

**Testimony for the House Republican Policy Committee**  
**Suburban Memorial Garden Cemetery**

**Gary and Victoria Knisely**

**September 5, 2018**

I, Victoria M. Knisely, am the daughter and Co-Attorney in fact for Hilda M. Melhorn.

My husband, Gary Knisely, is the son-in-law and Co-Attorney in fact for Hilda M. Melhorn.

On November 7, 2004 Kervin and Hilda Melhorn, husband and wife, contracted with Ted Martin, Suburban Memorial Gardens and paid in full the following:

- 2 Concrete Vaults      \$2,350.00/\$1,175 each
- 2 Bronze Caskets      \$5,000.00/\$2,500 each

On December 26, 2006, Kervin Melhorn contracted with Ted Marin, Suburban Memorial Gardens and paid in full the following:

- 2 open/close burial sites \$2,650/\$1,325 each

On November 8, 2015, Kervin Melhorn passed away. Ted Martin and Suburban Memorial Gardens did perform all obligations contracted for Kervin Melhorn, individually.

On May 10, 2016 Hilda Melhorn received written notice from Ted Martin, Suburban Memorial Gardens advisors that they would not honor the above contracts with Hilda Melhorn.

Therefore, upon the passing of our mother/mother-in-law Hilda Melhorn, Suburban Memorial Gardens will not be providing one bronze casket, once concrete vault, and one opening/closing of the burial lot for the contracted loss of \$5,000.

To the best of our knowledge currently Pennsylvania is grossly inadequate to protect individuals who contracted and pay in advance for caskets, concrete vaults and other services of cemetery owners.

When Theodore and Arminda Martin purchased Suburban Memorial Gardens from Livia Harrell, Pennsylvania law should require that an escrow trust fund should be established and maintained to hold all prepaid cemetery services by families. The escrow trust fund must be audited and under the control of the appropriate state agency such as the Real Estate Commission or the York County Orphans Court.

It is appalling that the York County Orphans Court did not audit the escrow/trust fund for Suburban Memorial Gardens since 1994.

We request that all officials of the Pennsylvania agencies and all members of the General Assembly involved in this September 5, 2018 hearing immediately/vigorously utilize their authority to pass and implement new legislation and regulations to protect all Commonwealth citizens from this unacceptable loss.