

ADDENDUM H

Claim Recommendations -- Preneed Consumer Protection Trust Fund Board of Funeral, Cemetery and Consumer Services

Date of Board Meeting 11/6/2014

Printed 10/14/2014 11:29 AM

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These are claims against the Preneed Consumer Protection Trust Fund, under s. 497.456, Fla. Statutes. The Division has reviewed these claims and recommends approval in the amounts stated below ("Amount recommended") (which in some cases may be zero -- i.e., deny claim).

Clm#	Claimant	Beneficiary (decedent)	Defaulting Seller	Amt claimed	Amount recommended	Reduction code(s)
CPTF-810	ICS Cremation & Funeral Home, Inc.	Kilpatrick, R A	American Family Cremation Society, Inc.	\$120.00	\$120.00	
CPTF-811	Gonzalez Funeral Home	Fernandez, Lydia	JGR Funeral Home	\$1,192.70	\$1,192.70	
CPTF-812	Gonzalez Funeral Home	Triay, Rafael E	JGR Funeral Home	\$747.00	\$747.00	
CPTF-813	Gonzalez Funeral Home	Urso, Gloria	JGR Funeral Home	\$4,500.00	\$4,500.00	
CPTF-814	ICS Cremation and Funerals, Inc.	Ruskosky, Dorothy M	American Family Cremation Society, Inc.	\$280.68	\$280.68	
CPTF-815	ICS Cremation and Funerals, Inc.	Crane, June Esther	American Family Cremation Society, Inc.	\$496.50	\$496.50	
CPTF-816	ICS Cremation and Funerals, Inc.	Smith, Phyllis Joan	American Family Cremation Society, Inc.	\$207.00	\$207.00	

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Clm#	Claimant	Beneficiary (decedent)	Defaulting Seller	Amt claimed	Amount recommended	Reduction code(s)
CPTF-817	Torres, Terasita	Torres, Gladys	Funeraria Nacional Sur Corporation	\$2,952.50	\$2,952.50	
CPTF-819	Gayle Williams Harper	Williams, Dorothy Adlean	Coleman Funeral Home	\$2,448.00	\$2,448.00	
CPTF-820	Sinai Memorial Chapels, Inc	Weisbrot, Helen	Grossberg and Son Memorial Chapel	\$1,630.00	\$1,630.00	
CPTF-821	Gloria Cunningham	Cunningham, Gloria	International Association of Mortuary Services, Inc. (see History entry for "John Competiello entities")	\$615.00	\$184.50	4

<p align="center">Claim Recommendations—Preneed Consumer Protection Trust Fund</p> <p align="center">Reduction Codes</p>
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N/A	Not applicable (no reduction)
1	Claim included cash advance items (CAI) in excess of amount of CAIs in the preneed contract
2	Claimant not able to verify payment of entire preneed or at-need contract price
3	Claimant received interest on trust funds (reduce claim by amount of interest)
4	Claim reduced by amount of trust funds available
5	Insurance-funded preneed contract. Claim reduced by amount of insurance funds available.
6	Claim includes charges by at-need provider for good/services not included under the preneed contract.
7	Claimant requested more than amount paid on the preneed contract.
8	Claimant requested less than amount paid on the preneed contract.
9	Claimant was overpaid by the family's representative.
10	Claimant has billed the family's representative for the outstanding amount.
11	Amount of claim plus amount already disbursed by trustee exceed amount paid for preneed contract.
12	Claim denied based upon the amount available in the trust fund.

Defunct Preneed Seller History Notes
PNRSsystem
Division of Funeral, Cemetery, and Consumer Services

Printed: 10/28/2014

9:48:33 AM

Defunct Seller Name: Coleman Funeral Home

History

Coleman Funeral Home , CPTF Claims

Until 2004 Coleman Funeral Home, 1215 N Tararind Ave, WPB, was owned by Edith Coleman. Ms Coleman was apparently not licensed in an individual capacity under Chapter 497. In her affidavit to this Division she advises she was a school teacher.

In 2004 ownership of the funeral establishment was transferred to Edith Coleman's daughter, Giselle Coleman, who was a licensed funeral director & embalmer. An application for said change of ownership was approved by the Chap 470 Board in May 2004.

Giselle Coleman thereafter owned and operated the funeral establishment. Giselle was the FDIC and apparently the only funeral director employed at the funeral establishment for all or most of the period.

Giselle Coleman died on 3-18-2010.

After Giselle's death Edith Coleman closed the funeral establishment. There was initially some uncertainty as to whether the funeral establishment might be sold to some one, but that did not happen. In June 2014 Division Examiner Adel confirmed that no funeral establishment has ever re-opened at the location after Giselle's death.

Subsequent to Giselle's death, we received a complaint from a consumer that they had purchased a preneed contract from Giselle and that the funeral establishment was closed and they could not get their preneed contract honored. Investigation by Examiner Adel confirmed that Giselle had sold some preneed, although neither she nor the funeral establishment ever held a preneed license.

As of the date of this memo, approximately three complainants have come forward with preneed contracts purchased from Giselle.

Douglas Shropshire
Oct 2014

