a timely request for an informal hearing.

Chair Peoples – And if we may, let the record reflect that Ms. Clay has departed the meeting for the remainder of the meeting. So, she is not on the meeting. Board members, what is your pleasure?

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

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

**MOTION:** Mr. Williams moved that there are no material facts in dispute in this matter. Mr. Ferreira 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:** Mr. Ferreira moved to adopt the allegations of the fact, as set forth in the Administrative Complaint. Mr. Williams seconded the motion, which passed unanimously.

Mr. Caracci – And now would be an appropriate time to hand the floor to Mr. Grabowski.

Chair Peoples – Mr. Grabowski?

Mr. Grabowski – Yes. Thank you, Madam Chair, members of the Board. Luke Grabowski on behalf of the Respondents. Unfortunately, Mr. Harmon could not be here today due to some pre-scheduled health care appointment, but he has asked that I present some mitigating circumstances for the Board's consideration in this case and the companion case. As set forth in Mr. Harmon's written response to this complaint, this particular family was quite difficult to deal with from day one. There were multiple members of the family involved in making their initial arrangements, and the individual that ultimately took responsibility for handling the arrangements was often non-responsive to his request for information and clarification. But nonetheless, he did everything in his power to serve this family in the time that they requested. With regard to the casket that is the subject of this complaint, Mr. Harmon met with the family, took possession of the remains and learned that an oversize casket was actually going to be required for this case. Unfortunately, the casket that the family initially selected was not available in an oversize model after conferring with the casket company. There was a model similar that was and that was in a 20-gauge steel compared to an 18-gauge steel. Mr. Harmon did attempt to communicate this to the family to no avail. And so, he ultimately had to move forward with the 20-gauge steel casket to service this family in the time that they requested. He provided the services and merchandise to the family. There was no issue with this casket until such time as Mr. Harmon requested payment for his services, which leads me to my second point. As of today's date, Mr. Harmon has not been paid for providing merchandise and services to this family. There was an insurance policy in place that paid a portion of it, but he is still owed nearly \$3,000 for what he did provide. So, while we acknowledge there may have been a technical violation here in terms of what was identified in the initial contract and what was provided, he did everything in his power to give that to the family, to communicate that to them and has already suffered significant financial hardship because of that. And so, we would just ask the Board to consider that and imputing any penalties against Mr. Harmon or the establishment this morning. And with that, I'd be happy to answer any questions the members may have.

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

Mr. Ferreira – Okay, thank you. I'm looking at the contract, Mr. Grabowski, and doesn't it almost look like there's two (2) different caskets there? Is that what you all see or is it me?

Mr. Grabowski – I was a little confused about that myself. I think on the copy that I was looking at, there may have been an additional oversized vault. I can't really read it on my screen.

Mr. Ferreira – It says like a 20-gauge antique white rose oversize mother or something at the top. And then an 18-gauge steel gasket with silver pink velvet. So, it almost appears like maybe there was a question in the arrangement conference. And many times, you know, we do meet a family before we see the loved one. So that was unique to me. And then there's also oversize vault here, which means the conversation happened in the arrangement conference room. So, my point is, it appears like there was an option possibly, you know, at the arrangement conference.

Chair Peeples – Mr. Ferreira?

Mr. Grabowski – Mr. Ferreira, the only -- oh I apologize.

Chair Peeples – Just a minute, Mr. Grabowski. Mr. Ferreira, what do you mean there was an option for what?

Mr. Ferreira – So, what I'm saying is that it appears like maybe an oversize casket was on the contract and a standard casket was on the contract, with an oversize vault. So, they spoke at the arrangement conference -- they would have had a conversation about having to use the oversize vault if needed.

Chair Peeples – I got you. Thank you, sir. I appreciate that. Mr. Grabowski, did you want to comment on Mr. Ferreira's comment?

Mr. Grabowski – Yes. Thank you, Madam Chair. I think the only thing that may have happened here, obviously I was not present, but when the initial meeting with the family occurred, the family would not actually sign the contract at the time. And I believe that copy of that contract may have been -- when it was signed, which was actually the day the services and merchandise were provided when the arrangements happened. So, he may have amended that to specify that it now included the oversize casket. I'm speculating in that regard, but I think that might be what happened.

Mr. Ferreira – Okay.

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

Mr. Williams – Yes, I'm with my colleague, Mr. Ferreira on this. So, if we're looking at the same thing, Page 49 of 65, it knowledge that it's the day after, so the date of death is 1/13. This statement was done on 1/14. The signatures were done by the person I guess I'm reading Raymond. So, I guess Mr. Grabowski, you said the communication wasn't there, but it seems like everything was signed off on -- because I'm reading the -- I'm thinking it's a 20-gauge antique white rose oversize and then 18-gauge steel along with the oversize vault of 32. Am I reading that correctly, Mr. Grabowski? Is that the same document you have?

Mr. Grabowski – Yes, Mr. Williams, as far as I can tell, it appears to be what that says. And again, we're not going to dispute the facts here. Obviously, we're not in a position to do that. But what was conveyed to me by my client was that when these arrangements were initially made, nothing was signed off. I understand that there does have a date of statement saying 1/14. I don't know if there is an error or discrepancy in that date compared to when it was actually signed. But that was what was conveyed to me, that "oversize" was not discussed at the time the initial arrangements were discussed.

Mr. Williams – And I get it. And I'm sorry, Madam Chair. I apologize. May I follow up?

Chair Peeples – Sure. Yes, sir.

Mr. Williams – I get it. But based on the documents we receive, this is what we can go by. And I'm looking at this as the official document of the agreement of the arrangements. And it's showing me that the arrangements were all completed on the 14<sup>th</sup>. That's how I'm reading this. I don't see an Addendum. Unless I'm missing something on another page, that's what I have to go by. Do you have anything else, Mr. Grabowski?

Mr. Grabowski – I agree. That's what's in the packet.

Mr. Williams – Okay, thank you.

Chair Peeples – Mr. Ferreira?

Mr. Ferreira – So I guess my point is that this could go either way. I feel like by looking at this contract, both standard and oversize situations were discussed. And the price for an 18-gauge steel casket and the price of a 20-gauge oversize are going to be about the same on the retail side. So, I think this was already discussed. I feel like there was a plan in place, you know, at the arrangement based on the size of the loved one. And I feel like just by looking at this case, it could be either way. And I think maybe -- anyway, I'll just leave it there.

Chair Peeples – Mr. Ferreira to Mr. Grabowski, is the main question on behalf of the family with their complaint that they initially discussed that it was going to be an 18-gauge, 29-inch oversize casket, and because that wasn't available, the funeral firm purchased a 20-gauge 29-inch oversize casket? Is that one of the main questions on behalf of the family? Gauge is a thickness of steel. So, you start out 20-, 19-, 18-, 16-, and stainless. And as you stated in your opening when you were commenting that sometimes a casket is available, sometimes it's not. So, I kind of see kind of piggybacking on Mr. Ferreira that on Page 52 with the invoice from Cardinal Casket is they did provide an oversize 29-inch casket. It was just a gauge difference. And they provided a 20- even though it was listed, as Mr. Ferreira stated, as an 18-. So that was just a point of clarification I just had as one of my notes. Mr. Ferreira, do you kind of agree, sir?

Mr. Ferreira – I completely agree. And I'm not sure I've seen an 18-gauge oversize. I'm sure they're out there, but typically it's a 20-gauge oversize gasket or non-gasket.

Chair Peeples – Well, some vendors have the different gauges in the oversize units, but the 20-gauge is the more popular and it's more economical for a family and for the firm. So, Mr. Grabowski, I think we kind of answered our own questions so we're good.

Mr. Grabowski – Understood.

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

Mr. Quinn – Yeah. My question was similar, you know. Like you, as a funeral director for twenty-five (25) or more years, you know, I read it as being the contract, it had 18-gauge steel on there. When I saw the delivery receipt from, I think it was Cardinal Casket, it said 20-gauge. So, my only question really was the family aware that they switched from 18- to 20-gauge or was there even a substitution form filled out and acknowledged by the family?

Chair Peeples – Mr. Grabowski, I don't know if that's a question you can answer without having Mr. Harmon here. So that might be an answer that he would have to provide.

Mr. Grabowski – Unfortunately, I'm not privy to that information. Mr. Harmon just could not be here this morning. So, I'm unable to answer that question.

Chair Peeples – Thank you. Mr. Ferreira?

Mr. Ferreira – So, to get back to Mr. Quinn. I believe that both caskets are on that contract, and it was going to be a situational determination when they received the remains. So, I believe there was a conversation way ahead at the conference. And then when the loved one came in, you know, that's what happened.

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

Mr. Chapman – Thank you, Madam Chair. Mr. Grabowski, what exactly are you asking the Board to do on this case?

Mr. Grabowski – Well, we would just ask the Board to consider the financial difficulties Mr. Harmon has already experienced with this case and imputing any penalty. I know there are penalty guidelines, but we would just ask that if the Board does feel that a financial penalty is required under these circumstances, we'd just ask the Board to take that into consideration because this has already had a significant financial impact on him and the establishment.

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

Mr. Chapman – Yes, it does. Thanks.

Chair Peeples – Thank you. Mr. Jensen?

Mr. Jensen – I have a question for Mr. Grabowski. On Page 25, the picture of the lady in the casket. On the right-hand side in the margin, it's written, she's stuffed and purposely hiding her arms. Is that the main complaint of the family? Or is that -- like the others here, I'm trying to figure out what exactly is the complaint.

Mr. Grabowski – May I, Madam Chair?

Chair Peeples – Yes, sir.

Mr. Grabowski – Mr. Jensen, I'm not sure who wrote that. The allegations in the complaint against my client are, he did not disclose the 20-gauge casket when they requested an 18-gauge casket. I'm not sure what those comments are referring to or who wrote them, but the allegation is simply my client didn't deliver what he was supposed to deliver.

Mr. Jensen – Okay.

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

Mr. Jensen – Yes, ma'am. Thank you.

Chair Peeples – Thank you. Mr. Ferreira?

Mr. Ferreira – I'm going back to Mr. Jensen's comment, Mr. Grabowski. I'm not sure there's anything here. That is what I'm trying to say. That's where I'm at. I don't know where –

Mr. Grabowski – If I may, Madam Chair.

Chair Peeples – Yes, sir.

Mr. Grabowski – I would agree with Mr. Ferreira. We obviously disputed this. But given the fact that, you know, there are some issues with the contract here, that's why we were unable to resolve this prior.

Chair Peeples – And thank you, Mr. Grabowski. I just went back to Pages 23 and 24 of our Board packet, which is the complaint. And because it is a very long complaint, there is a comment written about the casket and the vault, which an oversize casket sometimes requires an oversize vault. A standard casket does not. But then it just kind of has a lot of information, kind of going back to, you know, a little bit more information of the insurance policy and things of that nature. So, it really does not have a specificity, Mr. Ferreira, of what their main complaint is. Do you not agree?

Mr. Ferreira – Yes, I definitely agree. I mean; I just think they're angry. I mean –

Mr. Jensen – And if I may?

Chair Peeples – And I appreciate your comment, Mr. Ferreira, but we cannot judge, you know, and can't say with a family because we are dealing with usually a death of a loved one. So, thank you for that comment. But Mr. Quinn, I see you have your hand up. Mr. Jensen, you were, I think, speaking, sir.

Mr. Jensen – Yes, ma'am. And back to what you pointed out in the actual complaint, I agree with Mr. Ferreira that the family really just has more of an issue with the service and how the body was presented and so forth, which is -- you know, that's not in our purview. They just got mad, but they didn't even pay the gentleman. So, I don't know what their complaint is other than they just didn't like it or they're just mad. That's all I wanted to comment on. Thank you.

Chair Peeples – Thank you. Mr. Quinn?

Mr. Quinn – Yes, thank you. And, you know, if the issue is the casket, going back to something Mr. Ferreira said, I think we're obligated, if we substitute a casket, to do something of equal or greater value and swapping out the 18-gauge steel for the 20-gauge oversize, might make it equal value.

Chair Peeples – Thank you, sir. Any other Board members, any discussion of where we are in the processing of this case? Mr. Williams?

Mr. Williams – Yes, thank you, Madam Chair. So, to Mr. Ferreira's point, there's a couple allegations in the complaint. I'm not sure if everyone had a chance to read them, from the body being unattended, left in the church. Like, there's a lot of different compounding situations or what I think that goes to your point, Mr. Ferreira, what they're really, the meat and potatoes of it, along with the communication about the gauge of the casket, and also some information about there was already a vault purchased. That's why he took the vault off, as you can see on the receipt. So, I think it's just a lot of going back and forth. To Madam Chair's point, I don't know the state of mind of the family, but it's like a lot of back and forth, and everyone didn't bring everything to the table.

Chair Peeples – Thank you, Mr. Williams. Board members, any other comments before we turn it back over to Mr. Caracci? Thank you. Mr. Caracci?

Mr. Caracci – Just to address some of the discussion, the crux of this complaint is that the family was expecting an 18-gauge casket. Obviously, they didn't get that. But I want you to take a look at Page 38 and 39 of the packets. And by Mr. Harmon's

own admission, it seems that he did locate an 18-gauge casket that was oversized, and for whatever reason, the family did not get that.

Chair Peeples – And Mr. Caracci, what paragraph are you referring to on Page 38?

Mr. Caracci – I'm sorry. It's the final paragraph of page 38 that continues on to Page 39. No, I'm sorry, 37 to 38.

Chair Peeples – Thank you. If we can have just a minute to review that.

Mr. Caracci – Okay.

Chair Peeples – Members, have you all had an opportunity to read the end of Page 37 and the beginning of Page 38? You can just nod. Thank you. So, Mr. Caracci, thank you for bringing that to our attention. So, we'll turn it back over to you for the next motion item that you suggest, sir.

Mr. Caracci – Thank you. The Department offers into evidence the investigative report with exhibits, a copy of which has been previously furnished to the Board, to establish a prima facie case for the violations alleged in the Administrative Complaint. Now that the Board has adopted the findings of fact in this case, the Department asks the Chair to entertain a motion finding that these facts constitute a violation of Florida Statutes as set forth in the Administrative Complaint.

Chair Peeples – Board members?

**MOTION:** Mr. Jensen moved that Respondent is in violation of Florida Statutes as charged in the Administrative Complaint. Mr. Williams seconded the motion, which passed unanimously.

Mr. Caracci – Thank you. And now we come to the penalty recommendation. There was some prior discipline for Harmon Funeral Home. And as a result of that and the allegations of this Administrative Complaint, we will go ahead and be offering a \$2,250 fine and one-year probation.

Chair Peeples – Board members? Mr. Jensen?

Mr. Jensen – Yes. And based upon what Mr. Caracci said, I don't see a problem with the paperwork itself, but back to what Mr. Quinn said, we are obligated to furnish what we have on the contract, and the 18-gauge was on the contract that the consumer provided. And as you all know, we are bound by what the consumer provides, even if we don't have the contract. If the consumer comes in and puts it there and says, "This is it," and I would -- I mean, I can kind of see it both ways too. I wanted to ask Mr. Caracci and possibly Mr. Grabowski if they'd be willing to settle this with maybe a \$1,200 fine.

Mr. Caracci – I believe we -- and I initially tendered an offer for \$1,250. I would have to go in my emails, but we obviously didn't reach that settlement and here we are.

Ms. Munson – If I may, Madam Chair?

Chair Peeples – Yes, ma'am.

Ms. Munson – I just wanted to note that because of how this is presented, this is presented for you as a Motion for Final Order by Hearing Not Involving Disputed Issues of Material Fact that although he recommended, and this isn't a stipulation, this isn't a settlement agreement, the Board can just vote to accept the Administrative Complaint and come with your own penalty. So, if you come up with a number that you feel is more fitting due to aggravating or mitigating circumstances, settlement talk is not like a part of this discussion. It's a completely separate thing. So, you can finalize it today with your decision as to what you feel the penalty should be, if you feel there should.

Chair Peeples – Thank you, ma'am. Mr. Grabowski?

Mr. Grabowski – Thank you, Madam Chair. I just wanted to respond to Mr. Jensen's comment. There was a settlement offer made of \$1,250 and one-year probation for both complaints, one against Mr. Harmon, one against the funeral establishment. The reason that was declined very simply was given the financial burden that's already been imposed on the licensee, we just didn't feel that was acceptable in light of the circumstances we've been talking about today. And so that's kind of where things were left off.

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

Mr. Jensen – Just to address Mr. Grabowski. While I can feel for the gentleman that owns the funeral home, I mean, he should have got his money up front. He should have verified the insurance policy and just how much it was going to take. I mean, that's what we all do. So that's not in our purview whether he got his money or not. Although I feel for him, I've been in the same situation trying to do something nice and it backfires on you. And that happens to all of us in this business and it has. You know, personally, I mean, it's pretty clear the family is just a little upset. That's not in our purview either. But what is in our purview is the contract. And what Mr. Quinn said is absolutely 100% correct. If the contract says an 18-gauge and you provide a 20-gauge, you know, you're not in compliance. So, I think you probably should have accepted the \$1,250 and I'd make a motion for a 1,250 fine. Although I don't see probation here, so maybe just a \$1,250 fine. Thank you, Madam Chair.

Chair Peeples – And that is your motion, sir?

Mr. Jensen – Yes, ma'am.

**MOTION:** Mr. Jensen moved that Respondent shall pay a \$1,250 fine to be paid within thirty (30) days of the Board Order. Mr. Ferreira seconded the motion.

Chair Peeples – Is there any discussion on the motion? And Mr. Caracci, were you raising your hand, sir?

Mr. Caracci – Yes, I just wanted to say the Department's penalty recommendation was for a year probation and that was also part of the settlement discussions. That's it.

Chair Peeples – Thank you, sir. But I asked Mr. Jensen, and it was not a part of his motion and Mr. Ferreira did not agree to that. But thank you for that comment.

Mr. Caracci – Okay.

Chair Peeples – I appreciate that. Mr. Williams?

Mr. Williams – Yes. Madam Chair. And I'm fine with the dollar amount, if I may ask Mr. Jensen if he'll consider a probation being that this is not the first situation of this entity, as Mr. Caracci said. That's how the guidelines got to where they are.

Mr. Jensen – Yes, and if I may, Madam Chair, I'd like to respond to that.

Chair Peeples – Yes, sir.

Mr. Jensen – Mr. Williams, I appreciate your friendly amendment, but in this case, you know, I think the gentleman did try to accommodate them and that's why I don't think there ought to be probation, even though he had another incident prior, I just don't see it in this particular case. You know, I think it could kind of go either way. I think the family is just a little upset. You know, he should have provided what he was contracted to provide, and he didn't and he should be fined for that. As far as being on probation, it looks like with the paperwork, he tried to accommodate the family. So, I would like to keep my motion as is. Thank you.

Chair Peeples – Thank you, Mr. Jensen. Any other discussion before we take a vote? Mr. Ferreira?

Mr. Ferreira – So, I know that we're talking about the 18-gauge casket being on the contract. There's also a 29-inch casket oversize on the contract. So, typically there's just one (1). But in this case, there were two (2). So, I certainly agree with Mr.

Quinn and Mr. Jensen if there was one casket listed. But there are two (2), and I don't know if that was done later or at the time. You know, we don't know that. But that's just a comment I'm making. That's all.

Chair Peeples – Thank you. Mr. Quinn?

Mr. Quinn – What I was going to suggest, after hearing all the discussion, is maybe we consider a notice of non-compliance for educational purposes and then maybe reduce the suggested fine to \$1,000.

Chair Peeples – Mr. Jensen?

Mr. Jensen – Well, two (2) things here, Madam Chair. One is to address what Mr. Ferreira said. I'm strictly going by the yellow copy on Page 31, the family's copy. That's what they had. The other copy that we're seeing is the funeral home's copy. But the family's copy in our business is what, you know, that's what the family has got, and that's what they're claiming here. So, and I certainly understand what Mr. Quinn has to say there. And the only reason I voted for no probation is I'm trying to give both sides a little bit of a win here. There's an issue, and, you know, I think it could be seen both ways. But I will agree to what Mr. Quinn says.

Chair Peeples – So, are you amending your motion?

Mr. Jensen – I'll amend it, Could you repeat that, Mr. Quinn?

Mr. Quinn – And thank you. A notice of non-compliance for educational purposes, and then the fine amount of \$1,000.

Mr. Jensen – I'm okay with that, Madam Chair.

Chair Peeples – Thank you. Mr. Ferreira?

Mr. Ferreira – Yes. So, I was reading the contract like it was showing two (2) caskets. I mean, but you know -- -- maybe it doesn't. But I mean, but I'm good with this. I'm good with it. But that 29, is that like a stock number? Or is that a 29-inch? I was reading that as a 29-inch oversize. You see where I was looking at it?

Mr. Jensen – Yes, I see, Mr. Ferreira. On Page 31 there, on the far left hand, it has I assume that's 29. It's either a seven (7) or a nine (9). But as we know, it's got to be a 29-. And it does say oversize over here.

Mr. Ferreira – Yes.

Mr. Jensen – It says antique white rose oversize. But it clearly says 18-gauge.

Mr. Ferreira – Yes, it does. Yes, it does. But okay. I was thinking that the 18-gauge steel casket was silver and pink interior, right? Pink velvet interior.

Mr. Jensen – Yes.

Mr. Ferreira – And the top one was a 29 antique white rose mother of something oversize. So, I was kind of looking at that as two (2) different descriptions.

Mr. Jensen – No, I read that as one. That antique casket, which I'm familiar with, does, I mean, everything else is in order. The paint interior and so forth.

Mr. Ferreira – Okay.

Chair Peeples – So Mr. Ferreira, do you agree to the amended motion of the notice of noncompliance for educational purposes and a \$1,000 fine?

Mr. Ferreira – I certainly do. Yes.

Chair Peeples – Okay. So, we have an amended motion. Any other discussion before we take a vote? Hearing none, all in favor of the amended motion, say Yes.

Board members [Unison] – Yes.

Chair Peeples – All opposed say No. Motion carries.

**2. *Harmon, John W III: DFS Case No: 350467-25-FC; Division No. ATN-45295 (F046608)***

Ms. Simon – Again, represented by Mr. Grabowski and representing the Department is Mr. Caracci.

Mr. Caracci – Thank you. The Division conducted an investigation of Respondent and alleges as follows: Respondent is a funeral director and embalmer holding license number F046608. Respondent is the funeral director in charge of Harmon Funeral Home Inc (“HFH”). HFH entered into a contract for a casket that was not provided. This is a one-count Administrative Complaint, and the relevant statutory violations are as follows:

- Section 497.152(1)(a), Florida Statutes: Violating any provision of this chapter or any lawful order of the Board or Department or the statutory predecessors to the Board or Department.
- Section 497.152(1)(b), Florida Statutes: Committing fraud, deceit, negligence, incompetency, or misconduct in the practice of any of the activities regulated under this chapter.
- Section 497.152(11)(b), Florida Statutes, provides that a licensee is subject to discipline for filling in any contract form for use with a particular customer using language that misrepresents the true nature of the contract.

The disciplinary guidelines for these violations are as follows:

*Filling in any contract form for use with a particular customer using language that misrepresents the true nature of the contract: Reprimand, fine of \$1,000-\$2,500 plus costs. In addition, probation for six (6) months to one (1) year with conditions, suspension up to one (1) year, or permanent revocation of license 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 in this matter. At this time, it would be appropriate for the Chair to entertain a motion determining whether the Respondent was properly served with the Administrative Complaint and has submitted a timely request for an informal hearing.

Chair Peeples – Board members?

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

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

**MOTION:** Mr. Jensen moved that there are no material facts in dispute in this matter. Mr. Clark 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:** Mr. Jensen moved to adopt the allegations of the fact, as set forth in the Administrative Complaint. Mr. Ferreira seconded the motion, which passed unanimously.

Mr. Caracci – Now would be an appropriate time to hear from Mr. Grabowski if he would like to speak.

Chair Peeples – Mr. Grabowski?

Mr. Grabowski – Thank you, Madam Chair. Just to reiterate my prior comments, particularly regarding the financial impact this has already had and given that this is essentially a duplicative complaint with the same allegations, we would just ask that the Board take that into consideration.

Chair Peeples – Is there any discussion by the Board? Hearing none. Mr. Caracci?

Mr. Caracci – The Department offers into evidence the investigative report with exhibits, a copy of which has been previously furnished to the Board, to establish a prima facie case for the violations alleged in the Administrative Complaint. Now that the Board has adopted the findings of fact in this case, the Department asks the Chair to entertain a motion finding that these facts constitute a violation of Florida Statutes as set forth in the Administrative Complaint.

**MOTION:** Mr. Ferreira moved that Respondent is in violation of Florida Statutes as charged in the Administrative Complaint. Mr. Jensen seconded the motion, which passed unanimously.

Mr. Caracci – And the Department is going to go ahead and recommend, just like last time, a \$2,250 fine and one (1) year of probation.

Chair Peeples – Mr. Quinn?

Mr. Quinn – Chair, may I make a motion that this be a reprimand?

Chair Peeples – You can make any motion you'd like, sir.

**MOTION:** Mr. Quinn moved that Respondent be issued a reprimand. Mr. Clark seconded the motion, which passed unanimously.

Chair Peeples – Thank you, Mr. Grabowski.

Mr. Grabowski – Thank you, Madam Chair.

**(2) Settlement Stipulation(s) (Probable Cause Panel B)**  
**(a) Stonemor Florida LLC d/b/a Arlington Park Cemetery; DFS Case No. 320302-23-FC; Division No. ATN-41923 (F079858)**

Ms. Simon – Representing the licensee is Ms. Wiener and representing the Department is Ms. Marshall.

Mr. Williams – Madam Chair?

Chair Peeples – Yes, sir.

Mr. Williams – I need to recuse from this case as I served on Probable Cause Panel B.

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

Ms. Kimberly Marshall – Thank you, Madam Chair, and thank you, Ms. Simon. Good afternoon, Board members. The Department conducted an inspection of Respondent and found that Respondent failed to keep accurate records of burials, leading to the re-sale of a grave space that was already owned. 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 nine (9) months. The Department requests that the Board accept this Settlement Stipulation as resolution of this matter, and I'm available for questions. Thank you.

Chair Peeples – Thank you, Ms. Marshall. Board members, are there any questions? Or Ms. Wiener, would you like to address this?

Ms. Wiener – I'm just here for questions. Thanks.

Chair Peeples – Thank you, ma'am. Board members?

**MOTION:** Mr. Ferreira moved to accept the Settlement Stipulation which provides that Respondent shall pay a fine of \$1,500, and Respondent's license shall be placed on probation for nine (9) months. Mr. Jensen seconded the motion, which passed unanimously.

Chair Peeples – Thank you, Ms. Wiener and Ms. Marshall. Ms. Simon?

Ms. Wiener – Thank you.

Ms. Marshall – Thank you, Madam Chair.

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

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

**G. Application(s) for Continuing Education**  
**(1) Course Approval - Recommended for Approval without Conditions – Addendum B**  
**(a) Colibri Healthcare (113)**  
**(b) Florida Cemetery, Cremation & Funeral Association (75)**  
**(c) Florida Morticians Association (23208)**  
**(d) International Cemetery, Crematory and Funeral Association (51609)**  
**(e) International Order of the Golden Rule (2201)**  
**(f) Jeffrey Holcomb (58008)**  
**(g) The Independent Funeral Group (55808)**  
**(h) Wilbert Funeral Services (39408)**

Ms. Simon – The course 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:** Mr. Williams moved to approve the applications. Mr. Jensen seconded the motion, which passed unanimously.

**(2) Provider Approval - Recommended for Approval without Conditions – Addendum C**  
**(a) Kates-Boylston (60409)**

Ms. Simon – The applicant presented on Addendum C has been reviewed by the CE Committee, and the Committee, as well as the Division, recommends this applicant be approved as a CE provider.

**MOTION:** Mr. Williams moved to approve the application. Mr. Chapman seconded the motion, which passed unanimously.

Chair Peeples – Ms. Simon, I want to make sure we had seven (7) members since Ms. Clay had departed, so we're good. So, thank you.

**H. 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. Jensen moved to approve all the claim(s), for the monetary amounts indicated. Mr. Williams seconded the motion, which passed unanimously.

**I. Application(s) for Embalmer Apprentice**

**(1) Informational Item (Licenses Issued without Conditions) – Addendum E**

- (a) Jupa, Jean E F876447**
- (b) Warren, Hannah E F940709**

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.

**J. Application(s) for Florida Laws and Rules Examination**

**(1) Informational Item (Licenses Issued without Conditions) – Addendum F**

- (a) Direct Disposer**
  - 1. Roslan, Dove C**
- (b) Funeral Director (Internship)**
  - 1. Lacy, Deron**
- (c) Funeral Director and Embalmer (Internship and Exam)**
  - 1. Chambliss, Mary E**
  - 2. Giora, Joseph A**
  - 3. Hill, Jessie**
  - 4. Izquierdo, Amanda**
  - 5. Marchetti, Francesco G**
  - 6. Sablan, John P**

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 F.

**K. Application(s) for Internship**

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

- (a) Embalmer Intern**
  - 1. York, Tara P F944790**
- (b) Funeral Director**
  - 1. Longino, Vivian L F944857**
  - 2. Nelson, Charlene R F943589**
  - 3. Thelander F. Beaver F258755**
- (c) Funeral Director & Embalmer (Concurrent)**
  - 1. Buggs, Barbara E F942890**
  - 2. Byington, Madison A F942560**
  - 3. Garmon, Darien M F937585**
  - 4. Harvey, Amanda V F166137**
  - 5. Moser, Chloe A F937671**
  - 6. Waknine, Michael F664697**

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 G.

**(2) Recommended for Approval with Conditions**

- (a) Funeral Director & Embalmer (Concurrent) (Criminal History)**
  - 1. Williams, Bruce**

Ms. Simon – If I may have a moment?

Chair Peeples – Yes, ma'am. And is Mr. Williams on the meeting today?

Ms. Munson – He was.

Ms. Simon – Hearing no response, may I continue?

Chair Peeples – Yes, please.

Ms. Simon – Okay. An Application for a Concurrent Intern License was received by the Division on January 27, 2026. The application was initially incomplete, and a deficiency letter was subsequently issued. The application was deemed complete on March 26, 2026, after all outstanding deficient items were received. Although the applicant answered “No” to the criminal history question on the application, a review of the fingerprint-based background check results revealed reportable criminal history. To wit, on or about March 27, 2006, Mr. Bruce Williams was charged with a third-degree felony for attempted purchase of cocaine and was convicted with adjudication withheld. Mr. Williams was ordered to pay \$563 in court costs and sentenced to thirty-eight (38) days incarceration, with thirty-eight (38) days credited as time served. Please note that as of March 27, 2026, approximately twenty (20) years have elapsed since the disposition of this case. While at the time of the May Board meeting, this criminal history is no longer relevant, at the time of the initial application, it was relevant, and the Applicant failed to disclose it. As a result, the Division recommends approval subject to the condition that the applicant is placed on probation for one (1) year after the license is issued.

Chair Peeples – Board members?

**MOTION:** Mr. Williams moved to approve the application subject to the condition that the applicant is placed on probation for one (1) year after the license is issued. Mr. Chapman seconded the motion, which passed unanimously.

- (3) Request to Renew**
- (a) Recommended for Approval without Conditions**
- 1. Funeral Director and Embalmer (Concurrent)**
- a. Lewis, Emma A F243654**

Ms. Simon – An application to renew funeral director internship to continue course of study was timely received by the division on March 30, 2026. After reviewing the application, it was determined that the incorrect application was submitted and the corrected application to renew internship due to illness, hardship, or awaiting results was received by the Division via email on April 27, 2026. The application was deemed completed once reviewed and processed. The applicant was licensed as a concurrent intern pursuant to 69K-18.003 (6), Florida Administrative Code, which only permits one (1) internship in a lifetime. Ms. Lewis' concurrent intern license expired on April 8, 2026, and the application to renew was received timely. After reviewing the applicant's licensing history, the Division recommends approval.

Chair Peeples – Is Ms. Emma Lewis on the call today or a representative? Hearing no response.

**MOTION:** Mr. Jensen moved to approve the application. Mr. Chapman seconded the motion, which passed unanimously.

- L. Applications(s) for Registration as a Training Facility**
- (1) Informational Item (Licenses Issued without Conditions) – Addendum H**
- (a) McKinney Family Funeral Home, Inc. (F057662) (Jacksonville)**
- (b) Northwood Funeral Home & Crematory, LLC (F922528) (West Palm Beach)**

Ms. Simon – This is an informational item. The Division has reviewed the applications on addendum H and have found them to be complete and that the applicants have met the requirements to be a training agency. Pursuant to Rule 69K-1.005, Florida Administrative Code, the Division has previously approved these applications.

- M. Notification(s) of a Change in Location**

- (1) *Informational Item (Licenses Issued without Conditions) – Addendum I*  
(a) *B & T Enterprises of Tampa Bay, LLC d/b/a Community Cremation (F060511) (Lutz)*

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

**N. Application(s) for Funeral Establishment**

- (1) *Recommended for Approval without Conditions*  
(a) *Feacher West Funeral Home, LLC (Jacksonville)*

Ms. Simon – Is there a representative of that entity on the call today? Hearing no response. An application for funeral establishment licensure based upon a change of ownership was received by the Division on March 19, 2026. The application was incomplete when received. The Division received the required information to complete the application on March 23, 2026. The FDIC will be Ms. Terona S. Feacher (F083675). A background check of the principals, Ms. Terona S. Feacher and Mr. Roderic D. Feacher, did not reveal any relevant criminal history. Establishment passed inspection on March 25, 2026. As a result, the Division recommends approval without conditions.

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

- (2) *Recommended for Approval with Conditions*  
(a) *Clearview Cremation, LLC (Hollywood)*

Ms. Simon – A new application for a funeral establishment licensure was received on March 27, 2026. The Division has considered the application as complete on this same date. The FDIC will be Ms. Randi S. Mason (F080443). A background check of the principal(s), Mr. Lorenzo M. Frati and Mr. Jenson Carlgren, did not reveal any relevant criminal history. Although it's not on your cover sheet, they passed inspection subsequent to the matter coming before the Board. As a result, the Division is recommending approval without conditions.

**MOTION:** Mr. Jensen moved to approve the application. Mr. Chapman seconded the motion, which passed unanimously.

- (b) *Islamic Center of Northeast Florida, Inc. (Jacksonville)*

Ms. Simon – This matter was withdrawn.

- (3) *Recommended for Denial (Criminal History)*  
(a) *Allen, Barnes & Watkins Mortuary and Cremation Services, Inc (Jasper)*

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

Mr. Henry Thompson – Yes. Henry Thompson.

Ms. Simon – Thank you. A new application for a funeral establishment licensure was received on January 30, 2026. The application was incomplete when received. The Division received the required information to complete the application on April 15, 2026. The FDIC will be Ms. Kiera Haper (F779651). Since the time that the agenda was sent to the Board members, Principal Barnes has been removed as a principal. As a result, the background check of the remaining principals revealed no criminal history. I've already received documentation, although I have not forwarded it to the Board, of the new list of business principals and the change with the Division of Corporations. As a result, the Division recommends approval subject to the condition that the establishment pass an inspection by a member of the Division staff.

Chair Peebles – Thank you. Mr. Thompson, would you like to address the Board or questions only?

Mr. Thompson – Since the Division changed the recommendation, I'm just here for questions only.

Chair Peebles – Thank you, sir.

**MOTION:** Mr. Ferreira moved to approve the application subject to the condition that the establishment pass an inspection by a member of the Division staff. Mr. Williams seconded the motion.

Mr. Williams – I have a question, Madam Chair.

Chair Peebles – Yes, Mr. Williams?

Mr. Williams – Question for Ms. Simon. On Page 6, would this information need to be updated since you said the Barnes individual has been removed? Would they need to do an updated application, or how does that work?

Ms. Simon – I believe that it is sufficient today for the Board to approve this application with the condition of an on-site inspection. We will check with the applicant afterwards. I'm sure there will be no problem with them updating that page of the application. Is that correct?

Chair Peebles – Mr. Thompson, do you agree?

Mr. Thompson – Yes. I don't think there's going to be any issue with that.

Chair Peebles – Thank you. Ms. Munson?

Ms. Munson – I wanted to confirm, because I just can't remember faces that well. Is Thompson with the firm of –

Mr. Thompson – WWR Legal. Yes, ma'am.

Ms. Munson – Thank you. Because it's not in the materials, I just wanted to confirm for the record.

Chair Peebles – Thank you. Board members, we have a motion and a second. Any other discussion? Hearing none, all in favor of the motion, say Yes.

Board members [Unison] – Yes.

Chair Peebles – Opposed, say No. Motion carries. Thank you, Mr. Thompson.

Mr. Thompson – Thank you all.

- O. **Application(s) for Preneed Main**
  - (1) *Recommended for Approval without Conditions*
    - (a) *After Cremation FL 2 LLC (F921272) (Lakeland)*

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

Ms. Wiener – Wendy Wiener, and I believe Dallin Preece is also maybe here by telephone.

Ms. Simon – Thank you. The Department received an application for a new preneed license on March 2, 2026, and deficiencies were noted. All deficiencies were resolved as of March 26, 2026. The sole owner and member of the LLC is Dallin Preece. A complete background check of the principal was returned to the Division without criminal history. Applicant obtained its qualifying direct disposal establishment license as of December 4, 2025, under license # F921272 at the same location. If approved, Applicant will sell insurance-funded preneed through Global Atlantic Financial Group and utilize their approved prearranged funeral agreement forms. The Division recommends approval without conditions.

Chair Peeples – Ms. Wiener, you're here for questions only, or would you like to present?

Ms. Wiener – No, questions only. Thank you.

Chair Peeples – Thank you. Board members?

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

*(b) After Cremation FL 3 LLC (F922728) (Ft Lauderdale)*

Ms. Simon – Again, represented by Ms. Wiener. The Department received an application for a new preneed license on March 5, 2026, and deficiencies were noted. All deficiencies were resolved as of March 26, 2026. The sole owner and member of the LLC is Dallin Preece. A complete background check of the principal was returned to the Division without criminal history. Applicant obtained its qualifying direct disposal establishment license as of January 26, 2026, under license # F922728 at the same location. If approved, Applicant will sell insurance-funded preneed through Global Atlantic Financial Group and utilize their approved prearranged funeral agreement forms. The Division recommends approval without conditions.

Chair Peeples – Thank you. Ms. Wiener, questions only?

Ms. Wiener – Yes.

Chair Peeples – Thank you. Board members?

**MOTION:** Mr. Ferreira moved to approve the application. Mr. Chapman seconded the motion, which passed unanimously.

**P. Application(s) for Preneed Branch**

*(1) Recommended for Approval without Conditions – Addendum J*

*(a) Ferreira Enterprises Inc (F019201) (Macclemy)*

*(b) SCI Funeral Services of Florida LLC (F019227) (Naples)*

Ms. Simon – Pursuant to s. 497.453, Florida Statutes, the entities referenced on Addendum H have applied for preneed branch licensure. The applications were complete without reportable criminal or disciplinary history and accompanied by the required fee. It is recommended that the entities referenced on Addendum H be approved for the branch licensure applied for. I believe Mr. Ferreira has a comment.

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

Mr. Ferreira – I need to recuse myself from the vote.

Chair Peeples – Thank you.

**MOTION:** Mr. Jensen moved to approve the applications. Mr. Clark seconded the motion, which passed unanimously.

**FORM 8A MEMORANDUM OF VOTING CONFLICT FOR STATE OFFICERS**

LAST NAME—FIRST NAME—MIDDLE NAME  
**FERRERA VINCENT TODD**

STATE OF BOARD, COUNCIL, COMMISSION, AUTHORITY OR COMMITTEE  
**Funeral Company + Burial Services**

MAILING ADDRESS  
**702 Chipmunk DR**

CITY  
**Macclenny FL**

COUNTY  
**32063 Baker**

DATE ON WHICH VOTE OCCURRED  
**MAY 7, 2026**

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:**  
 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. 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 10/2013  
 Adopted by reference in Rule 34-7.010(1)(b), F.A.C. Page 1


**DISCLOSURE OF STATE OFFICER'S INTEREST**

**VINCENT TODD FERRERA** hereby disclose that on **MAY 7**, 20**26**

(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 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 RECUSSED MYSELF FROM 4 VOTES TODAY. THE REASON WAS THAT I AM THE PRINCIPLE OWNER OF ALL FOUR COMPANIES.**

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 **MAY 7 2026** 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.

CE Form 8A - Effective 10/2013  
 Adopted by reference in Rule 34-7.010(1)(b), F.A.C. Page 2

- Q. Application(s) for Removal Service**  
**(1) Recommended for Approval with Conditions**  
**(a) Eternal Journey Funeral Services, LLC (Haines City)**

Ms. Simon – Is there a representative of this entity on the call today? Hearing no response. A new application for a removal service licensure was received on February 25, 2026. The application was incomplete when received. The Division received the required information to complete the application on April 15, 2026. A background check of the principals, Ms. Stephanie Mendez and Mr. Miguela Sarden, did not reveal any relevant criminal history. The Division recommends approval subject to the condition that the removal service pass an inspection by a member of the Divisions staff.

Chair Peeples – Is there a representative of this entity on the call today? Hearing no response.

Mr. Clark – Madam Chair?

Chair Peeples – Yes, sir?

Mr. Clark – I'm struggling a little bit with the name. I mean, it's a removal facility, but the applicant's name could be confusing. It just feels like they're offering funeral services. So, I don't know what to do with that other than I'm not comfortable with the name.

Chair Peeples – Thank you. Ms. Simon?

Ms. Simon – The applicant, having considered that this may be an issue for the Board, secured a fictitious name of Eternal Journey Mortuary Transport. I have the documentation that has been submitted to me that the fictitious name has already been secured, if that assists the Board in its decision.

**MOTION:** Mr. Clark moved to approve the application with the alternate fictitious name and subject to the condition that the removal service pass an inspection by a member of the Division staff. Mr. Williams seconded the motion.

Chair Peeples – Ms. Simon?

Ms. Simon – I was going to state that the applicant has already passed an on-site inspection. I apologize for not mentioning that earlier.

Chair Peeples – Mr. Clark, will you amend your motion?

Mr. Clark – I make a motion to approve using the alternate fictitious name.

Chair Peeples – Thank you. Mr. Williams, do you agree?

Mr. Williams – Yes, ma'am.

Chair Peeples – Thank you. Is there any discussion on the motion?

Ms. Munson – I'd just like to clarify.

Chair Peeples – Ms. Munson? Yes, please.

Ms. Munson – The motion that's being voted on is a condition that the applicant uses the fictitious name?

Chair Peeples – Ms. Simon, do you want to address that?

Ms. Munson – If I'm going to issue an order, I don't know what I'm going to write.

Ms. Simon – I believe that there are no conditions. Yes, you're correct. I'm sorry. I apologize. Mr. Clark did say recognizing that there is a d/b/a, there was a motion for approval. Is that correct? Am I –

Ms. Munson – That's not a condition. So that's why I said, what is the condition?

Chair Peeples – The motion is for approval of the new fictitious name secured of Eternal Journey Mortuary Transport. Correct, Mr. Clark?

Ms. Munson – So there's no condition?

Chair Peeples – Correct.

Ms. Munson – Okay, no order.

Chair Peeples – Correct, Mr. Clark?

Mr. Clark – Correct. As long as they use the other name, I'm good.

Chair Peeples – Perfect. Any other discussion on the motion?

Ms. Munson – No condition.

Chair Peeples – Hearing none. All in favor of the motion, say Yes.

Board members [Unison] – Yes.

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

***(b) Heavenly Ride Mortuary Services, LLC (Fort Lauderdale)***

Ms. Simon – A new application for a removal facility licensure was received by the Division on April 2, 2026. The application was incomplete when received. The Division received the required information to complete the application on April 8, 2026. The background check of the principals, Mr. LC Clark and Ms. Yvette Clark, did not reveal any relevant criminal history. The entity was inspected on April 29, 2026, and passed. As a result, the Division recommends approval without conditions. And I believe there was a representative on the call.

Mr. LC Clark – Yes, I am. Yes, ma'am.

Chair Peeples – Is this Mr. Clark?

Mr. LC Clark – Yes.

Chair Peeples – Thank you. Are you here for questions only or would you like to address the Board?

Mr. LC Clark – Questions only.

Chair Peeples – Thank you, sir. Board members?

**MOTION:** Mr. Ferreira moved to approve the application. Mr. Chapman seconded the motion, which passed unanimously.

Chair Peeples – Thank you, Mr. Clark.

Mr. LC Clark – Thank you.

***(2) Recommended for Denial (Criminal History)***  
***(a) Olani Removal Services LLC (Groveland)***

Ms. Simon – An application for removal service licensure based upon a change in location was received by the Division on January 15, 2026. The application was incomplete when received. The Division received the required information to complete the application on April 8, 2026. While principal Ms. Oslin D. Layne did not reveal any relevant criminal history, principal Ms. Chanti Y. Smith revealed a relevant criminal history, to-wit on or about August 18, 2017, in the U.S. District Court, Middle District of Florida, this principal was convicted of Conspiracy to Commit Theft of Government Property, was sentenced to be imprisoned for twelve (12) months and a day in the U.S. Bureau of Prisons, one (1) year of supervised release following the release from imprisonment, and payment of \$167,316.00 in restitution. The Division recommends denial based upon criminal history of one (1) of the principals. Is there a representative of Olani Removal Services LLC on the call today?

Ms. Oslin Layne – Oslin Layne on the call.

Ms. Simon – Thank you, ma'am.

Chair Peeples – Board members? Mr. Jensen?

Mr. Jensen – Yes, question here on just clarification on Page 3, it says the application for approval and change of location of an existing removal service is checked. Was that an error? Because I noticed the original application is for a new removal service. Is this actually a location change, or what is this?

Ms. Layne – This is actually a location change.

Chair Peeples – Ma'am, if you'll let us swear you in, please. Ms. Simon?

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?

Ms. Layne – I do.

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

Ms. Layne – My name is Oslyn Layne. Last name is spelled L-A-Y-N-E.

Chair Peeples – Thank you, ma'am. If you would like to address the question Mr. Jensen had.

Ms. Layne – I was just responding to his question advising it was a change of address. We moved, so.

Mr. Jensen – Does that mean you currently have a license?

Ms. Layne – Yes, sir, that is correct.

Mr. Jensen – That's where I'm confused, Madam Chair.

Chair Peeples – Do you have follow-up?

Mr. Jensen – Maybe the Department can help me here in understanding why we're looking at an application for a new removal service when, in fact, they already have a license.

Ms. Simon – When there is a change of location, a new application for licensure must be submitted when we're dealing with removal services licenses.

Mr. Jensen – Okay. Does that mean that the person who has the criminal record, were they added or were they already licensed?

Ms. Layne – The only reason why that person was actually added, was only added to the LLC for banking purposes, to make withdrawals or to just put money in deposits and withdrawals. So, when I went to open the bank account, they told me she would need to be added to the LLC. It had to be on there. That's the only reason she was added, not to apply for a license because I had already applied for a license and was granted the license.

Chair Peeples – If I may, Mr. Jensen. Ms. Layne, when you are making a change to an entity, which is an LLC, and Ms. Munson, you may want to make a comment on this. That's why it's back and this person that has criminal history, correct, Ms. Munson?

Ms. Munson – Would you repeat the question for me? All I hear is static. I will be honest with you on that.

Chair Peeples – I'm sorry. Ms. Layne stated that she had to add Ms. Chianti Smith to the LLC for banking purposes when she went to open up a new account and Ms. Chianti Smith has criminal history. That's why this is coming before us. Even though she has a previously issued license, now it's coming before us because one of the principals or members of the LLC has criminal history.

Ms. Munson – Yes, and the Department would probably have {inaudible}, but yes, that is the reason.

Chair Peeples – Okay. Thank you, ma'am. Ms. Simon, would you like to make a comment ma'am?

Ms. Simon – Yes. The only comment being that to summarize everything that's been said. This is an applicant. They needed to apply because of a change of location, and they did indeed add a principal to this business. And that principal has criminal history as referenced on the cover sheet. And that was why the Division recommended denial. Regardless of why the principal was added, the principal was added. That's why we recommend denial.

Chair Peeples – Thank you. I see Mr. Williams hand. And Ms. Wiener, are you representing this entity?

Ms. Wiener – I'm not, but I just have a clarifying question because I think that's –

Chair Peeples – I can't let you speak ma'am if you're not representing the entity.

Ms. Wiener – Ask your Division then if an updated LLC has to be filed with the Division, because it does not.

Chair Peeples – Yes ma'am, I will get to that. Thank you, ma'am. I've got that on my list. Thank you. Mr. Williams?

Mr. Williams – Thank you. Madam Chair, I was going to just make a motion to deny based off of the principal having a criminal background. That was it.

Chair Peeples – Thank you, Mr. Williams. And Ms. Simon, kind of what the comment that had been made, do we have any paperwork with this applicant regarding the new LLC?

Ms. Simon – I'm sorry, can you state that again, Madam Chair?

Chair Peeples – Yes, ma'am. Do we have any paperwork showing the new LLC structure with the additional member?

Ms. Simon – Only what I have provided to the Board.

Mr. Williams – Another question I would have to the Division is they already have a license and Ms. Layne added someone who has criminal history. If she has an already existing license and if we deny this license here, she won't be able to –

Ms. Lisa Coney – You're not denying a license. You're approving a move.

Chair Peeples – Hey, Ms. Coney? Ms. Coney?

Ms. Coney – Oh, I'm sorry.

Chair Peeples – Please, ma'am. Thank you. Please, if you'll mute yourself, please. Thank you. Ms. Simon, my question is she has a current license as a removal service. She's asking for some changes which one of the LLC members has criminal history. So, if we deny this license, she will not be able to operate. Is that correct?

Ms. Simon – Yes. And on her business list of principals, that's where this comes from. The business list of principals includes that name, which is why we're here today, which is why the Division has that recommendation.

Chair Peeples – Thank you. So, Ms. Munson or Ms. Simon, would it be maybe an option for Ms. Layne to withdraw this application and then if she sees fit to either remove this person, add another person, whatever she decides to do for her entity. Then if she needs to make any other change, she can.

Ms. Munson – A withdrawal is always an option. I just wanted the Board to just have a better understanding. If they were considering a denial because the individual added to the LLC has criminal history of an existing license [audio cuts out] change of location. So, the basis for the denial would just have to be clearly stated for the record if withdrawal is not on the books because I would need to really understand for the order what it is that would be included as the basis for the denial regarding a change of location request.

Chair Peeples – Mr. Williams?

Ms. Munson – Withdrawals are always on the table.

Chair Peeples – Thank you. Mr. Williams?

Mr. Williams – So, if I could clean this up some. Thank you for that, Ms. Munson. If the option as you stated is presented to this applicant as we did with the last case to either withdraw the added name of this case or withdraw the case in total because we did for the last case -- we did, I think we did something similar.

Ms. Munson – You have the applicant here. So you have an opportunity to question Ms. Layne. I mean, if this is an issue for this Board, the fact that the person who was added to the LLC has criminal history, I don't know if they're any other otherwise related to this particular entity as far as operationally, but you have opportunity to question her regarding anything you may need to question her about how this is going to impact the operation of this. So again, she's here. You can ask her a question.

Chair Peeples – So, Mr. Williams, would you like to present a question to Ms. Layne?

Mr. Williams – Ms. Layne, as it was just presented, would Ms. Smith have any involvement with the operational piece of the company? I know you said for banking purposes, but would there be another operational impact?

Ms. Layne – So it was for banking and assisting because she's also listed on the LLC as the registered agent. So, it was just for assisting, not the operational side of it.

Mr. Williams – Thank you. Thank you, Madam Chair.

Chair Peeples – So, Mr. Williams, I don't think that answered my question because she said she's involved with banking and other items.

Mr. Williams – Right.

Chair Peeples – So we didn't get a great clarification of that. So, if this person is involved with the daily operation or any kind of decisions for the company, that's where I have a concern. Ms. Layne, would you like to address that?

Ms. Layne – Sure, I can address it. So again, going back to my original statement, the only reason that she was added was for banking purposes. Had I known all of this in the beginning, I wouldn't have even added it. You know, I would have just dealt with the banking part of it myself, as I already do. However, I'm new to this. I didn't know that all of this would happen just by adding a name. I guess maybe I should have been more thorough in my research. So, I guess while I have the floor, am I able to just withdraw this application and try to resubmit, do it differently, do it better?

Chair Peeples – Yes, ma'am. You do have that option available to you today.

Ms. Layne – Okay.

Chair Peeples – Because as Board members, what we have had presented to us and the Division is recommending a denial based on the criminal history presented with the LLC member Ms. Smith. If we go forward and we take a vote and we deny it, you will not be able to operate as a removal service business. And I don't know if that's the way the Board will go. I'm just giving you kind of availability, kind of what could happen. So, what would be your request to us?

Ms. Layne – My request would be to go ahead and just withdraw this application. It was only for a change of address and be able to resubmit it at a later date.

Chair Peeples – That's good with us. Mr. Jensen, did you have a question or comment?

Mr. Jensen – Yes, rather than go through all that, I mean, can't we just table this issue and give her a chance to change that one piece of paper on the principals and call it a change in location? Rather than having her resubmit and so forth.

Chair Peeples – Ms. Simon?

Ms. Simon – We can do that. We can table it. But what I request is a waiver of the deemer provision under Chapter 120 to make sure that she waived the time period necessary to have this heard by the Board. That is what I would ask for and that would be a great reason to table it. Just for her to see if she could take this added individual off the list of business principals.

Chair Peeples – Ms. Layne, did you receive that comment from Ms. Simon at the Division Office?

Ms. Layne – It was a bit choppy.

Chair Peeples – Okay. May I restate what Ms. Simon at the Division office suggested. Instead of withdrawal, what we could do is we could table this. That would give you an opportunity to remove Ms. Smith or whatever decision you make about your LLC and then present new information to us so that we could complete the change of address request.

Ms. Layne – Yes, ma'am. I can certainly do that.

Chair Peeples – Okay, would you prefer to do that versus withdrawal?

Ms. Layne – Yes, ma'am. I would prefer to do that, to just table it and I can go ahead and get the necessary documents taken care of and then revisit this. Yes, ma'am.

Chair Peeples – Perfect. Perfect. We'll let the record reflect that Ms. Layne has requested to be tabled, Ms. Simon?

Ms. Simon – I would simply, along with that, I would request –

Chair Peeples – I'm sorry. I didn't do anything about the request of the Deemer Clause. I'm sorry. Ms. Layne, the comment that Ms. Simon has made is we have a certain number of days before we have to handle a particular application. And will you waive that time frame? It's called a Deemer Clause. Would you waive that so that you can complete your paperwork then the Division office can complete this to bring it back before the Board.

Ms. Layne – Do we all know what that time frame is, so I'll be able to submit the paperwork?

Chair Peeples – That would be an item you would need to just discuss with the Division office after the meeting. You have a certain number of days that paperwork has to be into the Division office for it to be considered for the next meeting. Our next meeting is going to be toward the end of June. So, you have more time instead of just an earlier part of the month like we normally do. So, the Deemer Clause is just something you would have to give us your verbal approval that you waive that or else we've got to go back to the withdrawal aspect.

Ms. Layne – Yes, ma'am. Understood. So yes, I approve waiving that. Yes, ma'am.

Chair Peeples – Okay. Thank you. So, Ms. Simon, Ms. Munson, is that what's needed so that she's asked for it to be tabled and she waives the Deemer Clause?

Ms. Simon – Yes. And I believe a vote is needed on tabling this matter. Is that needed, Ms. Munson? I'm not sure.

Ms. Munson – She waived the Deemer Clause. No, it doesn't.

Ms. Simon – Right.

Chair Peeples – Thank you.

Ms. Simon – Madam Chair, can we take another five-minute break?

Chair Peeples – Yes, ma'am. We sure can. Thank you, Ms. Layne. We are tabled with your item, okay?

Ms. Layne – Okay. So, I'll get an email?

Chair Peeples – You can be in contact with the Division office or they may be in contact with you. I would suggest you be in contact with them after the meeting.

Ms. Layne – Okay. Yes, ma'am. Thank you.

Chair Peeples – Yes, ma'am. Thank you. We're going to take a five-minute break. Thanks.

\*\*\*\*\*BREAK\*\*\*\*\*

Chair Peeples – This is Jill Peeples, Chair of the Board of Funeral, Cemetery, Consumer Services. It's 1:11. Ms. Simon, are you ready to continue with the agenda?

Ms. Simon – Yes. Thank you, ma'am.

- R. **Collective Coversheet**
- (1) **Recommended for Approval without Conditions**
- (a) **Gloria Rizzo Revocable Trust**
  - **Cinerator Facility**
  - **Direct Disposal Establishment**
  - **Funeral Establishment License**

Ms. Simon – The applicant submitted the following: two (2) applications for funeral establishment licensure, one (1) application for cinerator facility licensure, and one (1) application for direct disposal establishment licensure, all based upon a change of ownership. If approved, all four applicants will continue operating out of the same locations, as reflected below:

- a) Gloria Rizzo Revocable Trust d/b/a Premier Funeral Services and Cremations/ Funeral Establishment: 3889 Powerline Road, Oakland Park, FL. 33460
- b) Gloria Rizzo Revocable Trust d/b/a Premier Funeral Services and Cremations / Funeral Establishment: 730 North Dixie Highway, Lake Worth, Oakland Park, FL. 33309
- c) Gloria Rizzo Revocable Trust d/b/a Treasure Coast Crematory I Cinerator Facility: 730 North Dixie Highway, Lake Worth, FL. 33460
- d) Gloria Rizzo Revocable Trust d/b/a American Cremations/ Direct Disposal Establishment: 1000 West McNab Road, Ste. 152, Pompano Beach, FL. 33069

All four (4) applications were received by the Division on March 11, 2026, and were considered complete the day of receipt. As for the funeral establishments, the FDIC at the Lake Worth location will be John R. Knapik (license number F042615) and the FDIC at the Oakland Park location will be Stephen Legge (license number F044131). The FDIC at the cinerator facility will be John Knapik, and the FDIC at the direct disposal establishment will be Kenneth Dunn (license number F042055). A background check of the principals Michael Rizzo, Eric Rizzo, and Elenor C. Culberson, did not reveal any relevant criminal history. As of April 7, 2026, all four (4) locations have passed inspection. The Division recommends approval without conditions.

Chair Peeples – Thank you. And who is representing the Gloria Rizzo Revocable Trust?

Mr. Bruce Lamb – Bruce Lamb with Gunster Yoakley.

Chair Peeples – Thank you. Thank you, sir.

Ms. Wiener – We submitted the applications, Chair Peeples. My office did.

Chair Peeples – Okay. So, you all are working together? Thank you, Ms. Wiener. I appreciate that. Mr. Lamb or Ms. Wiener, would you like to address the Board, or are you here for questions only?

Ms. Wiener – Questions only.

Mr. Lamb – Questions only.

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

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

Chair Peeples – Thank you, Ms. Wiener and Mr. Lamb.

Mr. Lamb – Thank you.

**S. Contract(s) or Other Related Form(s)**

**(1) Recommended for Approval without Conditions**

**(a) Preneed Sales Agreement**

**1. Pensacola Memorial Gardens and Funeral Home Inc (F019224) (Pensacola)**

Ms. Simon – In accordance with ss. 497.458, Florida Statutes, PMGFH has submitted the attached revised trust agreement for approval. This restated trust agreement is for the trusting of preneed funds to be utilized by PMGFH. The Division recommends approval without conditions.

Chair Peeples – And representing Pensacola Memorial Gardens and Funeral Home Inc., Ms. Wiener?

Ms. Wiener – Yes, only here for questions on this. We were a little confused. We submitted a care and maintenance trust agreement for approval well prior to submitting this one and haven't seen that on an agenda. So hopefully, the Division will follow up on that and get that one on the next agenda. Thank you.

Chair Peeples – And Ms. Wiener, that's for a care and maintenance trust fund agreement?

Ms. Wiener – Yes, ma'am.

Chair Peeples – Okay, perfect.

Ms. Wiener – And that one we submitted a few weeks before this one, so we were a little surprised to see this one get on, but not the other one.

Chair Peeples – Thank you for the update. We'll keep an eye on it for you.

Ms. Wiener – Thank you.

Chair Peeples – You're welcome. Board members, what is your pleasure?

**MOTION:** Mr. Ferreira moved to approve the preneed sales agreement. Mr. Chapman seconded the motion, which passed unanimously.

Chair Peeples – Thank you, ma'am.

Ms. Wiener – Thank you.

**(2) Recommended for Approval with Conditions**

**(a) Preneed Sales Agreement**

**1. StoneMor Florida Subsidiary LLC (F058284 and F050433) (Altamonte Springs)**

Ms. Simon – StoneMor submits a revised preneed sales agreement for approval: Retail Installment Contract for Cemetery Interment Rights, Merchandise and Services Agreement. If approved, this agreement will be used for the sale of preneed by Licensee’s preneed branch locations. The Division recommends approval subject to the condition that two (2) full-size, print-ready copies of the revised preneed sales agreement are received by the Department within sixty (60) days of this Board meeting.

Chair Peeples – And Ms. Wiener, you're representing the entity?

Ms. Wiener – Yes, ma'am, and I'm here for questions only.

Chair Peeples – Thank you. Board members?

**MOTION:** Mr. Ferreira moved to approve the preneed sales agreement subject to the condition that two (2) full-size, print-ready copies of the revised preneed sales agreement are received by the Department within sixty (60) of this Board meeting. Mr. Jensen seconded the motion, which passed unanimously.

Chair Peeples – Thank you, ma’am.

***(b) Request(s) for Transfer of Trust***

***1. Cedar Bay Enterprises LLC d/b/a Cedar Bay Funeral Home (F038700) (Jacksonville)***

Ms. Simon – Cedar Bay seeks approval of the proposed trust asset transfers as more specifically set forth in correspondence from Justin Wilson, representative, dated March 26, 2026. Cedar Bay seeks approval of the transfer of the following trusts: the FSI 1993 Trust Agreement and the First Florida Trust Agreement (dated November 7, 2024) (70/30 trust) to the First Amended and Restated Agreement and Declaration of Trust of Independent Funeral Directors of Florida, Inc Master Trust Fund Agreement; and from the First Florida Trust Agreement (dated November 7, 2024) (90/10 trust) to the First Amended and Restated Agreement and Declaration of Trust of Independent Funeral Directors of Florida, Inc Master Trust Fund A all under Argent Trust Company (Argent). If approved, Argent will continue to be the trustee, all as more specifically set out in attached correspondence from Mr. Wilson. The Division recommends approval of the proposed trust transfers as identified above. subject to the conditions set forth below:

- 1) That the representations of Cedar Bay as set forth in the representative’s correspondence dated March 26, 2026, be deemed material to the Board’s decisions herein.
- 2) That within ninety (90) days of this Board Meeting Argent provides the FCCS Division (ATTN: LaShonda Morris), the effective date of the transfer and certifications include the following:
  - ⦿ A letter signed and dated by one of its officers, certifying that it meets one or more of the applicable criteria in s. 497.266(1), and s. 497.458(1)(b), to act as trustee of the trust to be transferred pursuant to the representative’s correspondence, dated March 26, 2026.
  - ⦿ A letter signed and dated by one of its officers, certifying the dollar amount of trust assets being transferred to the trust as identified in the representative’s attached correspondence, dated March 26, 2026.
  - ⦿ Acknowledgement of receipt of the amount of trust assets being transferred as specified under the former trust, as identified in the representative’s attached correspondence, dated March 26, 2026.
- 3) That the Board's executive director, for good cause shown, may extend the compliance time frame for the above specified conditions, an additional ninety (90) days.

Chair Peeples – Mr. Ferreira?

Mr. Ferreira – Yes, ma'am. I'd like to recuse myself on S(2)(b)1, S(2)(b)2, S(2)(b)3.

Chair Peeples – Thank you, sir. And is there anyone else representing Cedar Bay Enterprises, LLC, or Ferreira Enterprises LLC? I see Ms. Holmes is on the call. Are you representing the Independent Funeral Directors of Florida Master Trust?

Ms. Holmes – I'm representing Argent Trust Company.

Chair Peeples – Okay.

Ms. Holmes – Questions only.

Chair Peebles – Okay. Thank you. Board members?

**MOTION:** Mr. Jensen moved to approve the trust transfer request subject to the conditions recommended by the Division. Mr. Chapman seconded the motion, which passed unanimously.

**FORM 8A MEMORANDUM OF VOTING CONFLICT FOR STATE OFFICERS**

LAST NAME—FIRST NAME—MIDDLE NAME: FERREIRA VINCENT TODD  
 MAILING ADDRESS: 702 Chipmunk DR  
 CITY: JACKSONVILLE FL COUNTY: 32063 BAKER  
 DATE ON WHICH VOTE OCCURRED: MAY 7, 2026

NAME OF BOARD, COUNCIL, COMMISSION, AUTHORITY OR COMMITTEE: FERREIRA VINCENT TODD & DAUGHTER SERVICES  
 MY POSITION IS: DEPT. OF FIN. SERVICES  
 ELECTIVE  APPOINTIVE

**WHO MUST FILE FORM 8A**

This form is for use by any person serving at the State level of government or 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 appointed 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, 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 10/2013  
 Adopted by reference in Rule 34-7.010(1)(b), F.A.C. Page 1

**DISCLOSURE OF STATE OFFICER'S INTEREST**

VINCENT TODD FERREIRA hereby disclose that on MAY 7, 2026

(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 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 RECUSSED MYSELF FROM 4 VOTES TODAY. THE REASON WAS THAT I AM THE PRINCIPLE OWNER OF ALL FOUR COMPANIES.

DATE FILED: MAY 7, 2026  
 SIGNATURE: [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.

CE Form 8A - Effective 10/2013  
 Adopted by reference in Rule 34-7.010(1)(b), F.A.C. Page 2

**2. Ferreira Enterprises LLC and Beaches Memorial Services LLC d/b/a Beaches Memorial Park (F019201 and F092357) (Jacksonville)**

Ms. Simon – Beaches seeks approval of the transfer of the following trusts: from the FSI 1993 Trust Agreement (dated November 7, 2024) (70/30 trust) to the First Amended and Restated Agreement and Declaration of Trust of Independent Funeral Directors of Florida, Inc Master Trust Fund Agreement (dated February 1, 2019) (70/30 trust); and the First Florida Trust Agreement (dated November 7, 2024) (90/10 trust) to the First Amended and Restated Agreement and Declaration of Trust of Independent Funeral Directors of Florida, Inc Master Trust Fund A (dated February 1, 2019) (90/10 trust); and the FSI Master Care & Maintenance Trust Agreement (dated November 7, 2024) to the First Amended and Restated Agreement and Declaration of Trust of Independent Funeral Directors of Florida, Inc Master Care and Maintenance Trust Fund; all under Argent Trust Company (Argent). If approved, Argent will continue to be the trustee, all as more specifically set out in attached correspondence from Mr. Wilson (attached).

The Division recommends approval of the proposed trust transfers as identified above. subject to the conditions set forth below:

- 1) That the representations of Beaches as set forth in the representative's correspondence dated March 26, 2026, be deemed material to the Board's decisions herein.
- 2) That within ninety (90) days of this Board Meeting Argent provides the FCCS Division (ATTN: LaShonda Morris), the effective date of the transfer and certifications include the following:
  - ⊙ A letter signed and dated by one of its officers, certifying that it meets one or more of the applicable criteria in s. 497.266(1), and s. 497.458(1)(b), to act as trustee of the trust to be transferred pursuant to the representative's correspondence, dated March 26, 2026.
  - ⊙ A letter signed and dated by one of its officers, certifying the dollar amount of trust assets being transferred to the trust as identified in the representative's attached correspondence, dated March 26, 2026.

© Acknowledgement of receipt of the amount of trust assets being transferred as specified under the former trust, as identified in the representative's attached correspondence, dated March 26, 2026.

3) That the Board's executive director, for good cause shown, may extend the compliance time frame for the above specified conditions, an additional ninety (90) days.

Chair Peoples – What is the Board members' pleasure?

**MOTION:** Mr. Chapman moved to approve the trust transfer request subject to the conditions recommended by the Division. Mr. Quinn seconded the motion, which passed unanimously.

**FORM 8A MEMORANDUM OF VOTING CONFLICT FOR STATE OFFICERS**

LAST NAME—FIRST NAME—MIDDLE NAME: FERREIRA VINCENT TODD  
 MAILING ADDRESS: 702 Chipshot DR  
 CITY: Macclenny FL COUNTY: Baker MY POSITION IS: DIRECTIVE APPOINTEE  
 NAME OF BOARD, COUNCIL, COMMISSION, AUTHORITY OR COMMITTEE: FUNERAL COMPANY + BUSINESS SERVICES  
 NAME OF STATE AGENCY: Dept. of Fin. Services  
 DATE ON WHICH VOTE OCCURRED: MAY 7, 2026

**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, 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 10/2013  
 Adopted by reference in Rule 34-7.010(1)(b), F.A.C. Page 1

**DISCLOSURE OF STATE OFFICER'S INTEREST**

VINCENT TODD FERREIRA hereby disclose that on MAY 7 2026

(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:

I RECUSSED MYSELF FROM 4 VOTES TODAY. THE REASON WAS THAT I AM THE PRINCIPLE OWNER OF ALL FOUR COMPANIES.

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: MAY 7, 2026  
 SIGNATURE: [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.

CE Form 8A - Effective 10/2013  
 Adopted by reference in Rule 34-7.010(1)(b), F.A.C. Page 2

3. Ferreira Enterprises LLC d/b/a Ferreira Funeral Services (F019201) (Macclenny)

Ms. Simon – Ferreira Enterprises LLC (Ferreira) seeks approval of the proposed trust asset transfers as more specifically set forth in correspondence from Justin Wilson, representative, dated March 26, 2026. Ferreira seeks approval of the transfer of the following trusts: from the FSI 1993 Trust Agreement (dated November 7, 2024) (70/30 trust) and Preeved Funeral Trust Agreement (STP 497) (dated January 31, 1994) (70/30 trust) to the First Amended and Restated Agreement and Declaration of Trust of Independent Funeral Directors of Florida, Inc Master Trust Fund Agreement (dated February 1, 2019) (70/30 trust); and the First Florida Trust Agreement (dated November 7, 2024) (90/10 trust) and First Amendment to the Security Trust Master Fund Agreement (STP 639) (dated January 11, 1988) (90/10 trust) to the First Amended and Restated Agreement and Declaration of Trust of Independent Funeral Directors of Florida, Inc Master Trust Fund A (dated February 1, 2019) (90/10 trust); all under Argent Trust Company (Argent). If approved, Argent will continue to be the trustee, all as more specifically set out in attached correspondence from Mr. Wilson. The Division recommends approval of the proposed trust transfers as identified above. subject to the conditions set forth below:

- 1) That the representations of Ferreira as set forth in the representative's correspondence dated March 26, 2026, be deemed material to the Board's decisions herein.
- 2) That within ninety (90) days of this Board Meeting Argent provides the FCCS Division (ATTN: LaShonda Morris), the effective date of the transfer and certifications include the following:

- ⊙ A letter signed and dated by one of its officers, certifying that it meets one or more of the applicable criteria in s. 497.266(1), and s. 497.458(1)(b), to act as trustee of the trust to be transferred pursuant to the representative's correspondence, dated March 26, 2026.
  - ⊙ A letter signed and dated by one of its officers, certifying the dollar amount of trust assets being transferred to the trust as identified in the representative's attached correspondence, dated March 26, 2026.
  - ⊙ Acknowledgement of receipt of the amount of trust assets being transferred as specified under the former trust, as identified in the representative's attached correspondence, dated March 26, 2026.
- 3) That the Board's executive director, for good cause shown, may extend the compliance time frame for the above specified conditions, an additional ninety (90) days.

**MOTION:** Mr. Jensen moved to approve the trust transfer request subject to the conditions recommended by the Division. Mr. Williams seconded the motion, which passed unanimously.

**FORM 8A MEMORANDUM OF VOTING CONFLICT FOR STATE OFFICERS**

LAST NAME - FIRST NAME - MIDDLE NAME: FERREIRA VINCENT TODD  
 TITLE OF BOARD, COUNCIL, COMMISSION, AUTHORITY OR COMMITTEE: FINANCIAL CONTROL & BUSINESS SERVICES  
 ADDRESS: 702 Chipmunk DR  
 CITY: Macedonia FL COUNTY: 32063 ZIP: Biker  
 DATE ON WHICH VOTE OCCURRED: May 7, 2026

**WHO MUST FILE FORM 8A**

This form is for use by any person serving at the State level of government as 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.

**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.

**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.

**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.

**DISCLOSURE OF STATE OFFICER'S INTEREST**

VINCENT TODD FERREIRA hereby disclose that on May 7 2026

(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:  
I RECUSSED MYSELF FROM 4 VOTES TODAY. THE REASON WAS THAT I AM THE PRINCIPLE OWNER OF ALL FOUR COMPANIES.

Date Filed: May 7, 2026  
 Signature: [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.

Chair Peeples – Ms. Schwantes?

Ms. Schwantes – Yes, ma'am. Thank you. We have some very bad weather here and I've just been advised that there is a tornado warning that may be hitting us within the next few minutes. So, if we are interrupted, you'll understand why. I just wanted to give you that knowledge.

Chair Peeples – Thank you, ma'am. Be safe.

Ms. Schwantes – Thank you.

Chair Peeples – Ms. Simon?

**T. Related Items**

**(1) Recommended for Approval with Conditions**

**(a) Monument Establishment Builder**

**1. Venice Tops, LLC d/b/a Venice Engraving Solutions (Venice)**

Ms. Simon – Is there a representative of this entity on the call today? Hearing no response. A new application for a monument establishment builders' licensure was received on March 17, 2026. The application was incomplete when received. The Division received the required information to complete the application on April 2, 2026. A background check of the principal, Mr. Guilherme C. Darocha, did not reveal any relevant criminal history and the entity was inspected on April 30<sup>th</sup> and passed. Therefore, the Division recommends approval without conditions.

Chair Peeples – Board members?

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

**(b) Monument Sales Agreement**

**1. Venice Tops, LLC d/b/a Venice Engraving Solutions (Venice)**

Ms. Simon – The Division recommends approval with the condition that two (2) full-size print-ready copies are received by the Department within sixty (60) days of this Board meeting. This is the Monument Establishment Sales Agreement form and is there a representative of this entity on the call? Hearing no response.

Chair Peeples – Board members?

**MOTION:** Mr. Ferreira moved to approve the preneed sales agreement subject to the condition that two (2) full-size, print-ready copies of the revised preneed sales agreement are received by the Department within sixty (60) days of this Board meeting. Mr. Clark seconded the motion, which passed unanimously.

**U. Executive Director's Report**

**(1) Operational Report (Verbal)**

Ms. Simon – At this point, I'll turn the meeting over to Mary Schwantes, our Executive Director.

Ms. Schwantes – Good afternoon. As I indicated, it is very bad weather here, so I'm going to try to get through this. If for some reason we're cut off, this warning goes until 1:45 and I would just ask Chair Peeples that we break until, say, 1:50 if for any reason we get cut off, then we'll know better.

Chair Peeples – Yes, ma'am.

Ms. Schwantes – And thank you for that. I have a few things to bring up today, including financial statements. The first matter has to do with legislative update. I think everybody knows that there's a special session that has been called for legislation to meet again beginning on May 12<sup>th</sup>. And the purpose for that would be to discuss budget for the FY '26-'27, which starts, as you all know, on July 1<sup>st</sup>. As far as the bills that were presented and passed last session, there are some that have not yet been presented to or approved by the Governor, and some that have been approved by the Governor.

Basically, of the few that we are still tracking, the Reviser's Bill and the Public Exemptions Bill that make minor changes to 497 have been approved by the Governor. Although it does not affect 497, we've been tracking the Historic Cemeteries Program, which is HB425. This was presented to the Governor yesterday and he must act by May 21<sup>st</sup> to approve it.

The two (2) bills that are of particular interest to the industry, I believe at this point, because they have the most impact on Chapter 497, are SB598, that was the Associations Bill, that was approved by the Governor on April 23<sup>rd</sup>. The Department's Agency Bill, which is SB1452, has not yet been presented to the Governor for his review and approval. So hopefully that will happen in the near future. If there are no questions about legislation, I'm going to move on.

**(2) FCCS Financial Statements (Informational)**

Ms. Schwantes – The financial statements are presented each year. These show the actual financial numbers for FY24-25. You all remember that that's how we call it, FY 2024 to 2025. Sometimes we will refer to it as FY24-25, just to make sure we're clear. But if anybody has any questions as I go along, let me know. Anyway, they show the actual financial numbers for FY24-25

with projections for FY25-26 and beyond. They were sent out with the Board packets in advance of this meeting. These are presented for informational purposes only. No Board action is required. As in prior years, I'm going to explain each as briefly as possible and then take questions from Board members. If there are any questions to which I cannot respond at this time, I'll get an answer and provide a response at the next Board meeting, which is towards the end of June.

The format used for the statements is the same as that presented over the last nine (9) years. As always, the format and the numbers presented are the result of many hours of work between Division and Department budget staff, translating legislative or budget information and general ledger codes into a more understandable form for our purposes. The reports are submitted to meet statutory requirements, specifically in 497.103(2)(n), which provides that the Department has the authority to develop and submit to the Legislature our budgets. And also 497.140(1)(b), which deals with fees. It specifically says that the Department:

*shall at least every other year provide the board with estimates as to projected costs in implementing this chapter and projected fee collections under this chapter for the following 2 years, information as to balances of regulatory trusts from fees collected, other information that the department deems material to the setting of fees by the board at proper levels, and a department recommendation as to action, if any, regarding changing fee levels.*

As I indicated, we have been presenting statements on an annual basis for the past nine (9) years. As a reminder, our FY is July 1st to June 30<sup>th</sup>, and we are now in FY25-26. It's also referred to, as I said, FY 2025-26. As it relates to all of the statements, there's a typo with apologies in the footer that was not caught. These statements were prepared in March of 2026, not March of 2025.

Reviewing the documents in the order presented in the Board packet, we're going to look at income first. We are looking at the Regulatory Trust Fund balance sheet.

**DIVISION OF FUNERAL, CEMETERY, AND CONSUMER SERVICES**  
**Regulatory Trust Fund (RTF) Balance Sheet**  
 Fiscal Years 2018-2019 through 2024-2025; Projected for Fiscal Year 2025-2026

	Actual FY 2018-2019	Actual FY 2019-2020	Actual FY 2020-2021	Actual FY 2021-2022	Actual FY 2022-2023	Actual FY 2023-2024	Actual FY 2024-2025	Projected FY 2025-2026
<b>Beginning Balance</b>	\$ 5,093,900	\$ 5,242,184	\$ 5,041,671	\$ 5,235,584	\$ 5,662,033	\$ 6,202,097	\$ 6,166,675	\$ 6,200,448
<b>Revenues<sup>1</sup></b>								
Preneed Fees	679,846	660,768	676,680	891,540	662,918	738,568	710,724	745,728
Other Fees <sup>2</sup>	725,449	264,382	809,580	297,696	796,298	268,740	819,237	268,405
Licenses	1,636,314	1,830,185	1,716,367	1,920,363	1,738,926	1,900,130	1,766,495	2,028,411
Fines and Penalties	112,254	88,476	181,002	183,379	105,610	183,937	51,096	151,495
Interest Earnings	120,703	171,032	80,418	45,938	99,818	168,417	226,907	265,000
Sale of Goods/Services (Public Records)	6,330	5,328	6,522	6,920	7,483	5,527	26,623	25,000
Sale of Vehicle	-	-	-	-	-	-	-	-
Refunds	650	161	-	512	1,643	887	-	-
<b>Total Revenue</b>	\$ 3,281,546	\$ 3,028,331	\$ 3,470,569	\$ 3,346,347	\$ 3,412,497	\$ 3,346,206	\$ 3,621,081	\$ 3,484,039
<b>Less Expenditures:<sup>3</sup></b>								
Operating Category								
Operating (based on historical expenditures and currently approved budget)	(2,164,510)	(2,254,230)	(2,161,634)	(2,106,910)	(2,197,381)	(2,424,638)	(2,431,065)	(3,170,404)
<b>Total Operating Category</b>	(2,164,510)	(2,254,230)	(2,161,634)	(2,106,910)	(2,197,381)	(2,424,638)	(2,431,065)	(3,170,404)
Non-Operating Category								
Transfer to Administrative Trust Fund (DFS Agency Support)	(709,606)	(733,845)	(875,000)	(582,303)	(401,399)	(708,209)	(883,188)	(980,000)
State Refunds (Refunds to Licensees on overpayments, etc.)	(4,927)	(1,298)	(3,909)	(3,499)	(2,840)	(3,771)	(7,030)	(5,000)
Service Charge to General Revenue (Revenue Fee payable to General Revenue)	(259,470)	(243,208)	(276,638)	(259,008)	(278,864)	(263,800)	(290,946)	(278,723)
Other Adjustments (Administrative Assessment/Treasury Matters)	(5,912)	(6,228)	(5,615)	(6,519)	(6,709)	(7,415)	(6,968)	(8,295)
<b>Total Non-Operating Category</b>	(979,915)	(984,579)	(1,161,162)	(851,329)	(689,812)	(983,195)	(1,188,132)	(1,272,018)
<b>Total Expenditures</b>	\$ (3,144,425)	\$ (3,238,809)	\$ (3,322,796)	\$ (2,958,239)	\$ (2,887,193)	\$ (3,407,833)	\$ (3,619,197)	\$ (4,442,422)
Accounting Adjustments (Prior year Certified Reversions and other adjustments)	11,163	9,964	46,140	38,341	14,760	26,205	31,889	16,206
<b>Ending Balance</b>	\$ 5,242,184	\$ 5,041,671	\$ 5,235,584	\$ 5,662,033	\$ 6,202,097	\$ 6,166,675	\$ 6,200,448	\$ 5,258,271

<sup>1</sup>Revenues include fees from e-commerce transactions, certifications, exams, filings, fingerprints, inspections, unlicensed activity, and fees collected for preneed contracts; licenses for a variety of services including preneed sales agents, preneed branches, monument dealers, embalmers, embalming facilities, cinerator facilities, cemeteries, funeral directors, funeral establishments, etc.; interest earnings on investments; and penalties.

<sup>2</sup>Other Fees includes unlicensed activity fees, licensing examination fees, application fees, license replacement fees, convenience fees (credit cards), and annual inspection fees

<sup>3</sup> Operating Category Expenditures for prior years represents actual expenditures. The amount provided for the current fiscal year is the current approved budget.

This shows actual information for FYs 2018-'19 through 2024-2025 with projected information for FY25-26. The main points on this, the primary purpose of this balance sheet is to provide detail on the income/revenues and show the impact on the overall ending balance and the Regulatory Trust Fund. Remember that the Regulatory Trust Fund is what is used to fund our

operations. Detail regarding the expenditures is shown on the budget document. You'll note that the ending balance as shown on this document continues to swing up and down each year and as pointed out in prior years, this is in part a result of the swing in licensing fee income because some licenses, as you know, only renew every other year, so the income reflects this swing. Additionally, you may note that licensing income in general has increased over the years, the result of an increased number of licenses. The projected end-of-year balance for FY25-26, which means as of June 30, 2026, is about \$5.3 million. And let's look at a few specific revenues just because these issues came up in the past and I think there's usually questions about these.

The preneed fees, which are the very top item, have been fairly consistent over the years, generally exceeding \$650,000 per year over the time period shown. If it's averaged over the seven-year period that's shown that shows the actual revenue, the fees would average about \$717,000 per year. And remember, the preneed fees shown here represent a payment into the Regulatory Trust Fund of \$6 per preneed contract sold during the year. So that comes out to an average of approximately 120,000 preneed contracts sold each year over the seven-year period. Other fees and licensing fees swing back and forth between the years, as previously explained. And after the slump that's shown around the COVID years of 2020 and 2021, interest earnings, thank goodness, increased again, surpassing those of the years prior to COVID, which has considerably helped our future forecasts, and I cannot stress that enough. Interest earnings are projected to be about \$265,000 for FY25-26. As before, we've tried to provide a general description of items in areas where we use a term which may not be a common term. For example, state refunds in the non-operating category of expenditures are refunds to licensees on overpayments, et cetera. There's also a footnote which may address commonly asked questions as to the revenues and expenditures. But before we go on to another page, are there any questions about this one?

Mr. Jensen – Ms. Schwantes? I apologize. I was trying to speak; I was muted there. But I do have a question under expenditures on the adjustments. The very bottom column. It seems your projected and your actual from '24-'25 was \$31,000, your projection for the next year is \$16,000.

Ms. Schwantes – And that is definitely going to be one of the questions that I can't answer because I do not make the accounting adjustments. They're done by our Accounting Department from year-to-year, and I honestly do not know how those are done. It's just a reconciliation of the different accounts. But I can try to find out more information for you and bring it back to the next meeting if you'd like.

Mr. Jensen – Well, it just seems to be a big amount, so I was just wondering how that kind of mistake was made or wasn't made or just what that involves. So, thank you.

Ms. Schwantes – And honestly, I don't know that it's so much of a mistake as waiting for all of the different issues that go through to make it through the books and get reconciled. I don't have an answer for you on that, but I can check and find out.

Mr. Jensen – Thank you.

Ms. Schwantes – Okay, moving on to the Preneed Funeral Contract Consumer Protection Trust Fund.

**DIVISION OF FUNERAL, CEMETERY, AND CONSUMER SERVICES**  
**Preneed Funeral Contract Consumer Protection Trust Fund (CPTF)**  
 Historical Information 7/1/2012 - 6/30/2025

	FY 2011-2012 <sup>1</sup>	FY 2012-2013	FY 2013-2014	FY 2014-2015 <sup>2</sup>	FY 2015-2016 <sup>3</sup>	FY 2016-2017 <sup>4</sup>	FY 2017-2018 <sup>5</sup>	FY 2018-2019 <sup>6</sup>	FY 2019-2020	FY 2020-2021	FY 2021-2022	FY 2022-2023	FY 2023-2024	FY 2024-2025
<b>Beginning Balance (from prior year Trial Balance/General Ledger)</b>	\$ 8,101,140	\$ 8,232,198	\$ 8,409,683	\$ 8,597,165	\$ 8,650,132	\$ 8,745,843	\$ 8,825,677	\$ 8,881,821	\$ 8,983,562	\$ 9,213,834	\$ 9,367,879	\$ 9,386,953	\$ 9,451,709	\$ 9,713,959
<b>Revenues:</b>														
Preneed Fees	99,941	100,691	100,368	115,476	117,436	120,573	107,096	113,795	110,093	112,831	148,590	110,802	124,228	116,454
Interest Earnings	197,218	154,261	95,228	136,886	133,891	137,720	137,083	217,576	298,513	160,521	79,605	165,044	260,329	384,577
Penalties <sup>7</sup>													60,755	4,519
<b>Total Revenue</b>	\$ 296,260	\$ 254,982	\$ 296,496	\$ 252,362	\$ 251,327	\$ 258,294	\$ 244,988	\$ 331,371	\$ 408,604	\$ 273,352	\$ 228,195	\$ 275,846	\$ 445,306	\$ 507,550
<b>Less Expenditures:</b>														
CPTF Claims Payments	(156,954)	(82,208)	(82,655)	(192,102)	(139,407)	(167,619)	(197,635)	(207,182)	(175,628)	(117,573)	(183,478)	(204,300)	(189,798)	(138,284)
Administrative Assessment on Investments (Treasury Investment Charges)	(9,860)	(9,988)	(10,185)	(10,369)	(10,444)	(10,545)	(10,599)	(10,696)	(10,896)	(11,140)	(11,253)	(11,246)	(11,493)	(11,849)
Refunds						(676)	(70)	(29)	-	-	-	-	-	-
<b>Total Expenditures</b>	\$ (166,814)	\$ (92,196)	\$ (92,840)	\$ (202,471)	\$ (149,851)	\$ (178,840)	\$ (208,304)	\$ (217,900)	\$ (186,524)	\$ (128,713)	\$ (194,731)	\$ (215,546)	\$ (201,291)	\$ (150,133)
<b>Estimated Ending Balance</b>	8,099,502	8,394,984	8,603,339	8,647,056	8,751,608	8,825,297	8,882,341	8,995,288	9,206,643	9,358,473	9,401,343	9,447,233	9,695,724	10,071,376
<b>Other Adjustments</b>	1,812	10,480	(6,175)	3,077	(5,765)	380	(521)	(11,723)	8,193	9,406	(14,390)	4,476	18,235	32
<b>Actual Ending Balance (from Trial Balance/General Ledger)</b>	\$ 8,232,198	\$ 8,409,683	\$ 8,597,165	\$ 8,650,132	\$ 8,745,843	\$ 8,825,677	\$ 8,881,821	\$ 8,983,562	\$ 9,213,834	\$ 9,367,879	\$ 9,386,953	\$ 9,451,709	\$ 9,713,959	\$ 10,071,408

<sup>1</sup> Larger Failures/Closings/License Revocations Impacting CPTF Claims Payments  
<sup>2</sup> FY 2013-2012 - Brant Funeral Services, LLC d/b/a Brant Funeral Chapel  
<sup>3</sup> FY 2014-2015 - JGR Funeral Services, Inc. and Funerals National Star Corporation d/b/a Funerals La Católica  
<sup>4</sup> FY 2015-2016 - Cunningham's Funeral Home, and EA Stevens Funeral Home, P.A.  
<sup>5</sup> FY 2016-2017 - Cemetery Professionals, LLC (Beaches Memorial Gardens)  
<sup>6</sup> FY 2017-2018 - Cemetery Professionals, LLC (Beaches Memorial Gardens)

<sup>7</sup> "Penalties" represents restitution payments made to the CPTF per court orders resulting from criminal cases

This shows the historical information on the CPTF from July 1st of 2011 through June 30, 2025. For purposes of our review, as we did in the prior sheet, I'm only going to look back at the averages for the last seven (7) years, so that at least it's comparing apples to apples. This statement only contains actual historical information. There are no projections on this. The total ending balance for FY24-25 was about \$10 million, which is higher than the prior year by about \$357,000. And please note, again I want to emphasize this, that much of that increase is due to significant interest earnings income increases. As far as the revenues go, the preneed fees, which are \$1 per contract, remain fairly consistent over the years. After reaching a high in recent years of \$148,000, or thereabouts in FY21-22, the preneed fees return to the more usually seen amount between \$100,000 and \$120,000. Again, looking at the last seven (7) years of historical numbers, preneed contracts sold each year average about 120,000. For many years, the primary source of revenue came from interest earnings. Although the earnings have varied over the years, these annual earnings have averaged approximately \$224,000 over the past seven (7) years. So that is taking into account the slump, which is bringing that up some, but obviously you can see that within the last two (2) years in particular, there's been a significant increase in interest earnings.

As far as the expenditures go, the claim payments, since 2018-'19, claim payments have averaged approximately \$174,000 per year. So that's looking at the last seven (7) years again. Last year's claim payments totaled around \$138,000, which was a decrease of approximately \$52,000 from the prior year, and footnotes on the bottom of the page show the failures or closings or revocations, which impacted the claims payments in those years. The bottom line is that the income coming in historically is sufficient to pay the claims, particularly when it is combined with interest income, and because of that, the fund continues to grow. Could I have one minute, please? We have received a tornado warning notice, and I just wanted to make sure that we're not required to move to a different location. Okay. Any questions about this sheet?

Moving on, the next statement is for our budget, and it shows the budget for FYs, FY22-23, '23-'24, '24-'25, and projected numbers for '25-'26.

**DIVISION OF FUNERAL, CEMETERY, AND CONSUMER SERVICES (FCCS)**  
 FCCS Budget Fiscal Years: FY 2022-2023 / FY 2023-2024 / FY 2024-2025 / FY 2025-2026

	FISCAL YEAR 2022-2023			FISCAL YEAR 2023-2024			FISCAL YEAR 2024-2025			FISCAL YEAR 2025-2026				
	PROJECTED AND ACTUAL EXPENDITURES			PROJECTED AND ACTUAL EXPENDITURES			PROJECTED AND ACTUAL EXPENDITURES			PROJECTED AND ACTUAL EXPENDITURES				
	General Appropriation Act - Amount Approved: \$1,544,403 <sup>1</sup>			General Appropriation Act - Amount Approved: \$1,540,351 <sup>1</sup>			General Appropriation Act - Amount Approved: \$1,938,190 <sup>1</sup>			General Appropriation Act - Amount Approved: \$1,332,254 <sup>1</sup>				
	ADJUSTED APPROPRIATION	ACTUAL EXPENDITURES	ACTUAL BALANCE <sup>2</sup>	ADJUSTED APPROPRIATION	ACTUAL EXPENDITURES	ACTUAL BALANCE <sup>2</sup>	ADJUSTED APPROPRIATION	ACTUAL EXPENDITURES	ACTUAL BALANCE <sup>2</sup>	ADJUSTED APPROPRIATION	FY PROJECTED EXPENDITURES	6/30/25 PROJECTED BALANCE <sup>3</sup>	03/31/26 ACTUAL EXPENDITURES	03/31/26 ACTUAL BALANCE <sup>4</sup>
<b>OPERATING CATEGORY</b>														
SALARIES AND BENEFITS (INSURANCE & RETIREMENT)	\$ 2,029,751	\$ 1,792,291	\$ 206,460	\$ 2,147,296	\$ 1,962,105	\$ 175,191	\$ 2,342,409	\$ 1,934,251	\$ 408,158	\$ 2,428,075	\$ 2,278,427	\$ 179,648	\$ 1,647,272	\$ 781,509
OTHER PERSONAL SERVICES (NON-FTE EMPLOYEES)	80,000	25,607	44,372	80,000	48,805	31,195	88,808	40,842	47,967	70,000	40,842	29,158	26,207	46,279
EXPENSES (BUSINESS OVERHEAD EXPENSES)	351,427	243,000	108,427	351,427	272,106	79,321	899,827	205,853	113,974	179,000	145,862	33,138	182,140	189,829
OPERATING CAPITAL OUTLAY (EQUIPMENT OVER \$1,000)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ELECTRONIC COMMERCE FEES (BANK FEES FOR CREDIT CARD TRANSACTIONS)	14,100	18,271	15,729	14,100	20,700	18,400	14,100	20,300	18,800	14,100	20,300	13,800	14,900	15,210
CONTRACTED SERVICES (BOARD COUNSEL, TEST ADMINISTRATION)	121,549	86,662	34,887	121,549	86,437	35,112	121,549	117,314	4,235	121,549	214,000	7,600	71,500	158,212
OPERATION OF MOTOR VEHICLES (STATE VEHICLES ASSIGNED TO FCCS)	13,700	9,747	3,953	13,700	7,945	5,755	9,700	8,700	1,000	9,700	9,000	700	5,821	4,279
RISK MANAGEMENT (INSURANCE FOR DIVISION OPERATIONS)	4,977	4,977	-	7,284	7,284	-	6,222	6,222	-	4,609	4,609	-	4,406	-
LEASE / LEASE PURCHASE EQUIPMENT (EQUIP)	4,542	3,813	669	4,542	4,080	462	4,542	4,219	323	7,642	7,372	270	4,740	2,902
TRANSFER TO END FOR HUMAN RESOURCES SUPPORT (PEOPLE FIRST SYSTEM)	12,802	12,802	-	12,802	12,500	302	12,802	12,802	-	12,873	12,873	-	10,220	2,653
<b>TOTAL OPERATING CATEGORY</b>	\$ 2,480,435	\$ 2,207,388	\$ 273,047	\$ 2,755,471	\$ 2,439,348	\$ 316,123	\$ 3,655,532	\$ 2,642,284	\$ 1,013,247	\$ 3,719,649	\$ 3,677,542	\$ 42,107	\$ 2,064,708	\$ 1,204,946
<b>NON-OPERATING CATEGORY</b>														
TRANSFER TO ADMIN TRUST FUND (SIS AGENCY SUPPORT - LEGAL, INFORMATION TECHNOLOGY, ADMINISTRATION)	\$ 776,542	\$ 461,099	\$ 315,443	\$ 878,221	\$ 708,209	\$ 170,012	\$ 961,708	\$ 883,228	\$ 78,480	\$ 981,957	\$ 981,000	\$ 957	\$ 646,512	\$ 335,445
STATE REIMBURSEMENTS TO LICENSED ENVIRONMENTALISTS, ETC.	17,000	2,840	14,160	17,000	8,771	8,229	17,000	7,300	9,700	17,000	5,000	12,000	1,841	14,076
SERVICES CHARGES TO GENERAL REVENUE (REVENUE FEE PAYABLE TO GENERAL REVENUE)	140,000	278,846	62,116	140,000	260,000	76,000	140,000	292,946	49,054	140,000	278,728	62,277	128,429	128,429
OTHER ADJUSTMENTS (ADMINISTRATIVE ASSIGNMENT/TREASURY MATTERS)	9,000	6,709	2,291	10,402	7,415	2,987	11,767	8,988	2,779	9,265	8,265	-	218,475	5,675
<b>TOTAL NON-OPERATING CATEGORY</b>	\$ 1,142,442	\$ 699,211	\$ 414,620	\$ 1,245,623	\$ 984,395	\$ 267,028	\$ 1,245,623	\$ 1,188,142	\$ 57,439	\$ 1,245,623	\$ 1,273,028	\$ 74,224	\$ 871,819	\$ 479,519
<b>TOTAL OPERATING AND NON-OPERATING CATEGORIES</b>	\$ 3,622,877	\$ 2,906,599	\$ 687,667	\$ 3,999,094	\$ 3,423,743	\$ 583,151	\$ 4,901,155	\$ 3,830,426	\$ 1,070,686	\$ 4,965,272	\$ 4,950,570	\$ 116,331	\$ 3,136,527	\$ 1,684,465

<sup>1</sup> General Appropriation Act - approved budget amounts only include Operating Category items  
<sup>2</sup> Difference between Adjusted Appropriation and Actual Expenditures (Source: SAP/MS A02)  
<sup>3</sup> Difference between Adjusted Appropriation and Projected Expenditures  
<sup>4</sup> Difference between Adjusted Appropriation and Actual Expenditures from 7/1/2025 to 03/31/2026

This one gets very small on the pages, and I appreciate very much that you are able to expand it on your computers. Our main points on this, this statement provides the detail on the operating and the non-operating aspects of our Division's budget since July 1, 2022. Again, we're currently in FY25-26. Actual information is provided for the last three (3) FYs through FY '24-25, with projected information for FY25-26, but also providing actual information on our expenditures through March 31, 2026. Remember, the operating budget is the only portion of the budget for which this Division has any control. The non-operating budget primarily involves cost allocations to our Division for support that's provided by the Department, for example, Information Technology, Legal, and Administration. The Division has no control or say in how such items are allocated. That's performed on an agency basis as approved by the CFO.

The process on this, I know you all know this, we submit our proposed budget to our agency budget office during the summer of the year before it would go into effect. So last summer, for example, we presented the information for the budget for FY26-27, which begins July 1<sup>st</sup>, and that is the budget that will be reviewed during a special legislative session this month. Each year, the Legislature approves our operating budget in the General Appropriation Act, and during the year, that amount may be adjusted by combined efforts of our budget office and legislative staff or committees. For example, you'll see that the adjusted appropriation amount for the operating budget for FY24-25 was approximately \$3 million, give or take. Looking at FY24-25 in the operating category, the adjusted appropriation was about \$3 million. The actual expenditures were \$2.4 million, and as with prior years, this difference between the adjusted and the actual expenditures is to a good deal, a result of vacancies on our staff. The balance shows that we come in under budget every year. In '24-'25, we came under budget by approximately \$574,000, again, mostly a result of vacancies. In the non-operating category, the appropriation was \$1.36 million. The actual expenditures increased over prior years, coming in at \$1.19 million. Again, we have no control over the non-operating category, and the balance was still under budget, but only by about \$176,000. The bottom line on both operating and non-operating budgets is that we come in under budget, and an example there for '24-'25 is that we came in under budget by \$750,000. We've run on an average of three (3) to five (5) vacancies every year for the past several years. So that is a good part of the reason why we're coming in under budget.

If you look at the projected and the actual expenditures for FY25-26, we still anticipate coming in under budget at the end of the year by a total of about \$317,000. And looking ahead to the budget for '26-'27, which is not shown on the sheet, again, that's going to be reviewed by Legislature at special session, we can expect expense increases in our operating category for salary because we have two (2) additional FTE positions that were authorized as of last July, which are going to be reflected in that FY26-27 budget, and we're still working to fill positions. We currently have four (4) vacancies, three (3) FTE and one (1) OPS position, on our different teams, and another FTE vacancy is expected in July. If the budget is signed by the Governor, there's also potential across-the-Board increases for state employees that would be reflected in the statements the next time you see these budgets. Also travel expenses are expected to increase primarily as a result of inflation and gas price increases, and we have expenses for Board counsel. That is primarily the result of all of the required rulemaking reviews and requirements and additional meetings that Ms. Munson is involved in. So, there will be increase shown in the expenses going forward. Do we have any questions about this? Thank you all for your attention. Mr. Williams, you have a question?

Mr. Williams – Yes, just one question. Thank you so much for your report, Executive Director Schwantes. Are you in a position, like, you will not lose anything if you don't fill it, you know, sometimes government is like, well, we see we haven't filled the position, you're going to lose it. So, you won't be in that kind of situation, would you?

Ms. Schwantes – Thank you for asking. Every year we have to justify the reason why we still have vacancies. Sometimes it's a result of movement, and as an example I can give you, we had an inspector position that was located here in Tallahassee. It was one of the newer positions. After several attempts at advertising, we could not fill it. It was deemed that it might be more appropriate to try to fill it in Orlando if we put it in our Orlando office. Our Orlando staff have moved to a larger office, so they have availability for that. So, we relocated that position to Orlando. And sometimes that happens, but every time that kind of thing happens, we have to justify it before the Legislature because you are correct. If you do not fill a position within a certain time frame, you are potentially going to lose that position. We're very lucky that our Department, the CFO and others in the front office, as well as the accounting office and the budget office fight for us and that they know we are already the smallest team within the Department and also probably the one that has the least amount of money. I can't say that for sure, but that's my strong guess on that. We do have a lot of support from the front office in trying to maintain positions, to keep them open, but we do have a problem getting them filled. It's a combination of salary, what we're able to offer, and also frankly what we do. Similar to the industry having issues in trying to find people who are interested, so do we.

Mr. Williams – Thank you.

Ms. Schwantes – Does that answer your question?

Mr. Williams – Yes, ma'am.

Ms. Schwantes – You're welcome. Any other questions about this? There's one more page. Yes, sir. Mr. Ferreira?

Mr. Ferreira – Yes. Oh, is there one more page? I wanted to go back to the first page and just ask a little quick question, but I can do that later.

Ms. Schwantes – That's okay. Are we done with this one? I'll flip back.

Mr. Ferreira – Okay. Yes, ma'am.

Ms. Schwantes – Okay. I'm flipping back. You're talking about the Regulatory Trust Fund balance sheet.

Mr. Ferreira – Right. And that's your business. That's your personal budget. I mean, as far as –

Ms. Schwantes – I wish it was. It's not.

Mr. Ferreira – The Department. The Department.

Ms. Schwantes – It is the operating fund for this Division...

Mr. Ferreira – Yes. Yes.

Ms. Schwantes – And others, which usually is our portion of that trust fund. That is like our savings account. That's the easiest way I can explain it.

Mr. Ferreira – Yes. Yes. So, one of the things I noticed here is that your total expenditures for '24-'25 was \$3.6 million, and you're projected here in '25-'26 to have about \$4.4, which is about \$823,000 difference. So, it looks like you're planning on having that much more expense than you had last year, this year. Does that sound right?

Ms. Schwantes – I understand, I think, what you're asking and as a reminder, we budget conservatively in that we do not ever want to exceed budget.

Mr. Ferreira – Right.

Ms. Schwantes – We want to make sure we're coming under all the time. So in between '24-'25 and the projected for '25-'26, the Legislature approved two (2) new positions for us, raising us to twenty-seven (27) FTE positions. And then we also are allowed to hire two (2) OPS individuals. So that's part of that. You will also see, and this is not in our control, a significant increase in the non-operating category.

Mr. Ferreira – I saw it, yes.

Ms. Schwantes – That is not within our control. It's within the Department's, but not our Division.

Mr. Ferreira – So the revenue is in your control?

Ms. Schwantes – Well, the revenue –

Mr. Ferreira – Kind of sort of.

Ms. Schwantes – Yes and no, I guess. I mean, honestly, most of the revenue is dependent on the number of licenses sold, the number of preneed contracts sold, and what the interest earnings are. Now, we do not, we, this Division, do not control the investments for this savings account.

Mr. Ferreira – Right.

Ms. Schwantes – That is done by the Department.

Mr. Ferreira – Okay. And one other question.

Ms. Schwantes – There's very little of the revenue that is within the control of the Division when you look at it.

Mr. Ferreira – What do you think it costs per year per investigator? Now, we're talking, you don't have to break it down, but I'm thinking salary, expenses, you know, all the hotel for one. What do you think it runs roughly?

Ms. Schwantes – I do not have that broken down like that.

Mr. Ferreira – Okay.

Ms. Schwantes – On the budget sheet, it is broken down into salary and benefits for all of us.

Mr. Ferreira – Right. I just wasn't –

Ms. Schwantes – But I don't have it broken down by person and, you know, to do that would give you an average number, but it wouldn't give you -- it probably is not the best way of looking at it because as with any corporations, there are ranges in salaries for the different position.

Mr. Ferreira – Right. Well, when you said that the budget for expenditures projected for '25-26, and there's like, like I said, there's \$823,000 difference. And you said that you made room for two (2) RPOs. Is that right? ROS?

Ms. Schwantes – A full-time employee, FTE.

Mr. Ferreira – A full-time employee. Okay. And I just know it's not near that for two (2) people.

Ms. Schwantes – No. Like I said, a lot of that is you have salary plus benefits.

Mr. Ferreira – Yes. Okay.

Ms. Schwantes – And then you also have -- I was just looking at the big-ticket items on that.

Mr. Ferreira – Yes. Okay.

Ms. Schwantes – There is big ticket item there and the non-operating expenses.

Mr. Ferreira – Okay.

Ms. Schwantes – And then what the actual amount comes in at will come in significantly under budget.

Mr. Ferreira – You're right. I see.

Ms. Schwantes – I don't want to say it always does because you almost don't want to put a statement like that out there, but we do pride ourselves that we're able, not just this Division, but the entire Department in coming in under budget. And that is why we budget conservatively. Sometimes there are things beyond our control, but even this year, I'm sorry, Ms. Munson, I'm going to bring up the Attorney General contract as an example, because we know Ms. Munson's fees will have increased this year because of her time spent and yet we don't know what that end result is going to be. We still do not expect, thank goodness, for it to come in anything but under budget.

Mr. Ferreira – Right. Thank you.

Ms. Schwantes – Yes, sir, Mr. Jensen? Are we moving to a different one?

Mr. Jensen – No, no, this is a kind of along the same lines, but it doesn't have to do with numbers. This is more out of curiosity, like on the investigator part, is it a CFO rule or a Department rule that the investigators have to be based out of Orlando or Tallahassee?

Ms. Schwantes – It's not a CFO rule. It's not necessarily a Department rule. However, we only have four (4) locations in which these individuals can be located, and that depends on how much room is available in each of those locations as well. We have offices in Fort Lauderdale, Orlando, Tampa, and Tallahassee, and the people within those offices who do travel are expected to travel the entire state as needed.

Mr. Jensen – Well, and you may know where I'm going with this. If, I mean, an investigator pretty much can pay for themselves with the fines and so forth that are found, so why don't you -- I mean, if you expand it out and let people investigate and not have to go into an office, then you wouldn't have any problem filling those positions.

Ms. Schwantes – Okay, you're bringing up a couple of things there. I'm going to try to address them the way I think I understand what you're asking. So first of all, for all of the number of inspections and investigations done, there really is a very limited number that reach the point where they're going to be fined, and I'm glad to say that because most of our licensees are not violating our rules. So that's a positive. I wouldn't say that an investigator's position pays for itself as a result of the fines, okay? By statute, we would be permitted to charge for an investigation. We do not do that, and there are many reasons for that. It is not economically feasible, really, with our current systems and such, but I just kind of want to point out that we don't do that. We have the inspection fee that is charged with the license renewals and such, and that comes in and that does help defray costs, but it doesn't defray costs if you have to inspect more than once a year. Remember, there's difference between inspection and investigation. It doesn't defray costs if you have to inspect a place more than once a year, which does happen as a result of change of location, new ownership, whatever the case may be. Let's see. You had another question, and I might have gotten that in answering that part of it. What did it have?

Mr. Jensen – Well, the main thing I'm asking is, I know, I'm wondering who made the rule that an investigator has to work out of a field office, so to speak. I mean, if they worked out of their home office and covered a territory, you know, like in my neck of the woods, you know, somebody has to come from where? Tallahassee or Orlando, most of them come from, or Tampa to investigate, and that seems, you know, a little bit out of whack for expense-wise.

Ms. Schwantes – I'm going to address that several ways, too. I do not know whether it's a Department, Governor or a Department of Management Services policy regarding remote work. It varies. During the COVID years, we worked out of our homes, and yes, there would be potential savings involved if we were able to say, for example, instead of having offices within the field offices, just have a conference room and a printer so that people have a place to meet if they needed to at that location, but didn't have other offices, and then they did remote work. However, there are also potential liabilities when you look at that option when it comes to Workers' Comp, people working out of their homes, people potentially using their own equipment, et cetera, and all of that is taken into consideration when an agency decides whether or not to allow its people to work remotely. Our team of twenty-seven (27), of that team, only, I think it's now sixteen (16) to eighteen (18), are field staff who are conducting work on site. Okay? Bottom line on that right now is that it is not a Division choice. It is not something I have an option of saying to my field staff, you may now work from home, and I'm going to save on the footprint that you would otherwise be making in these state buildings. Not an option that we have. Okay?

Mr. Jensen – That was my question. Who made that not an option? Is that CFO's office?

Ms. Schwantes – I don't know whether it's the CFO, the Governor, Department of Management Services, all of the above. It's higher than I am.

Mr. Jensen – Okay. Very good. Thank you.

Ms. Schwantes – I don't have that option.

Mr. Jensen – Yes, you could save a ton of money in that respect.

Ms. Schwantes – Well, you could certainly save some, but you still have to have -- our licensing team would have a hard time doing that, for example, to a good part, because they're not working remotely like a lot of our field staff. And as I say working remotely, I'm talking about they're not doing on-site work like the field staff. It is certainly something that's been considered, proposed, and we comply with whatever the policy is.

Mr. Jensen – Okay. Thank you.

Ms. Schwantes – Any other questions? All right. One more page and we'll be done. And that final page is the Projected Regulatory Trust Fund Balances. Just let me flip the page here. All right.

**DIVISION OF FUNERAL, CEMETERY, AND CONSUMER SERVICES**  
PROJECTED REGULATORY TRUST FUND BALANCES

PROJECTED REGULATORY TRUST FUND BALANCES (with NO projected additional operating expenses)<sup>1,2</sup>

	Actual FY 2017-2018	Actual FY 2018-2019	Actual FY 2019-2020	Actual FY 2020-2021	Actual FY 2021-2022	Actual FY 2022-2023	Actual FY 2023-2024	Actual FY 2024-2025	Projected FY 2025-2026	Projected FY 2026-2027	Projected FY 2027-2028	Projected FY 2028-2029	Projected FY 2029-2030	Projected FY 2030-2031
Estimated Beginning Balance	\$ 5,034,830	\$ 5,093,900	\$ 5,242,184	\$ 5,041,671	\$ 5,235,584	\$ 5,662,033	\$ 6,202,097	\$ 6,166,675	\$ 6,200,448	\$ 5,258,271	\$ 4,563,898	\$ 3,634,928	\$ 2,871,433	\$ 1,910,153
Total Revenue	3,001,509	3,281,546	3,028,331	3,470,569	3,346,347	3,412,497	3,346,206	3,621,081	3,484,039	3,680,234	3,424,525	3,603,741	3,388,168	3,570,689
Operating Expenditures	(2,043,221)	(2,164,510)	(2,254,230)	(2,161,634)	(2,106,910)	(2,197,381)	(2,424,638)	(2,431,065)	(3,170,404)	(3,087,976)	(3,087,976)	(3,087,976)	(3,087,976)	(3,087,976)
Non-Operating Expenditures	(911,623)	(979,915)	(984,579)	(1,161,162)	(851,329)	(689,811)	(983,195)	(1,188,132)	(1,272,018)	(1,286,631)	(1,265,519)	(1,279,260)	(1,261,472)	(1,275,581)
Accounting Adjustments (prior year certified reversions/other)	12,406	11,163	9,965	46,140	38,341	14,759	26,205	31,889	16,206	-	-	-	-	-
Estimated Ending Balance	\$ 5,093,901	\$ 5,242,184	\$ 5,041,671	\$ 5,235,584	\$ 5,662,033	\$ 6,202,097	\$ 6,166,675	\$ 6,200,448	\$ 5,258,271	\$ 4,563,898	\$ 3,634,928	\$ 2,871,433	\$ 1,910,153	\$ 1,117,285

<sup>1</sup> Assumes revenue and expenditures do not change after 2028. Revenues projected will vary in odd/even years due to biennial renewals. Additionally, assumes NO changes to information technology or FCCS infrastructure.  
<sup>2</sup> Projected Operating Expenditures for FY 2025-2026 is current year operating budget (column A02 - LAS/PBS).

The main points on this is that this shows our projected balances for the Regulatory Trust Fund, which is, again, our operating fund through FY 2030-'31. That is the end year that we have used now for a long time. And when I look at this next year, we're going to start projecting it out further than that. The reason we didn't project it out further than that, if you all remember a few years back, if you looked at 2030-'31, you were looking at negative numbers, potentially, as the balance. What has made the difference on that is twofold. Every time we come in under budget, it does stretch it out just a little bit further, but the main difference has been interest income. Because on average, we are still, and you could see that in that first sheet, the Regulatory Trust Fund balance, you can see that it is still going down every year. Okay? The table shows the situation if all within our Division remains status quo, which is no more new positions, no new IT systems, no improvements from an IT perspective for our licensees, such as improvements to the portals to allow people to look up the status on their applications, et cetera. Nothing new. It assumes absolutely no changes to any of this. And you still see that the costs continue to significantly impact the Regulatory Trust Fund balance over the years by decreasing the balance. The tables reflect a very conservative approach in planning, which we've already discussed. Last year, we estimated that the Regulatory Trust Fund balance would be approximately \$483,000 at the end of 2030-'31. And you'll see now that it's showing a much, much better projection, and that at this time, we're estimating that the balance will be approximately \$1.1 million at the end of that year. Interest incomes, interest earnings, it has made a huge impact.

We budget conservatively. We come in under budget. And with regard to the RTF balance, this helps delay the time when a negative balance might occur, but it's still decreasing overall. And although we do not project further than 2030-'31 for this purpose today, with the continued drain on the RTF balance, it's still clear that long-term funding needs must be addressed within the next few years. And that ends the presentation on the financial statements. Are there any further questions? And I really thank you both, in particular, who've made this -- well, all of you who may have questions on these. Any additional questions? Okay.

A couple more updates regarding Board meetings. I want to remind everybody to check the websites and check any notices that Ms. Bryant sends out regarding how to log on to the videoconferences. Our state contract with GoTo Meet has ended. There are some negotiations going on for a continued contract of some sort. We made special arrangements for this meeting and for the upcoming Rules Committee meeting, but it may be that we have to switch to Teams or Zoom or some other program for video conferencing. So just please pay attention to any notices that come out and double check our website.

There is a Rules Committee meeting video conference on Monday, May 11<sup>th</sup> at 10:00 AM. The purpose is to discuss rulemaking that may be required by SB1452, that's the DFS Agency Bill relating to criminal history issues. That packet has already been sent out. Board members, as always, are encouraged to attend. We're planning an additional Rules Committee meeting in mid-June. The purpose of that will be to discuss possible rulemaking that's necessitated by the passage of the Association Bill, SB598. And that date is yet to be determined, so stay tuned to our website for details and also to notices that Ms. Bryant sends out. And for the committee members, thank you very much for getting back to Ms. Bryant so quickly with possible dates of availability for that.

As far as the Rule Committee meetings go, I know we'll need one in mid-June for SB598. It has already been signed by the Governor and goes into effect on July 1<sup>st</sup>. And we have a certain period of time after that that we have to be in the rulemaking process, so we will be focused on that for that meeting. But very shortly after, guess what? We have to start next year's annual review.

The next full Board meeting will take place by video conference on June 25<sup>th</sup> at 10:00 AM. and a large part of that meeting will involve preneed licensing issues. That is usually the longest meeting of the year. However, we also plan to have a proposed meeting calendar for calendar year 2027 available for discussion at that meeting. Additional details on all Board meetings or related committee meetings, as always, are found on our website.


This ends this portion of the Executive Director's report. Thank you all for your patience and your questions.

***(3) Report on Payment of Disciplinary Fines and Costs (Informational)***

Ms. Simon – This is an informational report.

Monthly Report of Fines and Costs Assessed and Paid Division of Funeral, Cemetery and Consumer Services Date of Board meeting: May 7, 2025  
Date report was prepared: April 22, 2025

Licensee	Board Meeting	Case No.	Total Fine	Date Due	Paid in Full?	Comments
Elijah Bell	4/2/2025	361947-25-FC	\$1,250			
Geronimo Mena Jr.	4/2/2025	349195-25-FC	\$600			
Jane Benita Roy	4/2/2025	363381-25-FC	\$750			
Gudes Funeral Home	4/2/2025	361274-25-FC	\$1,000			
Kristin Jewell	4/2/2025	334882-24-FC	\$600			
Stonemor Florida Subsidiary LLC	4/2/2025	361335-25-F	\$750			
Stonemor Florida Subsidiary LLC d/b/a Cos-Gifford Seawinds Funeral Home and Crematory	4/2/2025	330967-24-FC	\$750			
Quality Vaults, Inc. d/b/a Quality Vaults and Monuments Inc.	4/2/2025	361271-25-FC	\$1,500			
Aable Development, Inc. d/b/a Aaron and Burney Bivens Funeral Home and Cremation Services	4/2/2025	363688-25-FC	\$1,000			
Burney Bivens	4/2/2025	363688-25-FC	\$1,000			
Delira Holmes	4/2/2025	304107-25-FC & 340495-25-FC	\$5,750			
Holmes Funeral Directors	4/2/2025	273843-25-FC, 304106-25-FC, & 340495-25-FC	\$8,250			
Richard Ezell Mason	4/2/2025	278688-21-FC, 305187-23-FC, & 308781-23-FC	\$3,000			
Travis Gibson	5-Mar-25	361258-25-FC	\$2,500			
Cremation Services By the Sea LLC	5-Mar-25	363719-25-FC	\$600			
Michael Gundersud	5-Mar-25	363271-25-FC	\$600			
Michael O'Brien	5-Mar-25	348878-25-FC	\$1,000			
April Cooper	5-Mar-25	347805-25-FC	\$750			
Ruth Madison-Eaves	5-Mar-25	334934-24-FC	\$3,000			
Patrik Cooney	5-Mar-25	311915-23-FC	\$1,000			
Ganderson Brothers Mortuary	5-Mar-25	330871-24-FC	\$1,750			
Hall Ferguson and Hewitt Mortuary PA	5-Mar-25	347488-25-FC	\$750			
Kimberly Rachel Meyers	5-Mar-25	346573-25-FC	\$750			

Northstar Cemetery Services of Florida LLC d/b/a Memorial Park Cemetery	5-Mar-20	287717-21-FC	\$1,000		
Northstar Cemetery Services of Florida LLC d/b/a Woodlawn Memory Gardens	5-Mar-20	287718-21-FC	\$1,000		
Dobies Funeral Home	5-Mar-20	934770-24-FC	\$1,750		
Hudson Chapel Crematory d/b/a Dobies Funeral Home & Crematory	5-Mar-20	934787-24-FC	\$1,600		
Fatriek O'Neal	5-Mar-20	93788-24-FC	\$1,600		
Edward Urso	5-Mar-20	934783-24-FC	\$1,750		
Monaroh Funeral Home & Cremation Services LLC	5-Mar-20	951287-25-FC	\$1,000		
William Savino	5-Mar-20	951288-25-FC	\$1,000		
Bell's Funeral Services, d/b/a Bell's Funeral Home and Cremation Services	5-Feb-20	951944-25-FC	\$1,250		
Milam Funeral Home	5-Feb-20	951299-25-FC	\$760		
SE Combined Services of Florida LLC d/b/a Caballero Rivero Westchester	5-Feb-20	944177-25-FC	\$1,600		
Undertaking Grady LLC	5-Feb-20	951275-5-FC	\$760		
Bewis Colonial Funeral Home, Inc. d/b/a Bewis Funeral Home & Crematory	5-Feb-20	938290-25-FC	\$1,000	5/21/2026	
Ed Kalis Memorial Services LLC d/b/a Edwards Cremation & Funeral Services	5-Feb-20	948850-25-FC	\$1,600	5/21/2026	
Harry T. Reid Funeral Home	5-Feb-20	947442-25-FC	\$4,000	5/21/2026	
Maloney Funeral Home	5-Feb-20	947894-25-FC	\$760		 4-22-2026
Evergreen Funeral Home, Inc. d/b/a Evergreen Funeral Home and Crematory	5-Feb-20	947485-25-FC	\$760	5/21/2026	
Caleb Anderson	5-Feb-20	933897-25-FC	\$760	5/21/2026	
Ray Williams Funeral Home	1/9/2026	947878-25-FC	\$1,250	5/21/2026	
Dunson Brothers Funeral Home	1/9/2026	938195-25-FC & 258438-19-FC	\$1.75	5/21/2026	
Phillips Mortuary	1/9/2026	947906-25-FC	\$1,250	5/21/2026	
Alexander Funeral Home	1/9/2026	947891-25-FC	\$1,600	5/21/2026	
Donzhon Cook	1/9/2026	938213-25-FC	\$2,600	5/21/2026	
Jorge Rivero	1/9/2026	944124-25-FC	\$1,000	5/21/2026	
Vior Funeral Home	1/9/2026	944123-25-FC	\$1,000	5/21/2026	
Anker Funeral Home LLC	4-Dec-25	908410-23-FC	\$2,600	2/19/2026	
John Milton	4-Dec-25	908411-23-FC	\$2,600	2/19/2026	
All Points Removal Service	12/4/2025	917984-23-FC	\$7,600	2/19/2026	
Brandon Cremation and Funeral Services Inc.	4-Dec-25	947883-25-FC	\$2,600	2/19/2026	Paid in Full
Craig Funeral Home, Inc	4-Dec-25	947451-25-FC	\$600	2/19/2026	Paid in Full
Craig Funeral Home, Inc d/b/a Craig Memorial Park	4-Dec-25	947458-25-FC	\$600	2/19/2026	Paid in Full
Davis and Davis Funeral Services LLC	4-Dec-25	948875-25-FC	\$2,000	2/19/2026	
Harris Mortuary, Inc	4-Dec-25	947907-25-FC	\$760	2/19/2026	Paid in Full
Brownlie-Maxwell Funeral Home, P.A.	4-Dec-25	948848-25-FC	\$760		Paid in Full
Graoe Funeral Home	4-Dec-25	948806-25-FC	\$760	2/19/2026	Paid in Full
Melbourne Crematorium	4-Dec-25	948848-25-FC	\$760	2/19/2026	Paid in Full
Mitchell Funeral Home	4-Dec-25	948809-25-FC	\$1,600	2/19/2026	Paid in Full
Rickey Shamard Butts	4-Dec-25	900826-22-FC & 900707-22-FC	\$1,800	2/19/2026	Paid in Full
Weston's Mortuary	4-Dec-25	947498-25-FC	\$760	2/19/2026	Paid in Full
R. Butts d/ba Butts Memorial Chapel	4-Dec-25	909824-22-FC & 900705-22-FC	\$1,800	2/19/2026	Paid in Full
Joseph Pinello	Nov-25	949671-25-FC	\$1,750	2/19/2026	
Pinello Funeral Home	Nov-25	949589-25-FC	\$1,750	2/19/2026	
Aikens Funeral Home	Nov-25	946617-25-FC	\$250	2/19/2026	Paid in Full
Trina Benn	Nov-25	925253-24-FC	\$1,250	2/19/2026	Paid in Full
Oaklawn Park Inc. d/b/a Greenwood Cemetery	Nov-25	934849-24-FC	\$5,000	2/19/2026	Paid in Full
Smith-Young's Funeral Home	Nov-25	948873-25-FC	\$1,000	2/19/2026	

Anthony White	10/2/2025	338196-25-FC	\$1,500	12/1/2025		File sent to OGC for administrative action
Etren Lamar Johnson II	4-Sep-25	334748-24-FC & 343489-25-FC	\$600	11/18/2025		File sent to OGC for administrative action
Johnson & Family Life Celebration Center LLC	4-Sep-25	334714-24-FC & 343278-25-FC	\$1,500	11/18/2025		File sent to OGC for administrative action
Travis Gibson	7-Aug-25	318203-23-FC	\$600	4/14/2025		
Travis Gibson	7-Aug-25	318828-23-FC	\$5,000	4/14/2025		
Travis Gibson	7-Aug-25	318758-23-FC	\$2,500	4/14/2025		
Charles Chestnut IV	8/7/2025	334836-24-FC & 348917-25-FC	\$4,000	11/17/2025		
Gloria Castillo	29-Jun-25	333147-24-FC & 333151-24-FC	\$1,250	10-Nov-25		
Integrity Funeral Services of Tampa FL, Inc.	29-Jun-25	333146-24-FC & 333149-24-FC	\$1,250	10-Nov-25		
Roderick Stevens	29-May-25	338273-25-FC	\$1,750	18-Aug-25		
D A Jackson Funeral Home	29-May-25	338271-25-FC	\$3,500	18-Aug-25		
Beronimo Menz Jr.	3/8/2025	311851-23-FC	\$2,000	3/8/2025		Sent to OGC
Ronald Dolinar	1/2/2025	325255-24-FC	\$1,500	18-08-25		Sent to OGC

**V. Chair's Report (Verbal)**

Ms. Simon – Madam Chair?

Chair Peebles – Ms. Schwantes, I don't know if she's still connected, but I just want to say a big thank you to her for all she has been doing at the Division office, keeping things running, but also this rules project that you're working on, because it takes a lot, and also getting the financials together. Thank you for that. I know kind of right behind you is Ms. Simon and the Division team, so thank you for what you folks do there. Rules Committee, Mr. Clark, thank you for Chairing. I appreciate that. Mr. Jensen, Ms. Clay, and Mr. Williams, thank you for participating in the Rules Committee. Ms. Munson, thank you for all you're doing on the Rules Committee portion from the OAG Office. It means a lot, so I'll turn it back to Ms. Simon, and thank you to the Board members too. Ms. Simon?

Ms. Simon – Great.

**W. Office of Attorney General's Report  
(1) Attorney General's Rules Report (Informational)**

Ms. Simon – Ms. Munson?

Ms. Munson – It's informational information. You'll see where the processing of these rules are. Earlier, we were discussing those previous minutes from the Rules Committee meeting. There's been so many rule guys. Honestly, there are so many rules that have kind of run together a little bit, and we may be in the process of expediting some rulemaking when the Department makes a determination whether or not we still need to go through and make a statement about submitting package to the Office of Fiscal Reform and Responsibility. So, some of these rules are [inaudible] right now, but they will continue to move as quickly as possible. Thank you for your indulgence in the information. Thank you.

**BOARD OF FUNERAL, CEMETERY, AND CONSUMER SERVICES RULES REPORT  
MAY 2026**

Rule Number	Rule Title	Date Rule Language Approved by Board	Date Sent to OFARR	Rule Development Published	Notice Published	Adopted	Effective
69K-2.003	Other Official Board Business	04/02/2026	3/21/2026 ***				
69K-5.0025 69K-5.012	Inactive Preneed Licenses Application and Renewal Procedures for Broker of Burial Rights License	04/02/2026	3/21/2026 ***				
69K-6.001	Grave Spaces; Definition Limited	12/4/2025 03/05/2026	03/11/2026		03/20/2026		
69K-6.0015	Definition of Established Adult Grave Space	12/4/2025 03/05/2026	03/11/2026		03/20/2026		
69K-6.0016 69K-6.004 69K-6.0054 69K-6.007 69K-6.009	Definition of Developed Area Safekeeping of Records Written Contracts Required Criteria for Burial; Disinterment; Reinterment Identification Tags – Acceptable Materials, Locations, and Methods of Affixing	04/02/2026	3/21/2026 ***				
69K-6.002	Care and Maintenance of Existing Cemetery	12/4/2025 03/05/2026	03/11/2026		03/20/2026		
69K-9.001	Advertising	04/02/2026	3/21/2026 ***				
69K-17.0036	Course Required for Initial Licensure	04/02/2026	3/21/2026 ***				
69k-20.001	Report of Cases Embalmed or Bodies Handled	04/02/2026	3/21/2026 ***				
Rule Number	Rule Title	Date Rule Language Approved by Board	Date Sent to OFARR	Rule Development Published	Notice Published	Adopted	Effective
69K-21.009	Disinterment Reporting	04/02/2026	3/21/2026 ***				
69K-23.001	Manner of Application	11/6/2025 03/05/2026	03/11/2026		03/20/2026		
69K-31.001	Procedure Required	04/02/2026	3/21/2026 ***				
69K-33.001	Requirements Regarding Handling and Storing of Human Remains	04/02/2026	3/21/2026 ***				
69K-100.035	Courses of Study; Criteria; Procedures for College or University to Obtain Approval	11/6/2025 03/05/2026	03/11/2026		03/20/2026		

\*\*\*Waiting for Department to determine if Proposed Rules will need to go to OFARR

**X. Public Comments (Verbal)**

Ms. Simon – Does anybody have public comment for the good of the order during this meeting? Hearing no response. Madam Chair?

Chair Peoples – Thank you.

**Y. Administrative Report as April 24, 2026**

A.	New Cemetery Applications	0
	Recommended for Approval	0
	Pending	0
B.	Cemetery Acquisition Applications	0
	Recommended for Approval	0
	Pending	0
C.	Preneed License Applications	1
	Active Preneed Licenses	323
	Presented to the Board at this Meeting	2
	Pending	3
D.	Preneed License Branch Applications	1
	Active Preneed License Branches	392
	Recommended for Approval	2
	Pending	0
E.	Preneed Sales Agent Applications	55
	Active Sales Agents	3723
	Recommended for Approval	31
	Temporary Licenses Issued Pending Permanent	22
F.	Monument Establishment Applications	4
	Active Monument Establishments	169
	Pending	1
G.	Broker of Burial Rights Applications	0
	Active Brokers of Burial Rights	22
	Pending	0
H.	Exempt Cemetery Reports	0
	Active Exempt Cemeteries	54
	Pending	0
I.	New Establishment Applications	15
	Pending	10
	Completed	15
J.	New Individual Applications	5
	Pending	23
	Completed	7
K.	Request for Training Facility Applications	5
	Pending	0
	Completed	5
L.	Request for Continuing Education Providers and Courses	42
	Pending	0
	Completed	42

M.	Initial Inspections	14
	Completed	14
N.	Inspections	131
	Completed	131
O.	Initial Licenses Issued	7
	Renewal Licenses	7

**Z. Disciplinary Report**

Notices of Non-Compliance Issued Since Last Meeting : <a href="#">April 5, 2026</a>	0
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**AA. Upcoming Meeting(s)**

- (1) June 25<sup>th</sup> (Videoconference)
- (2) July 23<sup>rd</sup> (In-Person – Aventura – FCCFA Annual Conference: JW Marriott Miami Turnberry Resort & Spa)
- (3) September 3<sup>rd</sup> (Videoconference)
- (4) October 8<sup>th</sup> (Videoconference)
- (5) November 5<sup>th</sup> (Videoconference)
- (6) December 3<sup>rd</sup> (Videoconference)

**BB. Adjournment**

Chair Peoples – Thank you, Ms. Simon. It is 2:07, and we're going to call the meeting adjourned. Thank you all. I appreciate you. And I hope you all have a great evening.