

State Board of Embalmers and Funeral Director

December 6-8, 2010
University Plaza Hotel
333 S John Q Hammons Parkway
Springfield, Missouri 65806

OPEN AGENDA

Monday, December 6, 2010

3:00p.m.

1. Closed meeting

Tuesday, December 7, 2010

9:00a.m.

2. Call to Order
3. Roll Call
4. (Tab 1) Review and Approval of Agenda
5. (Tab 2) Executive Director Report
 - Update on NPS
 - Update on Warren Funeral Chapel, Inc.
 - Update on Buescher Memorial Home
 - Update on Brandtonies
6. (Tab 3) Renewal status from October 31, 2010
 - *Preneed Sellers*
 - *Preneed Providers*
 - *Preneed Agents*
 - *Preneed Funeral Director Agents*
7. (Tab 4) Approval of Minutes
 - *November 5, 2010 Mail ballot*
8. Legislation Proposal Status
9. (Tab 5) Preneed Financial Examinations
10. Discussion regarding notification to employers relating to employee's licensure
11. Open Discussion/Dialogue
12. Location of March, 2011 meeting

LUNCH BREAK

1:30p.m.

13. (Tab 6) Probation Violation Hearing –
Case EMB 11-001-PV and EMB 11-002-PV
Ronald Marts and Marton, LLC, dba Marts Memorial Services
Funeral Director license 004036
Funeral Establishment license 2002000826
Preneed Provider license 2010024768

2:45p.m.

CLOSED

Wednesday December 8, 2010

9:00a.m.

CLOSED

14. Adjournment

Closed Meeting. The Board may move into closed session pursuant to Section 610.021 Subsection (14) and Section 324.001.8 RSMo for discussing educational transcripts and/or test scores and/or complaints and/or audits and/or investigative reports and/or other information pertaining to the licensee or applicant for licensure; Section 610.021 Subsection (1) RSMo for discussing general legal actions, causes of action or litigation and any confidential or privileged communications between this agency and its attorney; Section 610.021 Subsection (1) RSMo and 324.001.9 RSMo for deliberation on discipline; Section 610.021 Subsection (3) RSMo discussing hiring, firing, disciplining or promoting an employee of this agency; Section 610.021 Subsection (13) RSMo for making performance ratings pertaining to individual employees; Section 610.021 Subsection (7) RSMo for reviewing testing and examination materials; Section 610.021 Subsection (14) and Section 324.001.8 RSMo. for proceedings required pursuant to a disciplinary order concerning medical, psychiatric, psychological, or alcoholism or drug dependency diagnosis or treatment of specific licensees; and Subsection of 610.021 RSMo for the purpose of reviewing and approving the closed minutes of previous meetings.

**UNITED STATES ATTORNEY'S OFFICE
EASTERN DISTRICT OF MISSOURI****RICHARD G. CALLAHAN**
United States Attorney**NEWS RELEASE**

For further information call (314) 539-2200

November 22, 2010
For Immediate release

NATIONAL PREARRANGED SERVICES, INC. CONTROLLING OFFICIALS INDICTED

St. Louis, MO: The United States Attorney's Office announced the indictments of six controlling officials of National Prearranged Services, Inc., in a 50-count indictment charging wire, bank, mail and insurance fraud; money laundering and multiple conspiracy charges involving the sale of pre-paid funeral services.

The indictment states that after taking into account insurance and trust assets expected to be available to pay for future funeral services, and merchandise under prearranged funeral contracts sold by National Prearranged Services, Inc. (NPS), the loss to purchasers, funeral homes and state insurance guarantee associations will range from \$450,000,000 to \$600,000,000.

According to the indictment, individuals who purchased a prearranged funeral contract from NPS signed contracts which set forth the terms of that contract. The total price for the funeral services and merchandise was agreed upon, and would remain constant regardless of when the funeral services and merchandise would be needed. The purchaser could pay the agreed upon price either in full or by periodic installments. NPS agreed to arrange for the funeral with the funeral home designated in the agreement upon the death of the person for whom the contract was purchased. In order to secure the performance of the prearranged funeral contract, a third party received the deposited funds. In Missouri, the purchaser and NPS agreed that the payments made under the contract after the initial 20% were to be deposited into a trust with a financial institution, such as a bank, as trustee. The seller of a contract was permitted to retain for its own use the initial 20% deposited by the purchaser. In other states, such as Ohio, Illinois, and Tennessee, the purchaser and NPS agreed that the purchaser would apply for a life insurance policy which would fund the prearranged funeral contract when the funeral services were needed. Beginning in 1983, NPS entered into agreements with several financial institutions to act as trustees of the various trusts which were established to hold the funds paid by the purchasers located in Missouri.

The indictment alleges that instead of making the required deposits into trust or forwarding the insurance premiums as paid, NPS obtained insurance in a manner that allowed it to retain money received from purchasers that should have been deposited into trust or paid as a premium to an insurance company. Since NPS and the insurance companies from whom policies were obtained were controlled by the defendants, NPS was able to pay substantially less than the amounts which should have either been deposited into the trusts or to the insurance companies.

According to the indictment, NPS borrowed large amounts of the cash surrender values of the insurance policies. NPS had no right to borrow the cash surrender values of these policies.

These loans reduced the death benefits which would be available to pay for funeral services after the deaths of the purchasers. Additionally, the indictment alleges that the defendants concealed this practice from insurance regulators. In some instances, the defendants used money obtained from new purchasers to pay premiums of insurance policies on the lives of previous purchasers and also to reimburse funeral homes for the cost of funeral services for the earlier purchasers.

The indictment states that the defendant removed large amounts of money from prearranged funeral trusts established by NPS. This money was allegedly used to enable Doug Cassity to purchase residential real estate; to finance business projects for affiliated companies; to purchase a New York insurance company, Professional Liability Insurance Company of America (PLICA) and to pay personal expenses of Doug Cassity and his family.

Finally, count 49 charges Doug Cassity with insurance fraud for his participation in the insurance business, after being previously convicted of a felony, which prohibits him from engaging in the insurance business. Count 50 charges Randall Sutton, Brent Cassity and Howard Wittner with permitting Doug Cassity to engage in the insurance business.

"IRS Criminal Investigation is committed to investigating individuals who allegedly use their businesses as personal piggy banks," said Toni Welrauch, Special Agent in Charge of IRS-Criminal Investigation, St. Louis Field Office.

"The effects of this are not just felt by consumers who bought the policies, but also by local funeral homes who are often small, family-owned businesses," said J.R. Ball, AIC for the St. Louis Field Office of the U.S. Postal Inspection Service. He continued, "Any time the mail is trusted to exchange correspondence, Postal Inspectors will aggressively investigate those who use the mail to engage in fraud."

"It doesn't matter if a fraud scheme is simple or, as in this case, elaborate and complex," said Dennis L. Baker, Special Agent in Charge of the FBI St. Louis Division. "It will be investigated regardless of resources needed, in a cooperative team as shown in this case."

In addition to the fraud charges, upon a finding of guilt, the defendants will be subject to a forfeiture allegation, which will require them to forfeit to the government all money derived from their illegal activity.

Individuals indicted:

- **RANDALL K. SUTTON**, Chesterfield, Missouri
- **SHARON NEKOL PROVINCE**, Ballwin, Missouri
- **DOUG CASSITY**, Clayton, Missouri
- **BRENT DOUGLAS CASSITY**, Clayton, Missouri
- **HOWARD A. WITTNER**, Chesterfield, Missouri
- **DAVID R. WULF**, St. Louis County

If convicted, the maximum penalty ranges for each of these charges range from five to 30 years in prison and/or from \$250,000 to \$1,000,000.

This case was investigated by the Federal Bureau of Investigation, Internal Revenue Service Criminal Investigation and the Postal Inspection Service. Assistant United States Attorneys Steven Muchnick, Charles Birmingham, Stephen Casey and Michael Reap are handling the case for the U.S. Attorney's Office.

IN THE CIRCUIT COURT OF BOONE COUNTY
STATE OF MISSOURI

STATE OF MISSOURI, ex rel.)
CHRIS KOSTER)
Attorney General,)
)
Plaintiff,)

vs.)

WARREN FUNERAL CHAPEL, INC.)

and)

HAROLD WARREN, SR.)

and)

HAROLD WARREN, JR.)

Defendants.)

RECEIVED

AUG 27 2010

MO. ATTORNEY GENERAL

Case No: 08BA-CV03870

RECEIVED

AUG 30 2010

STATE BOARD OFFICE

CONSENT JUDGMENT AND PERMANENT INJUNCTION

COMES NOW Plaintiff State of Missouri, at the relation of Attorney General Chris Koster, by and through his Assistant Stewart M. Freilich and Defendants Warren Funeral Chapel, Inc., Harold Warren, Sr., and Harold Warren, Jr. personally and through counsel Dan Viets and request this Court to approve this Consent Judgment and Permanent Injunction on the following terms:

JURISDICTION AND VENUE

1. This Court is the proper Court of venue and jurisdiction under Article V, Section 14 Mo. Const. and under the Merchandising Practices Act, Chapter 407 RSMo¹, and has jurisdiction over the

¹ All references are to Missouri Revised Statutes 2000 as amended.

parties and subject matter of this action.

PARTIES

2. This Consent Judgment and Permanent Injunction shall apply to Warren Funeral Chapel, Inc., Harold Warren, Sr., Harold Warren, Jr. and their officers, agents, servants, employees, sales persons, representatives, independent contractors, assigns, successors in interest and other individuals acting on their behalf or at its direction. All of the foregoing shall be encompassed herein by the use of the term "Defendants".

STIPULATIONS

3. If any provision or provisions of this Consent Judgment and Permanent Injunction is or are declared invalid by a court of competent jurisdiction, the rest of this Consent Judgment shall remain in full force and effect and shall not be affected by such declaration.

4. No changes shall be made to this Consent Judgment and Permanent Injunction unless made in writing and signed by all parties hereto.

5. This Consent Judgment and Permanent Injunction embody the entire agreement and understanding of the parties hereto with respect to the subject matter contained herein.

6. This Consent Judgment and Permanent Injunction is entered into pursuant to the laws of the State of Missouri and shall be governed by and construed in accordance with same.

7. Defendants shall not represent to any person, natural or otherwise, that the Attorney General sanctions, endorses or approves of any methods, acts, uses practices or solicitations undertaken by or on behalf of Defendants.

8. The parties agree that Plaintiff will file this Consent Judgment and Permanent Injunction

with the Court and will seek approval from the Court for this Consent Judgment and Permanent Injunction.

9. The parties agree that execution of this Consent Judgment and Permanent Injunction constitutes actual notice of the terms and provisions of the Consent Judgment, and thus Defendants expressly waives service of a copy thereof.

10. In its First Amended Petition, Plaintiff alleges violations of Chapter 407, the Missouri Merchandising Practices Act, and of Chapter 436, the Missouri Pre-Need Funeral Act. This Consent Judgment and Permanent Injunction is entered into by the parties to this action to resolve the State of Missouri's claims against Warren Funeral Chapel, Inc., Harold Warren Sr. and Harold Warren Jr. as those claims are set forth in the State's First Amended Petition. Individual consumers may receive restitution pursuant to this Consent Judgment but are not parties to this lawsuit or to the Consent Judgment.

11. Jurisdiction is retained by this Court for the purpose of enforcing the terms of this Consent Judgment and Permanent Injunction. Such enforcement may include, but is not limited to, an action filed pursuant to §407.110 or an action to enforce the payment of the amounts set forth in paragraphs 14 to 19.

JOINT MOTION FOR ENTRY OF JUDGMENT

12. The parties recommend that the Court approve this Consent Judgment and Permanent Injunction, and enter judgment in accordance with the terms thereof.

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INJUNCTIVE RELIEF

13. NOW THEREFORE, IT IS ORDERED, ADJUDGED AND DECREED by this Court that Warren Funeral Chapel, Inc., Harold Warren, Sr., Harold Warren, Jr. and their officers, agents, servants, employees, sales persons, representatives, independent contractors, assigns, successors in interest and other individuals acting on their behalf or at its direction are permanently enjoined, restrained and prohibited from the following:

- a. Owning, managing, or operating a funeral establishment;
- b. Holding or applying for a funeral directors, embalmers or funeral establishment license;
- c. Holding or applying for a pre-need seller, provider or agent registration;
- d. Selling at need or pre-need funeral merchandise;
- e. Engaging in the disposition, internment, or burial of dead bodies or in the process of embalming dead bodies;
- f. Making any claim for payment of funds relating to the pre-need funeral contracts listed in Exhibit 1 from the Special Deputy Receiver appointed by the Texas courts to operate National Prearranged Services, Lincoln Memorial Life Insurance Company and Memorial Services Life Insurance Company; and
- g. Making any claim for payment of funds relating to the pre-need funeral contracts listed in Exhibit 1 from Missouri Funeral Trust or American Prearranged Services.

MONETARY RELIEF

14. IT IS FURTHER ORDERED, ADJUDGED AND DECREED that Warren Funeral Chapel,

Inc., Harold Warren, Sr., and Harold Warren, Jr. are jointly and severally liable for and shall pay or cause payment to be made in the sum of \$16,791.19 to the State of Missouri to the credit of the Merchandising Practices Restitution Fund as restitution for the consumers listed on Exhibit 1 who purchased or whose family member purchased funeral goods and services from Defendants²

15. IT IS FURTHER ORDERED, ADJUDGED AND DECREED that Warren Funeral Chapel, Inc., Harold Warren, Sr., and Harold Warren, Jr. are jointly and severally liable and shall pay or cause payment to be made in the sum of \$2,000.00 to the State of Missouri to the credit of the Merchandising Practices Revolving Fund for attorneys fees and costs incurred by the Attorney General in the investigation and enforcement of the Merchandising Practices Act, and to provide funds for consumer education and advocacy programs.

16. IT IS FURTHER ORDERED, ADJUDGED AND DECREED that payment of the amounts set forth in Paragraphs 14 and 15 shall be made pursuant to the following schedule

Payment of \$500.00 on the 1st day of each month beginning October 1, 2010 until the judgment amount is paid in full.

17. IT IS FURTHER ORDERED, ADJUDGED AND DECREED that in the event, Defendants fail to make any payment when due, without further order of the court, the Attorney General may, at his option, declare the entire unpaid balance due and payable immediately and may seek a reasonable attorneys' fee if required to pursue collection of same, including execution thereon. Defendants waive any right to notice of default and any opportunity to cure same except by payment of the

² With respect to the restitution award for Kathy Johnson, Defendants shall receive credit for any monies paid to Ms. Johnson through judgment or settlement of her private lawsuit against Defendants if the monies are awarded based on the issue of whether Defendants' represented that her mother would be buried in a sealed casket rather than a concrete box. Other than said credit, this Consent Judgment and Permanent Injunction shall have no effect on the

unpaid balance in full.

18. IT IS FURTHER ORDERED, ADJUDGED AND DECREED that Harold Warren, Sr. shall provide the Attorney General's Office with written notice of any contract that any of the Defendants enter into on behalf of Warren Funeral Chapel, Inc. for the sale of the property located at 107 West 6th Street, Fulton MO 65251. The legal description of said property is as follows:

Lot Four (4) of Block Forty (40) of the New City Plat of the City of Fulton

Said written notice shall be provided at least 30 days prior to the closing of the sale of the property and shall be mailed to PO Box 899, Jefferson City MO 65101 to the attention of Stewart Freilich.

19. IT IS FURTHER ORDERED, ADJUDGED AND DECREED that upon the closing of the sale of the property referenced in Paragraph 18, Harold Warren, Sr. shall pay \$10,000.00 from the proceeds of that sale to the Attorney General's Office in partial satisfaction of this judgment. In the event that the proceeds from the sale of the property are less than \$10,000.00, Harold Warren, Sr. shall pay the full amount of the proceeds from the sale of the property to the Attorney General's Office. In the event that the unpaid balance on this judgment is less than \$10,000.00 at the time of the closing of the sale, Harold Warren, Sr. shall pay the full amount of the unpaid balance to the Attorney General's Office from the proceeds of the sale of the property. Payment to the Attorney General's Office shall be mailed to PO Box 899, Jefferson City, MO 65102 to the attention of Stewart Freilich within five (5) days after the close of the sale. Defendants shall continue to make all monthly payments required pursuant to Paragraph 16 of this Consent Judgment until the judgment amount is paid in full.

private lawsuit between Defendants and Ms. Johnson.

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The parties, in agreement with the foregoing, affix their signatures below and consent to entry of the Consent Judgment and Permanent Injunction.

Respectfully submitted,

CHRIS KOSTER
Attorney General

By: Stewart M. Freilich
Stewart M. Freilich # 36924
Senior Counsel
P.O. Box 899
Jefferson City, MO 65102
(573) 751-7007

WARREN FUNERAL CHAPEL, INC.

By: Harold Warren, Sr.
By: Harold Warren, Sr., President

HAROLD WARREN, SR.

By: HAROLD WARREN, Sr.
By: Harold Warren, Sr.

HAROLD WARREN, JR.

By: Harold Warren, Jr.
By: Harold Warren, Jr.

Approved by Counsel for Defendants

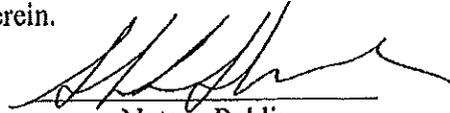
Dan Viets 34067
Dan Viets #
Attorney at Law

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15 N. Tenth Street
Columbia, MO 65201

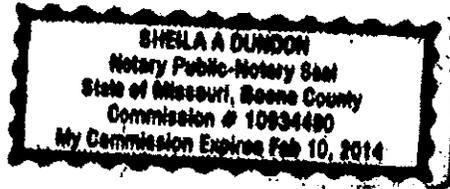
STATE OF MISSOURI)
) SS.
COUNTY OF BOONE)

I, Sheila Dundon, Notary Public, do hereby certify that on this Monday of August 9, 2010, personally appeared before me Harold Warren, Sr., who, being first duly sworn upon his oath, declared that he is authorized and did execute the foregoing Consent Judgment and Permanent Injunction on behalf of himself as an individual defendant and on behalf of Warren Funeral Chapel, Inc. and did so for the purposes stated herein.



Notary Public

My commission expires: _____



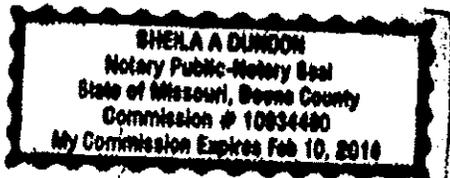
STATE OF MISSOURI)
) SS.
COUNTY OF BOONE)

I, Sheila Dundon, Notary Public, do hereby certify that on this Tues day of August, 10, 2010, personally appeared before me Harold Warren, Jr., who, being first duly sworn upon his oath, declared that he is authorized and did execute the foregoing Consent Judgment and Permanent Injunction on behalf of himself as an individual defendant and did so for the purposes stated herein.



Notary Public

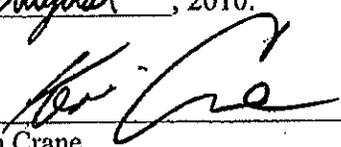
My commission expires: _____



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SO ORDERED:

Judgment entered this 25 day of August, 2010.



Kevin Crane
Circuit Judge

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EXHIBIT 1

Sherry Gunnels	\$738.00
Nathan Williams	\$817.64
Don Henderson	\$1,500.00
Perline Whittler	\$2,533.69
Laura Dunn	\$149.05
Madeline Rolley	\$1,037.07
Shae Perry	\$45.00
Robert Simmons	\$1,547.00
Robin Sherrod	\$845.00
Kathy Johnson	\$675.00
Dianna Williams/Gloria Hicks	\$4,600.00
Teresa Bowman	2,303.74
Total	\$16,791.19

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09AC-CC00712 - BUESCHER MEMORIAL HOME V MISSOURI ADMINIST ET AL

This information is provided as a service and is not considered an official court record.
Displaying 67 thru 67 of 67 records for all dockets returned for case 09AC-CC00712.

[\[Previous 10\]](#) [11](#) [12](#)

11/15/2010

Docket Entry: Case Review Held

Text: Parties appear by counsel, Atty Cornell for Petitioner, Atty Landwehr for Respondent. Parties to obtain transcripts of 09-16-10 and 11-01-10 hearings. Petitioner's brief due 45 days from receipt of transcripts, Respondent's response due 45 days from filing of Petitioner's Brief. Petitioner's reply due 20 days from filing of Respondent's Response, unless otherwise ordered. BLK/nsh

Associated Docket Entries: 11/01/2010 - Case Review Scheduled

Associated Events: 11/15/2010 , 09:30:00 - Case Review

09AC-CC00654 - STATE OF MISSOURI V BARBARA BUESCHER ET AL

This information is provided as a service and is not considered an official court record.
Displaying 139 thru 141 of 141 records for all dockets returned for case 09AC-CC00654.

[\[Previous 10\]](#) [21](#) [22](#) [23](#) [24](#)

- 11/16/2010 **Docket Entry:** Hearing Scheduled
Associated Events: 12/07/2010 , 13:30:00 - Hearing
- 11/17/2010 **Docket Entry:** Notice of Hearing Filed
Filing Party: UNDERWOOD , KRISTIN A
- 11/18/2010 **Docket Entry:** Hearing Scheduled
Associated Events: 12/21/2010 , 13:30:00 - Hearing

10BS-CR00089-01 - ST V THOMAS E BRANDTONIES

This information is provided as a service and is not considered an official court record.

Displaying 13 thru 18 of 19 records for all dockets returned for case 10BS-CR00089-01.

[1](#) [2](#) [3](#) [4](#)

09/22/2010 **Docket Entry:** Pre-trial Conference Scheduled

Associated Docket Entries: 09/20/2010 - Hearing Held

STATE APPEARS BY AG, STEWART FREILICH, DEFENDANT IN PERSON AND WITH DANIEL FREILICH APPEAR. CASE SET FOR TRIAL THE WEEK OF JAN 25, 2011. PRE-TRIAL SET FOR NOV. 15, 2010 2 10:00 A.M. /S/JAMES K JOURNEY C.J.

Associated Docket Entries: 11/15/2010 - Guilty Plea Entered

Associated Events: 11/15/2010 , 10:00:00 - Pre-trial Conference

Docket Entry: Court Trial Scheduled

Associated Docket Entries: 11/15/2010 - Hearing/Trial Cancelled

Associated Events: 01/25/2011 , 09:00:00 - Court Trial

11/15/2010 **Docket Entry:** Plea Agreement Filed

Text: FILED AS COURT'S EXHIBIT B

Docket Entry: Guilty Plea Entered

Associated Docket Entries: 09/22/2010 - Pre-trial Conference Scheduled

Associated Events: 11/15/2010 , 10:00:00 - Pre-trial Conference

Docket Entry: Hearing/Trial Cancelled

Associated Docket Entries: 09/22/2010 - Court Trial Scheduled

Associated Events: 01/25/2011 , 09:00:00 - Court Trial

Docket Entry: Ord for Presentence Invest

11/16/2010 **Docket Entry:** Sentencing Hearing Scheduled

Associated Events: 02/22/2011 , 14:30:00 - Sentencing Hearing

Open Minutes
Missouri State Board of Embalmers
and Funeral Directors
November 5, 2010
3605 Missouri Boulevard, Suite 370
Jefferson City, Missouri

MAIL BALLOT

Board Members

Gary Fraker, Chairman
Daniel T. Mahn, Vice-Chairman
John McCulloch, Secretary
James Reinhard, Member
Martin Vernon, Member
Archie Camden, Public Member

Closed Session

The Chairperson declared the meeting be closed pursuant to Section 610.021 Subsection (14) and 324.001.8 RSMo for discussing educational transcripts and/or test scores and/or complaints and/or audits and/or investigative reports and/or other information pertaining to the licensee or applicant for licensure; Section 610.021 Subsection (1) RSMo for discussing general legal actions, causes of action or litigation and any confidential or privileged communications between this agency and its attorney.

Executive Director _____

Approved by Board on _____

State Board of Embalmers and Funeral Directors

Financial Examination Mission Statement

The mission of the financial examination team of the Board shall be:

1. To ensure that the monies Missouri consumers have paid to take care of their final expenses are intact and funds will be available at the time of need whether the funeral home/seller is still in business or not;
2. To bring to the attention of the Board improprieties and/or misconduct of licensees related to preneed funeral contracts; and
3. To provide assurances of compliance to the public, consumers of the licensee, the licensee and other members of the death care industry.

Financial Examination Process – FAQ

1. How will the sellers be selected for an examination?
 - a. Sellers will be selected for examination by a random “pull” from the Division’s licensing system.
 - b. Some sellers will be examined due to the random pull and others will be examined due to a complaint initiated process.

2. What can be expected when a seller is chosen for an examination?
 - a. When a seller is selected for examination, the seller may receive a letter notifying them of their selection and may ask them to submit specified documents in advance of the examination which might include:
 1. Copies of statement showing trust balances and assets, joint account statements;
 2. A copy of a ledger or computerized report showing any outstanding preneed contracts;
 3. Copies of agreement(s) with providers, agents and the trust agreement with the trustee (if the seller has a trust);
 - b. The seller will then be contacted to schedule a time for the examiner(s) to come to the seller’s place of business.
 - c. The examiners will come on-site to the place of business and will need a space to sit and review records. They will bring their own equipment and will need access to electrical outlets. The examiners will ask to see the preneed files and any records outlined in 2.a not previously received. They may have other questions as well.
 - d. For most examinations, the examiners will not be on location for an extended period of time and will aim to cause as little interference as possible. Regular business of seller will be able to continue as usual.
 - e. After the examiners complete the on-site review of records, they will go back to the office to analyze the results and will prepare of summary of findings for the Board.
 - f. The seller will receive a letter from the Board notifying them of the findings from the examination and will be given an opportunity to respond, if they choose to do so.
 - g. The Board will then review the summary of findings and the seller’s response to determine whether the examination is satisfactory or if there is any action to be taken.
 - h. The seller will be notified of the Board’s final action.

3. Can someone volunteer to be placed on the examination list?
 - a. Yes. A seller can volunteer to have their own business placed on the list for financial examination rather than wait for a random pull. The seller may request such by writing to the board or by emailing the board office at embalm@pr.mo.gov.