

SB 2285

JAN 21 2010

A BILL FOR AN ACT

RELATING TO PRE-NEED FUNERAL PLANS.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:

1 SECTION 1. The legislature finds that, according to a
2 report by the American Association of Retired Persons, as of
3 1999, funds in outstanding pre-need funeral contracts exceeded
4 \$25 billion. This number is projected to grow substantially as
5 the population continues to age and to plan for death expenses.

6 The purpose of this Act is to strengthen the State's
7 consumer protection laws governing cemetery and funeral trusts
8 by allowing full portability of pre-need funeral plans and one
9 hundred per cent trusting with interest and earnings to be
10 applied at the time the plan is redeemed. This Act also
11 provides for full disclosure to the consumer of all funds and
12 interest earned through an annual statement.

13 SECTION 2. Section 441-22.8, Hawaii Revised Statutes, is
14 amended by amending subsection (d) to read as follows:

15 "(d) If the contract is canceled or terminated pursuant to
16 subsection (a) or (b) or for any other reason, the purchaser
17 shall be entitled to a refund of the amounts paid by the



1 purchaser[7] plus interest earned, less amounts that may be
2 retained by the cemetery or pre-need funeral authority for its
3 costs pursuant to section 441-38(b). The cemetery or pre-need
4 funeral authority shall make the refund to the purchaser within
5 thirty days of:

- 6 (1) Receipt of the purchaser's written notice of
7 cancellation; or
- 8 (2) Termination of the contract."

9 SECTION 3. Section 441-38, Hawaii Revised Statutes, is
10 amended by amending subsection (b) to read as follows:

11 "(b) [A] One hundred per cent of the funds paid by the
12 purchaser shall be transferred to the trustee to remain in trust
13 where the principal and the interest earned remain the property
14 of the purchaser; provided that a cemetery or pre-need funeral
15 authority may take and receive[, but shall transfer to the
16 trustee as part of or incident to the pre-need trust, all
17 payments received after the recovery of acquisition costs, which
18 shall be the lesser of] amounts necessary to pay for any
19 applicable sales tax, licensing fees owed to the department,
20 trustee fees, trust administration expenses, or cancellation or
21 termination fees permitted by law; provided further that the
22 total amount taken or received shall not exceed thirty per cent



1 of the contract price [~~or the difference between the contract~~
 2 ~~price and the cost of the pre-need interment or pre-need funeral~~
 3 ~~services contracted to be provided~~]. The transfer shall be made
 4 not later than thirty days after receipt of payment from the
 5 purchaser and shall be immediately deposited in the trust. The
 6 trustee shall provide the purchaser with a confirmation notice
 7 that the payments have been deposited with the trustee within
 8 thirty days of the receipt of payment by the cemetery or
 9 pre-need funeral authority. The trustee or pre-need funeral
 10 authority shall annually provide the purchaser with a written
 11 statement containing information on the amount of funds
 12 deposited to date, where the funds are deposited, and interest
 13 earned."

14 SECTION 4. Statutory material to be repealed is bracketed
 15 and stricken. New statutory material is underscored.

16 SECTION 5. This Act shall take effect on July 1, 2010.

17

INTRODUCED BY:

Fred Manning
Norman Sakom

Yvonne JT
Ron Bon
Erzanne Churruarand
Ronald H. Baker
dyk



Report Title:

Pre-need Funeral Trusts

Description:

Requires the deposit into trust of one hundred per cent of all funds paid to purchase a pre-need funeral plan plus all interest earned. Allows a cemetery or pre-need authority to deduct certain allowable expenses from a trust. Requires annual statements of the disposition of trust funds.

The summary description of legislation appearing on this page is for informational purposes only and is not legislation or evidence of legislative intent.



To The Senate Committee on Commerce and Consumer Protection
The Honorable Rosalyn H. Baker, Chairman
And Committee Members


Testimony against SB2285 and SB2516

It is the position of our industry to operate under the current laws and legislation that were accepted and dually agree upon by DCCA and Funeral and Cemetery Industry. For this reasons stated below I would to submit testimony against SB2285 and SB2516. We feel DCCA has enough authority to enforce the problems that may occur in the funeral and cemetery industry. There is a current law which requires the filing of a annual report with DCCA.

In summary this proposal bill would put a hardship on our industry and likely force the closure of all pre-need funeral plans and pre-need cemetery plans. Pre-need plans actually keep down the price for funeral services as the plans are used for future service at today's prices. The emotional side of pre-arranging is just as important as the financial side and most people pre arrange to help there families make handling death in family easier at the worse time of their lives.

The public has not been harmed by lack of regulations. Rather than proposing more regulations for the funeral and cemetery industry, which has very little documented complaints, it may be more prudent to leave the decision of the future of our business to the consumer with their right to purchase our services or not. Our business is about helping people during a difficult time in their lives. We should be spending our time comforting our consumers rather than following up on unnecessary paperwork.

Yours truly,



Jerome Andrade
President, Hawaii Funeral & Cemetery Association
1330 Maunakea Street
Honolulu, Hawaii 96817
PH: 522-5200 Fax: 522-5206
E-Mail Jerome.Andrade@sci-us.com
February 3, 2010

STATEMENT FROM
ASSOCIATION OF PRE-NEED FUNERAL PLANS, INC.

TO THE COMMITTEE ON COMMERCE AND CONSUMER PROTECTION
SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts

HEARING DATE: Thursday, February 4, 2010
9:00 A.M.

THIS ASSOCIATION **STRONGLY OPPOSES** the proposed changes to Chapter 441 of the Hawaii Revised Statutes, entitled "RELATING TO PRE-NEED FUNERAL TRUSTS".

This Association consists of several pre-need authorities doing business in the State of Hawaii. Hawaii Pre-Need authorities have reviewed this Bill and feel that any change to the entrusting requirements jeopardizes their ability to continue offering this pre-need service to the people of Hawaii. Should this bill pass, many of our members, especially the smaller industry operators will be forced to cease offering these plans. It is simply inconceivable how curtailing this program can be of any benefit to the public.

THE 100% FUNDING OF THE CONTRACT PRICE AS PROPOSED BY THE SENATE BILL DOES NOT ENSURE A HIGHER LEVEL OF CONSUMER PROTECTION.

- The current requirements of annual audits and actuarial reports provide adequate consumer protection.
- Consumer protection is achieved through proper enforcement of existing laws.

THE 100% FUNDING OF THE CONTRACT PRICE AS PROPOSED BY THE SENATE WILL CAUSE PRE-NEED AUTHORITIES TO WITHDRAW THIS SERVICE FROM THE MARKET.

- Requiring 100% funding of pre-need contracts will result in the termination of sales of pre-need contracts. The direct effect will be the loss of over 200 jobs within the State. Given the present state of the economy, there is no justification for closing these additional work opportunities.

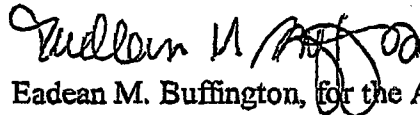
- Many families depend on these contracts to assist them with at need cost of providing funeral services for family members. There is **no justification** for closing this option for families in the State of Hawaii.

REQUIRING THAT THE INTEREST INCOME BE HELD FOR THE CONTRACTHOLDER IS NOT FEASIBLE.

- Each pre-need trust administration would have to take on the task of a mutual fund administrator.
- The costs to maintain each account separately given that the average contract is less than \$8,000.00, would result in consumption of all interest in addition to principal reductions. This lies in direct conflict with the intent of preserving the principal of the trust.
- The Trust administration would have to send each contractholder an annual statement of earnings, the cost for which would likely be more than the earnings of the entrusted amounts.
- The Trustee would be responsible for contract administration, and would not be willing to perform the task for the statutory compensation.
- Given the average size of the pre-need funeral contract at \$8,000.00, the cost of trust administration would be prohibitive.

We are extremely troubled by the proposed actions and do not believe there is any justification for its enactment.

RESPECTFULLY SUBMITTED,



Eadean M. Buffington, for the Association



Funeral
Consumers
ALLIANCE

Protecting a consumer's right to choose meaningful, dignified, and affordable funerals since 1963

February 4, 2010

**Testimony on Hawaii Senate Bills 2285 and 2516, Relating to Prepaid Funerals
Submitted to the Committee on Commerce and Consumer Protection
Funeral Consumers Alliance, Inc.**

To the honorable senators:

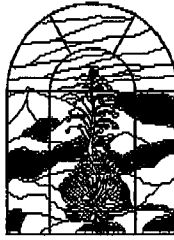
Funeral Consumers Alliance, a nationwide federation of nonprofit consumer education and advocacy groups, asks you to amend, then pass, SB 2285 and SB 2516. The business of prepaid funerals and burials nationwide generates billions every year, yet there is no uniformity among state laws, leaving our parents' and grandparents' funeral investments vulnerable to theft and misuse. Hawaii's prepaid funeral laws are among the worst in the nation, tied only with Florida. Until Hawaii curtails predatory business practices to better protect its elderly citizens, we will continue to see state law as permitting legalized robbery of preneed consumers.

With amendments, these two bills would greatly improve the current situation. SB 2285's requirement for preneed sellers to give consumers an annual report on the state of their preneed funds on deposit is excellent, and we unreservedly endorse it. In addition, we enthusiastically support SB 2516, which would require preneed sellers to submit uniform financial reports to the state detailing their preneed sales and investment activity.

But while SB 2285 aims to require the deposit and safekeeping of all money prepaid by consumers, the bill allows cemeteries or funeral homes to continue to skim as much as **30 percent** of that prepayment off the top. This leaves the consumer with a refund of only 70 percent should she cancel or change her mind before the funeral or burial is performed. This is **no different from current Hawaii law**, and it must be amended. We suggest following New York State's excellent model: all money prepaid must be deposited, with interest to accrue. Fees are capped at $\frac{3}{4}$ of 1 percent, an amount sufficient to pay for running the trust. Because of these stringent requirements, the prepaid funeral business in New York is thriving, preneed shortfalls and scandals are rare, and consumers are well protected.

Respectfully submitted,

Joshua Slocum
Executive Director



Ballard Family Mortuary

February 2, 2010

To The Senate Committee on Commerce and Consumer Protection
The Honorable Rosalyn H. Baker, Chairman
And Committee Members

Testimony for SB2285

Putting more restrictions on doing business in Hawaii is a burden to the industry as we have enough reports that are required on a yearly basis to DCCA. There are enough laws on the books to protect consumers from things happening if they are enforced by government when reports aren't filed on time. Now we are faced with SB2285 where the Hawaii Funeral & Cemetery Association is opposed to 100% trusting. This does not provide for the operational costs of running a funeral plan business. Since by law our pre-need contracts are "trusted-funded", it would be difficult to not tell clients about the trust fund as a depository of funds. This bill requires the trustee to send confirmation notices that payments have been deposited within 30 days. This poses a problem because we give our client's monthly payment options to complete payment of their contract. Clients are given receipts of payments when payments are made and a certificate of completion is sent when the plan is fully paid.

In summary, this proposed bill would put a hardship on our industry and likely force the closure of all pre-need funeral and cemetery plans. Pre-need plans actually keep down the price of funeral services as the plans are used for future services at today's prices. The emotional side of pre-arranging is just as important as the financial side and most people pre-arrange to help their families make handling death easier at the worst time of their lives.

The public has not been harmed by lack of regulations. Rather than proposing more regulations for the funeral and cemetery industry, which has very little documented complaints, it may be more prudent to leave the decision of the future of our business to the consumer with their right to purchase our services or not. Our business is about helping people during a difficult time in their lives. We should be spending our time comforting our consumer rather than following up on unnecessary paper work.

Sincerely,

Mark Ballard
President, Ballard Family Mortuary



Hawaiian Memorial Life Plan

1330 Maunakea Street
Honolulu, Hawaii 96817
Office (808) 522-9309

Senator Rosalyn H. Baker
Chairman
Commerce and Consumer Protection Committee

2/1/2010

Honorable Rosalyn Baker,

Please accept this written testimony to express our strong opposition to SB 2285 and SB 2516. We support the position of the Hawaii Funeral and Cemetery Association in opposition of these Bills.

The current laws are sufficient to protect the consumer and govern the Cemetery and Funeral Industry. SB 2285 and SB 2516 will put a financial burden on the local Funeral and Cemetery operations that is not needed; it will increase operating cost and possibly put some institutions out of business.

Senate Bill 2285 and SB 2516 will drive Funeral and Cemetery Prices up significantly and will decrease Competition in the Market Place.

Hawaii's cost of doing business along with this type of financial burden will be detrimental to our industry.

Sincerely,



Jay Morford

Vice President; Hawaiian Memorial Life Plan

**Dodo Mortuary Life Plan Inc.
459 Waianuenue Avenue
Hilo, Hawaii 96720
PH: 8089356886
FAX: 8089615078**

January 28, 2010

**Senator Rosalyn Baker & members
Commerce and Consumer Protection Committee
Room 231
Hawaii State Capitol
415 South Beretania Street
Honolulu, Hawaii 96813**

**Dear Senator Baker and Members
Commerce and Consumer Protection Committee:**

We at Dodo Mortuary Life Plan Inc. do not support SB#2285. This bill requires the deposit into trust of 100% of all funds paid to purchase a pre-need funeral plan plus interest earned. Should this bill pass we will be forced to close our business, as there will be no funds to operate our company. We face all the necessary expenses that any ordinary corporation have, such as: rent, taxes, health insurance, social security payments, gross income tax, utilities, insurance, bond, payroll taxes, payrolls, equipment, computer services, forms, etc. On top of that we are required to have an annual audit by a CPA firm and an Actuary report from a licensed actuary. We are not in a high profit industry but we employ people and we provide a needed service to thousands of families. How can we operate a business with no operating funds? In this tough economic times I would think that the legislature would like to encourage businesses to stay in business and not drive them out of business.

We also do not support SB#2516. We conform to the law by having an annual audit by a CPA firm that files their report according to acceptable accounting practices. We also conform to the law by having an annual actuarial report by a licensed actuary who files their report according to acceptable actuarial practices. These reports are filed with DCCA and are available, as they are public records. As needed these reports can be made available to the legislature without a new law.

Yours truly,



**James Arakaki
President**

Cc Sen. Takamine, Sen. Kokubun

 **Dodo Mortuary, Inc.**

February 3, 2010

RE: Senate Bill No. 2285 (Relating to Pre-Need Funeral Plans)

I would like to submit this testimony in opposition to the passage of S.B. No. 2599 (Relating to Pre-Need Funeral Plans).

This proposed amendment to convert pre-need funeral plan monies held to 100% trusting, versus the current 70%, can be viewed as “anti-business” and could potentially lead to the eventual shut-down of pre-need industry in the state. If passed, this action would result in the potential loss of employment for the pre-need sales counselors and related office personnel. It is a well known fact doing business in the state of Hawaii costs considerably more when compared to other states. Economic conditions in Hawaii could be considered as “dismal” and the passage of S.B. No. 2285 would not benefit small business or the private sector in any way. Ultimately, diminishing the amount pre-need companies are able to retain from sales would result in a lesser degree of service to the consumer.

Overall, I feel the passage of S.B. No. 2285 would not work in the best interest of the pre-need industry in the state and ultimately the consumer. The pre-need firms are being asked to do and provide more, yet at the same time are being asked to accept less. The point should not be overlooked the purchase of a pre-need funeral plan is only one of many options the consumer has when deciding on end-of-life issues. Rather than proposing more regulation for the pre-need industry, which has very little documented complaints, it may be more prudent to leave the decision of the future of our business to the consumer with their right to purchase (or not) our product. For these reasons I would like to submit this testimony against S.B. No. 2285 and ask you do not pass this proposed measure.

Sincerely,

Mitchell M. Dodo

Vice-President / Operations Manager

Exclusive servicing mortuary to the Dodo Mortuary Life Plan preneed contracts

199 Wainaku Street - Hilo, Hawaii 96720

Phone: (808) 935-5751 - Fax: (808) 935-1074

www.dodomortuary.com

POSITION STATEMENT FROM
MILILANI GROUP, INC. d.b.a. MILILANI MEMORIAL PARK & MORTUARY

TO THE COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts

HEARING DATE: Thursday, February 4, 2010
9:00 A.M.

This statement is made on behalf of Mililani Group, Inc., a company which is doing business as Mililani Memorial Park and Mortuary (hereafter called "Mililani").

We **STRONGLY OPPOSE** the proposed changes to Chapter 441 of the Hawaii Revised Statutes, and offer the following:

WHY IS IT IMPORTANT TO MAINTAIN THE 70/30 FORMULA OF ENTRUSTING AS OPPOSED TO THE 100% FUNDING OF THE CONTRACT PRICE AS PROPOSED BY SAID SENATE BILLS?

- A) If 100 % funding is required, the pre-need program will be completely terminated as the pre-need authority will not have the funds to pay sales commission and other expenses. This will result in the loss of employment of approximately 250 sales counselors and pre-need staff in Hawaii. Many of these sales counselors and staff have been employed in this endeavor for many years, some as many as 23 years.
- B) The primary rationale for 100% entrusting is to assure the purchasers that the pre-need authority will have sufficient funds to perform the contracted for service. Hawaii is one, if not the only state, that requires annually an audit to monitor the timely entrusting of funds as well as an actuarial statement to certify that the funds in trust are sufficient to fulfil all of the outstanding pre-need contracts by the pre-need authority. For the major industry members in Hawaii the audit and actuarial requirements have provided satisfactory protection for the consumer-purchaser. The fact that an entity or individual has violated existing laws should not be reason to change the pre-need laws.
- C) The elimination of the pre-need program would take away an option to the consumer. The consumer would not have the availability of a pre-need counselor presenting a program that would provide pre planning a funeral service, comfortably and paying for the service in installments. The program would eliminate the hardship caused by a family having to come up with the total costs at a time when a loved one has passed away. There are other ways of paying for the

cost of a funeral service such as insurance or making a loan, but the major point should be made is that the industry is providing a viable option.

THE PROPOSED CHANGES WOULD REQUIRE THAT THE INTEREST INCOME FROM THE ENTRUSTED FUNDS NOT BE WITHDRAWN UNTIL THE SERVICE IS PERFORMED BY THE PRE-NEED AUTHORITY.

- A) Again the primary reason for this provision is to insure that the pre-need authority would have sufficient funds to complete the contracted for service. As stated above, it is felt that with the audit and actuarial requirements in addition to many, many years of satisfactory performance by the major companies in this industry, should be reason to continue the current laws.
- B) The proposal would require that tax statements be prepared each year for the contractholder. Each contractholder would have to report the income earned by the trust under the rules of a grantor trust. This provision if enacted would cause these trust to fall outside of the rules for reporting under the Qualified Funeral Trust, which offers tax benefits to the contractholder in that the pre-need authority is presently responsible for reporting the income.
- C) The allocation of interest earned to each contract would cause an accounting burden for the pre-need authority. Trustees currently assess the trust a 5% of income for the administrative costs; if this proposal is enacted the administrative cost would easily be increased 200 - 300 percent, if they would still consider assuming the duties at all.

WHAT IF ANYTHING DOES THE PURCHASER OF A PRENEED CONTRACT RECEIVE UPON ENTERING INTO A PRE-NEED CONTRACT?

- A) The purchaser receives a contractual right which obligates the Pre-Need authority to provide the funeral service at a guaranteed set price. The purchaser has certain rights of cancellation, whereas, the Pre-Need authority has no right to cancel if the purchaser does not default on his payments.
- B) The contractual rights that the purchaser has with the major pre-need authorities in Hawaii which have been operating for a great number of years, assures the purchaser that the major pre-need authorities will perform fully under the terms of the contract.
- C) Several of the pre-need authorities provide credit life insurance upon entering the contract with limitations as to age and pre-existing illness. This will assure the purchaser the payment by the insurance company of any balance remaining on the

contract if the purchaser dies before full payment is made under the contract.

- D) Several of the pre-need authorities permit the pre-need contracts to be transferred thus enabling the plan to be used by other family members or assigns in the event of a prior need. With life insurance policies, a death must occur to enable the benefits under the policy to be used.

SHOULD THE LEGISLATURE ENACT LAWS WHICH WOULD IN EFFECT RESULT IN ELIMINATING THE RIGHTS OF PARTIES TO ENTER INTO CONTRACTUAL ARRANGEMENTS FOR PRE-NEED FUNERAL SERVICES AND WHICH PRE-NEED PROGRAMS HAVE BEEN IN FORCE FOR MANY, MANY YEARS?

FOR THE ABOVE REASONS, Mililani is in strong opposition of the proposed amendments to Section 441.

RESPECTFULLY SUBMITTED,

A handwritten signature in cursive script, appearing to read "Rex S. Kuwasaki", is written over a horizontal line.

REX S. KUWASAKI, President



Laura Manis Testifier

COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

Senator Rosalyn H. Baker, Chair

Senator David Y. Ige, Vice Chair

Thursday, February 04, 2010 9:00 a.m. Conference Room 229

SB 2285 RELATING TO PRE-NEED FUNERAL PLANS.

Requires the deposit into trust of one hundred per cent of all funds paid to purchase a pre-need funeral plan plus all interest earned. Allows a cemetery or pre-need authority to deduct certain allowable expenses from a trust. Requires annual statements of the disposition of trust funds.

SUPPORT

Kokua Council whose mission includes advocating for the health of the elderly and those vulnerable populations who cannot advocate for themselves supports this bill. I am also submitting this testimony on behalf of PABEA. My testimony does not represent the views of the EOA but of the PABEA Board.

- **Hawaii is one of two states with the worst oversight and protection for citizens investing in funeral prepayment plans.**
- **Pre-paid plans refund only 70% of cost on cancellation even though they are already keeping the interest earned by the trust.**
- **We are pleased to see that this bill requires 100% of the funds paid by the purchaser shall be transferred to the trustee to remain in trust including the interest.**
- **Funeral Directors and cemeteries and deduct any allowable expenses but must submit statements will provide oversight.**

This bill is a step in the right direction and we hope you will support it.

We ask that you will support this bill.

Laura G. Manis, Legislative Chair, Kokua Council
tel. 597-8838



Nuuanu Memorial Park & Mortuary, LLC

2233 Nuuanu Avenue
Honolulu, Hawaii 96817
Ph. (808) 537-5255 / Fax (808) 537-5440

February 3, 2010

RE: Senate Bill No. 2285 & 2516 (Relating to Pre-Need Funeral Plans)

I would like to submit this testimony in opposition to the passage of S.B. No. 2285 & 2516 (Relating to Pre-Need Funeral Plans).

This proposed amendment to convert current pre-need funeral plan monies held in trust to 100% trusting, versus the current 70% is unwarranted. We are closely regulated and provide reports and audited financial statements to account for our fund. Additional reporting would add more cost to the expense of the pre-need funeral plans.

The industry deals with many people who find that purchasing a pre-need funeral plan brings them peace of mind that they have chosen the type of service they want and most importantly, feel that they have not left this burden and expense for their loved ones. The passage of this bill which requires 100% trusting and more regulations, may eventually lead to close many pre-need industries in this state. If passed, the potential loss of employment for pre-need salespersons and related office personnel.

Our pre-need customers have peace of mind that the cost they pay today for their pre-need plan is guaranteed and when the plan is used many years from now, they will be provided that service at no additional cost.

The consumers have a choice to many options when planning for and deciding on end-of-life issues. The purchase of a pre-need plan is only one of many options and choices should be available to them. Because the industry has had very few documented complaints, I would like to submit this testimony against S.B. No. 2285 and ask that you not pass this proposed measure.

Sincerely,

Derwin Tsutsui
Director of Mortuary Operations
Nuuanu Memorial Park & Mortuary, LLC

1666 St. Louis Drive
Honolulu HI 96816

Senate Committee on Commerce
and Consumer Protection

State Capitol
Honolulu HI 96813

Dear Sir / Madam:

I would like to offer my support for SB 2516 Relating to the Funeral Industry and qualified support for SB 2285 Relating to Pre-Need Funeral Plans.

In regard to SB 2516, it makes sense that the funeral industry be expected to provide disclosure of its financial state of affairs in a standardized format. This should have been required before.

In regard to SB 2285 Relating to Pre-Need Funeral Plans, there ought to be one hundred per cent trusting of the principal paid into the plan by the consumer but the bill ought to be amended to require a one hundred per cent refund of the principal to the consumer if the plan is cancelled for any reason. Pre-need funeral plans ought to be treated as insurance policies. Too many members

Gau to State Senate

2 Feb 10

P-2

of the public erroneously assume that pre-need funeral plans are governed by the same conditions and terms by which insurance operates.

Yours truly,

Tel. 737-5654

Right Rev. Wayne W. Gau
President, St. Louis Heights
Community Association

January 27, 2010

Hawaii State Legislature

Committee on Commerce and Consumer Protection

Hearing Date: Thursday, February 4, 2010, 9:00 A.M.

My name is Michael Otte and I am writing this to ask you to oppose SB2285 and HB2146 in their current form.

While I am not opposed to laws that protect the consumer, provide greater disclosure, and protect seniors who purchase pre-need cemetery property and funeral plans. These laws must not be written in a form that limits consumer choices, puts people out of work, and adversely affects the very businesses that provide a necessary service that all consumers need. I personally believe that these bills are unnecessary and are only helping those who sell insurance. These bills will cause the costs associated with funeral services and cemetery to increase significantly and eliminate jobs.

I am a voter, taxpayer, husband, and father who has provided these pre-need services for over thirty years and have personally helped thousands of families provide this incomparable protection and savings for their loved ones. By providing this service to those in our society who need it the most I have managed to have a career that has allowed me to purchase a home, raise and put through college two children, and support my wife. These bills, if allowed to become law would effectively eliminate my ability to earn this living, as well as dozens of my colleagues. This at a time when Hawaii's unemployment is on the rise and the economy needs to be improved not hurt.

Please understand, the current Trust Laws with 70% Trust funding and 30% retained by those companies that provide these services, does not in any way increase the cost to the consumer or add extra costs to them, as has been implied by those arguing to increase the Trust funding required.

I will continue to support and vote for those lawmakers who oppose these bills and save jobs.

Thank You for reading this letter.

Best Regards,



Michael Otte

1200 Queen Emma Street

#1112

Honolulu, Hawaii 96813

STATEMENT FROM

Sales Counselor, Mililani Group, Inc.

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts

HEARING DATE: Thursday, February 4, 2010
9:00 A.M.

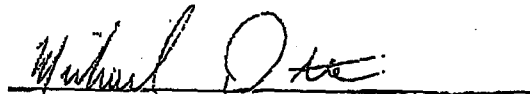
I **STRONGLY OPPOSE** the proposed changes to Chapter 441 of the Hawaii Revised Statutes, especially as it relates to the provisions requiring the deposit of 100% of the funeral contract in trust. This provisions do not permit any part of the contract to be withheld by the funeral authority to pay commissions to the sale counselors.

I have been a sales counselor with Mililani Group, Inc., doing business as Mililani Memorial Park and Mortuary, for the past 30 years. I have helped over 5,000 families plan and provide for their funeral and burial needs. I receive only praise and thanks from the surviving family members when these plans are serviced and the benefit to them is far greater than any commission I have earned. Those who failed to plan leave the family wishing they had. There is no benefit to the public if you stop this program.

If this bill should pass, it is obvious that Mililani Memorial Park will not be able to offer these plans. I will be out of work and unable to support my family. Especially in this economic environment, it would be difficult to find other employment and I would be forced to join the ranks of the unemployed.

I am a long time sales counselor, voter, and taxpayer and am extremely troubled by the proposed actions.

RESPECTFULLY SUBMITTED,



Name Michael Otte

Address 1200 Queen Emma St
#1112
Honolulu, HI 96813

STATEMENT FROM

Sales Counselor, Mililani Group, Inc.

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts

HEARING DATE: Thursday, February 4, 2010
9:00 A.M.

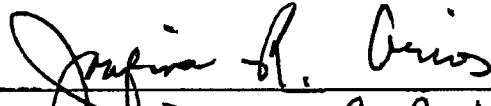
I **STRONGLY OPPOSE** the proposed changes to Chapter 441 of the Hawaii Revised Statutes, especially as it relates to the provisions requiring the deposit of 100% of the funeral contract in trust. This provisions do not permit any part of the contract to be withheld by the funeral authority to pay commissions to the sale counselors.

I have been a sales counselor with Mililani Group, Inc., doing business as Mililani Memorial Park and Mortuary, for the past 27 years. I have helped over 8,000 families plan and provide for their funeral and burial needs. I receive only praise and thanks from the surviving family members when these plans are serviced and the benefit to them is far greater than any commission I have earned. Those who failed to plan leave the family wishing they had. There is no benefit to the public if you stop this program.

If this bill should pass, it is obvious that Mililani Memorial Park will not be able to offer these plans. I will be out of work and unable to support my family. Especially in this economic environment, it would be difficult to find other employment and I would be forced to join the ranks of the unemployed.

I am a long time sales counselor, voter, and taxpayer and am extremely troubled by the proposed actions.

RESPECTFULLY SUBMITTED,



.Name Josefina R. Arias
. Address 98-777 Alaali St.
Aiea, HI 96701

STATEMENT FROM

Sales Counselor, Mililani Group, Inc.

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION
SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts
HEARING DATE: Thursday, February 4, 2010
9:00 A.M.

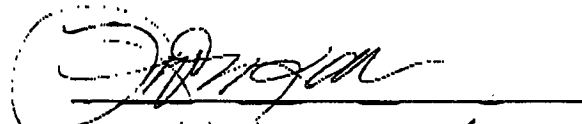
I **STRONGLY OPPOSE** the proposed changes to Chapter 441 of the Hawaii Revised Statutes, especially as it relates to the provisions requiring the deposit of 100% of the funeral contract in trust. This provisions do not permit any part of the contract to be withheld by the funeral authority to pay commissions to the sale counselors.

I have been a sales counselor with Mililani Group, Inc., doing business as Mililani Memorial Park and Mortuary, for the past 2 years. I have helped over 300 families plan and provide for their funeral and burial needs. I receive only praise and thanks from the surviving family members when these plans are serviced and the benefit to them is far greater than any commission I have earned. Those who failed to plan leave the family wishing they had. There is no benefit to the public if you stop this program.

If this bill should pass, it is obvious that Mililani Memorial Park will not be able to offer these plans. I will be out of work and unable to support my family. Especially in this economic environment, it would be difficult to find other employment and I would be forced to join the ranks of the unemployed.

I am a long time sales counselor, voter, and taxpayer and am extremely troubled by the proposed actions.

RESPECTFULLY SUBMITTED,



Name Kaitipo M Kawelo

Address 87-400 Pōnahakeone Pl.
Waiānae, HI 90792

STATEMENT FROM

Sales Counselor, Mililani Group, Inc.

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts

HEARING DATE: Thursday, February 4, 2010
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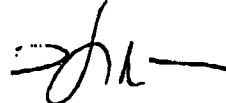
I **STRONGLY OPPOSE** the proposed changes to Chapter 441 of the Hawaii Revised Statutes, especially as it relates to the provisions requiring the deposit of 100% of the funeral contract in trust. This provisions do not permit any part of the contract to be withheld by the funeral authority to pay commissions to the sale counselors.

I have been a sales counselor with Mililani Group, Inc., doing business as Mililani Memorial Park and Mortuary, for the past 2 years. I have helped over 400+ families plan and provide for their funeral and burial needs. I receive only praise and thanks from the surviving family members when these plans are serviced and the benefit to them is far greater than any commission I have earned. Those who failed to plan leave the family wishing they had. There is no benefit to the public if you stop this program.

If this bill should pass, it is obvious that Mililani Memorial Park will not be able to offer these plans. I will be out of work and unable to support my family. Especially in this economic environment, it would be difficult to find other employment and I would be forced to join the ranks of the unemployed.

I am a long time sales counselor, voter, and taxpayer and am extremely troubled by the proposed actions.

RESPECTFULLY SUBMITTED,



.Name THEO LESSARY - KAIALANI
.Address 91-1005 HOAKALEI ST.
KAPOLEI, HI. 96707

STATEMENT FROM

Sales Counselor, Mililani Group, Inc.

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts

HEARING DATE: Thursday, February 4, 2010
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I have been a sales counselor with Mililani Group, Inc., doing business as Mililani Memorial Park and Mortuary, for the past 1 years. I have helped over 150+ families plan and provide for their funeral and burial needs. I receive only praise and thanks from the surviving family members when these plans are serviced and the benefit to them is far greater than any commission I have earned. Those who failed to plan leave the family wishing they had. There is no benefit to the public if you stop this program.

If this bill should pass, it is obvious that Mililani Memorial Park will not be able to offer these plans. I will be out of work and unable to support my family. Especially in this economic environment, it would be difficult to find other employment and I would be forced to join the ranks of the unemployed.

I am a long time sales counselor, voter, and taxpayer and am extremely troubled by the proposed actions.

RESPECTFULLY SUBMITTED,

.Name Suzanne L. Kawai. Address 95-833 Wikaoo St. #205
Mililani, HI 96789

STATEMENT FROM

Sales Counselor, Mililani Group, Inc.

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts

HEARING DATE: Thursday, February 4, 2010
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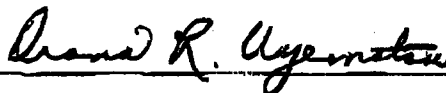
I **STRONGLY OPPOSE** the proposed changes to Chapter 441 of the Hawaii Revised Statutes, especially as it relates to the provisions requiring the deposit of 100% of the funeral contract in trust. This provisions do not permit any part of the contract to be withheld by the funeral authority to pay commissions to the sale counselors.

I have been a sales counselor with Mililani Group, Inc., doing business as Mililani Memorial Park and Mortuary, for the past 24 years. I have helped over 5,000 families plan and provide for their funeral and burial needs. I receive only praise and thanks from the surviving family members when these plans are serviced and the benefit to them is far greater than any commission I have earned. Those who failed to plan leave the family wishing they had. There is no benefit to the public if you stop this program.

If this bill should pass, it is obvious that Mililani Memorial Park will not be able to offer these plans. I will be out of work and unable to support my family. Especially in this economic environment, it would be difficult to find other employment and I would be forced to join the ranks of the unemployed.

I am a long time sales counselor, voter, and taxpayer and am extremely troubled by the proposed actions.

RESPECTFULLY SUBMITTED,



.Name DIANA R. UYEMATSU
.Address 95-061 WAIKALANI DR. D1001
MILILANI, HI 96789

479-8325

STATEMENT FROM

Sales Counselor, Mililani Group, Inc.

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts

HEARING DATE: Thursday, February 4, 2010
9:00 A.M.

I **STRONGLY OPPOSE** the proposed changes to Chapter 441 of the Hawaii Revised Statutes, especially as it relates to the provisions requiring the deposit of 100% of the funeral contract in trust. This provisions do not permit any part of the contract to be withheld by the funeral authority to pay commissions to the sale counselors.

I have been a sales counselor with Mililani Group, Inc., doing business as Mililani Memorial Park and Mortuary, for the past 17 years. I have helped over 4,500 families plan and provide for their funeral and burial needs. I receive only praise and thanks from the surviving family members when these plans are serviced and the benefit to them is far greater than any commission I have earned. Those who failed to plan leave the family wishing they had. There is no benefit to the public if you stop this program.

If this bill should pass, it is obvious that Mililani Memorial Park will not be able to offer these plans. I will be out of work and unable to support my family. Especially in this economic environment, it would be difficult to find other employment and I would be forced to join the ranks of the unemployed.

I am a long time sales counselor, voter, and taxpayer and am extremely troubled by the proposed actions.

RESPECTFULLY SUBMITTED,

.Name

Lauralyn Samson

. Address

95-204 Lahui pl.

Mililani, Hi 96789

STATEMENT FROM

Sales Counselor, Mililani Group, Inc.

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts

HEARING DATE: Thursday, February 4, 2010
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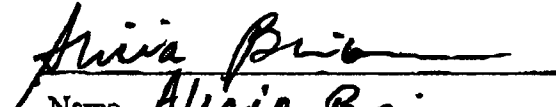
I **STRONGLY OPPOSE** the proposed changes to Chapter 441 of the Hawaii Revised Statutes, especially as it relates to the provisions requiring the deposit of 100% of the funeral contract in trust. This provisions do not permit any part of the contract to be withheld by the funeral authority to pay commissions to the sale counselors.

I have been a sales counselor with Mililani Group, Inc., doing business as Mililani Memorial Park and Mortuary, for the past 27 years. I have helped over ~~thousands~~ families plan and provide for their funeral and burial needs. I receive only praise and thanks from the surviving family members when these plans are serviced and the benefit to them is far greater than any commission I have earned. Those who failed to plan leave the family wishing they had. There is no benefit to the public if you stop this program.

If this bill should pass, it is obvious that Mililani Memorial Park will not be able to offer these plans. I will be out of work and unable to support my family. Especially in this economic environment, it would be difficult to find other employment and I would be forced to join the ranks of the unemployed.

I am a long time sales counselor, voter, and taxpayer and am extremely troubled by the proposed actions.

RESPECTFULLY SUBMITTED,


Name Alicia Briones
Address 74-1147 Lumikula St.
Waipahu, Hi. 96797

STATEMENT FROM

Sales Counselor, Mililani Group, Inc.

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts

HEARING DATE: Thursday, February 4, 2010
9:00 A.M.

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I have been a sales counselor with Mililani Group, Inc., doing business as Mililani Memorial Park and Mortuary, for the past 11 years. I have helped over 2,000 families plan and provide for their funeral and burial needs. I receive only praise and thanks from the surviving family members when these plans are serviced and the benefit to them is far greater than any commission I have earned. Those who failed to plan leave the family wishing they had. There is no benefit to the public if you stop this program.

If this bill should pass, it is obvious that Mililani Memorial Park will not be able to offer these plans. I will be out of work and unable to support my family. Especially in this economic environment, it would be difficult to find other employment and I would be forced to join the ranks of the unemployed.

I am a long time sales counselor, voter, and taxpayer and am extremely troubled by the proposed actions.

RESPECTFULLY SUBMITTED,



.Name Cynthia A. Farina

. Address 92820 Nohale St
Kapolei Hawaii 96707

STATEMENT FROM

Sales Counselor, Mililani Group, Inc.

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts

HEARING DATE: Thursday, February 4, 2010
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I have been a sales counselor with Mililani Group, Inc., doing business as Mililani Memorial Park and Mortuary, for the past 18 years. I have helped over families plan and provide for their funeral and burial needs. I receive only praise and thanks from the surviving family members when these plans are serviced and the benefit to them is far greater than any commission I have earned. Those who failed to plan leave the family wishing they had. There is no benefit to the public if you stop this program.

If this bill should pass, it is obvious that Mililani Memorial Park will not be able to offer these plans. I will be out of work and unable to support my family. Especially in this economic environment, it would be difficult to find other employment and I would be forced to join the ranks of the unemployed.

I am a long time sales counselor, voter, and taxpayer and am extremely troubled by the proposed actions.

RESPECTFULLY SUBMITTED,

Sitas C Burmanong
Name *Sitas C Burmanong*
Address *1552 Makula St.*
Wahiawa, HI 96786

STATEMENT FROM

Sales Counselor, Mililani Group, Inc.

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION
SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts
HEARING DATE: Thursday, February 4, 2010
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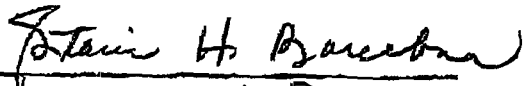
I STRONGLY OPPOSE the proposed changes to Chapter 441 of the Hawaii Revised Statutes, especially as it relates to the provisions requiring the deposit of 100% of the funeral contract in trust. This provisions do not permit any part of the contract to be withheld by the funeral authority to pay commissions to the sale counselors.

I have been a sales counselor with Mililani Group, Inc., doing business as Mililani Memorial Park and Mortuary, for the past 14 years. I have helped over 500 families ^{save} plan and provide for their funeral and burial needs. I receive only praise and thanks from the surviving family members when these plans are serviced and the benefit to them is far greater than any commission I have earned. Those who failed to plan leave the family wishing they had. There is no benefit to the public if you stop this program.

If this bill should pass, it is obvious that Mililani Memorial Park will not be able to offer these plans. I will be out of work and unable to support my family. Especially in this economic environment, it would be difficult to find other employment and I would be forced to join the ranks of the unemployed.

I am a long time sales counselor, voter, and taxpayer and am extremely troubled by the proposed actions.

RESPECTFULLY SUBMITTED,



Name STASIA H. BARCELONA

Address 2033 Nuuanu Ave 5-B
Hon. HI 96817

STATEMENT FROM

Sales Counselor, Mililani Group, Inc.

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION
SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts
HEARING DATE: Thursday, February 4, 2010
9:00 A.M.

I **STRONGLY OPPOSE** the proposed changes to Chapter 441 of the Hawaii Revised Statutes, especially as it relates to the provisions requiring the deposit of 100% of the funeral contract in trust. This provisions do not permit any part of the contract to be withheld by the funeral authority to pay commissions to the sale counselors.

I have been a sales counselor with Mililani Group, Inc., doing business as Mililani Memorial Park and Mortuary, for the past 22 years. I have helped over 1500 families plan and provide for their funeral and burial needs. I receive only praise and thanks from the surviving family members when these plans are serviced and the benefit to them is far greater than any commission I have earned. Those who failed to plan leave the family wishing they had. There is no benefit to the public if you stop this program.

If this bill should pass, it is obvious that Mililani Memorial Park will not be able to offer these plans. I will be out of work and unable to support my family. Especially in this economic environment, it would be difficult to find other employment and I would be forced to join the ranks of the unemployed.

I am a long time sales counselor, voter, and taxpayer and am extremely troubled by the proposed actions.

RESPECTFULLY SUBMITTED,

Julia N. Lee
Name Julia N. Lee
Address 2283 Aamann St.
Pearl City, HI 96782

02/01/2010 10:33

8086779267

MILILANI GROUP INC

PAGE 02/02

STATEMENT FROM

Sales Counselor, Mililani Group, Inc.

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts

HEARING DATE: Thursday, February 4, 2010
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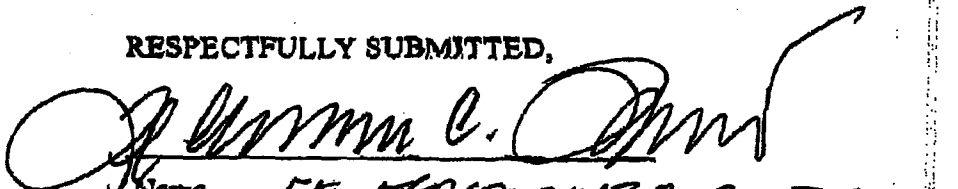
I STRONGLY OPPOSE the proposed changes to Chapter 441 of the Hawaii Revised Statutes, especially as it relates to the provisions requiring the deposit of 100% of the funeral contract in trust. This provisions do not permit any part of the contract to be withheld by the funeral authority to pay commissions to the sale counselors.

I have been a sales counselor with Mililani Group, Inc., doing business as Mililani Memorial Park and Mortuary, for the past 7 years. I have helped over 100 families plan and provide for their funeral and burial needs. I receive only praise and thanks from the surviving family members when these plans are serviced and the benefit to them is far greater than any commission I have earned. Those who failed to plan leave the family wishing they had. There is no benefit to the public if you stop this program.

If this bill should pass, it is obvious that Mililani Memorial Park will not be able to offer these plans. I will be out of work and unable to support my family. Especially in this economic environment, it would be difficult to find other employment and I would be forced to join the ranks of the unemployed.

I am a long time sales counselor, voter, and taxpayer and am extremely troubled by the proposed actions.

RESPECTFULLY SUBMITTED,



Name FE ESPERANZA C. TESORO
Address

94-1016 PUANA ST.

WAIPAHU, HI 96797

STATEMENT FROM

Sales Counselor, Mililani Group, Inc.

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts

HEARING DATE: Thursday, February 4, 2010
9:00 A.M.


I **STRONGLY OPPOSE** the proposed changes to Chapter 441 of the Hawaii Revised Statutes, especially as it relates to the provisions requiring the deposit of 100% of the funeral contract in trust. This provisions do not permit any part of the contract to be withheld by the funeral authority to pay commissions to the sale counselors.

I have been a sales counselor with Mililani Group, Inc., doing business as Mililani Memorial Park and Mortuary, for the past 16 years. I have helped over 15,000 families plan and provide for their funeral and burial needs. I receive only praise and thanks from the surviving family members when these plans are serviced and the benefit to them is far greater than any commission I have earned. Those who failed to plan leave the family wishing they had. There is no benefit to the public if you stop this program.

If this bill should pass, it is obvious that Mililani Memorial Park will not be able to offer these plans. I will be out of work and unable to support my family. Especially in this economic environment, it would be difficult to find other employment and I would be forced to join the ranks of the unemployed.

I am a long time sales counselor, voter, and taxpayer and am extremely troubled by the proposed actions.

RESPECTFULLY SUBMITTED,


Name MARIE RAQUEL
Address 66-923 HEAU PLACE
WAIALUA, HI. 96791

STATEMENT FROM

Sales Counselor, Mililani Group, Inc.

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts

HEARING DATE: Thursday, February 4, 2010
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I have been a sales counselor with Mililani Group, Inc., doing business as Mililani Memorial Park and Mortuary, for the past 2 years. I have helped over 100 families plan and provide for their funeral and burial needs. I receive only praise and thanks from the surviving family members when these plans are serviced and the benefit to them is far greater than any commission I have earned. Those who failed to plan leave the family wishing they had. There is no benefit to the public if you stop this program.

If this bill should pass, it is obvious that Mililani Memorial Park will not be able to offer these plans. I will be out of work and unable to support my family. Especially in this economic environment, it would be difficult to find other employment and I would be forced to join the ranks of the unemployed.

I am a long time sales counselor, voter, and taxpayer and am extremely troubled by the proposed actions.

RESPECTFULLY SUBMITTED,


Name NELSON MANMAND

Address 218 WAENA ST.

WAHIAWA, HI 96786

STATEMENT FROM

Sales Counselor, Mililani Group, Inc.

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts

HEARING DATE: Thursday, February 4, 2010
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I have been a sales counselor with Mililani Group, Inc., doing business as Mililani Memorial Park and Mortuary, for the past _____ years. I have helped over _____ families plan and provide for their funeral and burial needs. I receive only praise and thanks from the surviving family members when these plans are serviced and the benefit to them is far greater than any commission I have earned. Those who failed to plan leave the family wishing they had. There is no benefit to the public if you stop this program.

If this bill should pass, it is obvious that Mililani Memorial Park will not be able to offer these plans. I will be out of work and unable to support my family. Especially in this economic environment, it would be difficult to find other employment and I would be forced to join the ranks of the unemployed.

I am a long time sales counselor, voter, and taxpayer and am extremely troubled by the proposed actions.

RESPECTFULLY SUBMITTED,

Aniceta D. Tamayo
Name *Aniceta D. Tamayo*
Address *94-322 Amokii St*
Waipahu HI 96797

STATEMENT FROM

Sales Counselor, Mililani Group, Inc.

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts

HEARING DATE: Thursday, February 4, 2010
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I have been a sales counselor with Mililani Group, Inc., doing business as Mililani Memorial Park and Mortuary, for the past _____ years. I have helped over _____ families plan and provide for their funeral and burial needs. I receive only praise and thanks from the surviving family members when these plans are serviced and the benefit to them is far greater than any commission I have earned. Those who failed to plan leave the family wishing they had. There is no benefit to the public if you stop this program.

If this bill should pass, it is obvious that Mililani Memorial Park will not be able to offer these plans. I will be out of work and unable to support my family. Especially in this economic environment, it would be difficult to find other employment and I would be forced to join the ranks of the unemployed.

I am a long time sales counselor, voter, and taxpayer and am extremely troubled by the proposed actions.

RESPECTFULLY SUBMITTED,

Edith E. Clemente
Name EDITH E CLEMENTE
Address 92-1340 Hunekei St
Kapolei, HI 96707

STATEMENT FROM

Sales Counselor, Mililani Group, Inc.

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts

HEARING DATE: Thursday, February 4, 2010
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I have been a sales counselor with Mililani Group, Inc., doing business as Mililani Memorial Park and Mortuary, for the past 5 years. I have helped over 150 families plan and provide for their funeral and burial needs. I receive only praise and thanks from the surviving family members when these plans are serviced and the benefit to them is far greater than any commission I have earned. Those who failed to plan leave the family wishing they had. There is no benefit to the public if you stop this program.

If this bill should pass, it is obvious that Mililani Memorial Park will not be able to offer these plans. I will be out of work and unable to support my family. Especially in this economic environment, it would be difficult to find other employment and I would be forced to join the ranks of the unemployed.

I am a long time sales counselor, voter, and taxpayer and am extremely troubled by the proposed actions.

RESPECTFULLY SUBMITTED,

Catherine B. Parlan

.Name CATHERINE PARLAN
. Address 95-1039 Hualani St.
Mililani, HI 96789

STATEMENT FROM

Sales Counselor, Mililani Group, Inc.

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts

HEARING DATE: Thursday, February 4, 2010
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I have been a sales counselor with Mililani Group, Inc., doing business as Mililani Memorial Park and Mortuary, for the past 18 years. I have helped over 4500 families plan and provide for their funeral and burial needs. I receive only praise and thanks from the surviving family members when these plans are serviced and the benefit to them is far greater than any commission I have earned. Those who failed to plan leave the family wishing they had. There is no benefit to the public if you stop this program.

If this bill should pass, it is obvious that Mililani Memorial Park will not be able to offer these plans. I will be out of work and unable to support my family. Especially in this economic environment, it would be difficult to find other employment and I would be forced to join the ranks of the unemployed.

I am a long time sales counselor, voter, and taxpayer and am extremely troubled by the proposed actions.

RESPECTFULLY SUBMITTED,



Name EDWARD D. ESPOSITO SR

Address 235-1 KARSTEN DR
WAHIANA HI 96786

STATEMENT FROM

Sales Counselor, Mililani Group, Inc.

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts

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I have been a sales counselor with Mililani Group, Inc., doing business as Mililani Memorial Park and Mortuary, for the past 12 years. I have helped over 3000 families plan and provide for their funeral and burial needs. I receive only praise and thanks from the surviving family members when these plans are serviced and the benefit to them is far greater than any commission I have earned. Those who failed to plan leave the family wishing they had. There is no benefit to the public if you stop this program.

If this bill should pass, it is obvious that Mililani Memorial Park will not be able to offer these plans. I will be out of work and unable to support my family. Especially in this economic environment, it would be difficult to find other employment and I would be forced to join the ranks of the unemployed.

I am a long time sales counselor, voter, and taxpayer and am extremely troubled by the proposed actions.

RESPECTFULLY SUBMITTED,

Russell Choriki

.Name *RUSSELL CHORIKI*

.Address *1350 NOELAN ST.*

PEARL CITY HAWAII 96782

STATEMENT FROM

Sales Counselor, Mililani Group, Inc.

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts

HEARING DATE: Thursday, February 4, 2010
9:00 A.M.

I STRONGLY OPPOSE the proposed changes to Chapter 441 of the Hawaii Revised Statutes, especially as it relates to the provisions requiring the deposit of 100% of the funeral contract in trust. This provisions do not permit any part of the contract to be withheld by the funeral authority to pay commissions to the sale counselors.

I have been a sales counselor with Mililani Group, Inc., doing business as Mililani Memorial Park and Mortuary, for the past 7 years. I have helped over 1000's families plan and provide for their funeral and burial needs. I receive only praise and thanks from the surviving family members when these plans are serviced and the benefit to them is far greater than any commission I have earned. Those who failed to plan leave the family wishing they had. There is no benefit to the public if you stop this program.

If this bill should pass, it is obvious that Mililani Memorial Park will not be able to offer these plans. I will be out of work and unable to support my family. Especially in this economic environment, it would be difficult to find other employment and I would be forced to join the ranks of the unemployed.

I am a long time sales counselor, voter, and taxpayer and am extremely troubled by the proposed actions.

RESPECTFULLY SUBMITTED,



Name Lori Matsnoka

Address 91-215 Peleiake Pl.
Kapolei, HI 96707

STATEMENT FROM

Sales Counselor, Mililani Group, Inc.

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts

HEARING DATE: Thursday, February 4, 2010
9:00 A.M.

I **STRONGLY OPPOSE** the proposed changes to Chapter 441 of the Hawaii Revised Statutes, especially as it relates to the provisions requiring the deposit of 100% of the funeral contract in trust. This provisions do not permit any part of the contract to be withheld by the funeral authority to pay commissions to the sale counselors.

I have been a sales counselor with Mililani Group, Inc., doing business as Mililani Memorial Park and Mortuary, for the past 15 years. I have helped over 3,000 families plan and provide for their funeral and burial needs. I receive only praise and thanks from the surviving family members when these plans are serviced and the benefit to them is far greater than any commission I have earned. Those who failed to plan leave the family wishing they had. There is no benefit to the public if you stop this program.

If this bill should pass, it is obvious that Mililani Memorial Park will not be able to offer these plans. I will be out of work and unable to support my family. Especially in this economic environment, it would be difficult to find other employment and I would be forced to join the ranks of the unemployed.

I am a long time sales counselor, voter, and taxpayer and am extremely troubled by the proposed actions.

RESPECTFULLY SUBMITTED,

.Name BERNIE MATSUNURA. Address 94-1052 Lumipolu St,
WAIKANA, HI 96797

STATEMENT FROM

Sales Counselor, Mililani Group, Inc.

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts

HEARING DATE: Thursday, February 4, 2010
9:00 A.M.

I **STRONGLY OPPOSE** the proposed changes to Chapter 441 of the Hawaii Revised Statutes, especially as it relates to the provisions requiring the deposit of 100% of the funeral contract in trust. This provisions do not permit any part of the contract to be withheld by the funeral authority to pay commissions to the sale counselors.

I have been a sales counselor with Mililani Group, Inc., doing business as Mililani Memorial Park and Mortuary, for the past 24 years. I have helped over 1,000 families plan and provide for their funeral and burial needs. I receive only praise and thanks from the surviving family members when these plans are serviced and the benefit to them is far greater than any commission I have earned. Those who failed to plan leave the family wishing they had. There is no benefit to the public if you stop this program.

If this bill should pass, it is obvious that Mililani Memorial Park will not be able to offer these plans. I will be out of work and unable to support my family. Especially in this economic environment, it would be difficult to find other employment and I would be forced to join the ranks of the unemployed.

I am a long time sales counselor, voter, and taxpayer and am extremely troubled by the proposed actions.

RESPECTFULLY SUBMITTED,

Jurgina B. Reville

Name

Address

74 Kanihāna Dr
Wahiawa, HI 96786

STATEMENT FROM

Sales Counselor, Mililani Group, Inc.

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION
SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts
HEARING DATE: Thursday, February 4, 2010
9:00 A.M.

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I have been a sales counselor with Mililani Group, Inc., doing business as Mililani Memorial Park and Mortuary, for the past 16 years. I have helped over 400 families plan and provide for their funeral and burial needs. I receive only praise and thanks from the surviving family members when these plans are serviced and the benefit to them is far greater than any commission I have earned. Those who failed to plan leave the family wishing they had. There is no benefit to the public if you stop this program.

If this bill should pass, it is obvious that Mililani Memorial Park will not be able to offer these plans. I will be out of work and unable to support my family. Especially in this economic environment, it would be difficult to find other employment and I would be forced to join the ranks of the unemployed.

I am a long time sales counselor, voter, and taxpayer and am extremely troubled by the proposed actions.

RESPECTFULLY SUBMITTED,

William D. Correa
Name William D. Correa

Address 91-848 B MAKULE RD.
EWA BEACH, HI.

96706



HOSO I
LIFE PLAN, INC.

P.O. Box 37729
Honolulu, HI 96837
Phone: (808) 529-0373
Fax: (808) 536-9588

STATEMENT FROM

Sales Counselor, Hosoi Life Plan, Inc.

To: Committee on Commerce and Consumer Protection
Subject: Senate Bill 2285, A Bill Relating to Pre-Need Funeral Trusts
Hearing Date: Thursday, February 4, 2010, 9:00 a.m.

I STRONGLY OPPOSE the proposed changes to Chapter 441 of the Hawaii Revised Statutes, especially as it relates to the provisions requiring the deposit of 100% of the funeral contract in trust. These provisions do not permit any part of the contract to be withheld by the funeral authority to pay commissions to the sales counselors.

I have been a Sales Counselor with Hosoi Life Plan, Inc., for the past 5 years. I have helped over 60 families plan and provide for their funeral needs. I receive only praise and thanks from the surviving family members when these plans are serviced and the benefit to them is far greater than any commission I have earned. Those who failed to plan leave the family wishing they had. There is no benefit to the public if you stop this program.

If this bill should pass, it is obvious the Hosoi Life Plan, Inc. will not be able to offer these plans. I will be out of work and unable to support my family. Especially in this economic environment, it would be difficult to find other employment and I would be forced to join the ranks of the unemployed.

I am a long time Sales Counselor, and taxpayer and am extremely troubled by the proposed actions.

RESPECTFULLY SUBMITTED,



Name: Naoko WADA

Address: 94-606 LUMIAINA ST
T-202 WAIKIKIA, HI 96797



P.O. Box 37729
Honolulu, HI 96837
Phone: (808) 529-0373
Fax: (808) 536-9588

STATEMENT FROM

Sales Counselor, Hosoi Life Plan, Inc.

To: Committee on Commerce and Consumer Protection
Subject: Senate Bill 2285, A Bill Relating to Pre-Need Funeral Trusts
Hearing Date: Thursday, February 4, 2010, 9:00 a.m.

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I have been a Sales Counselor with Hosoi Life Plan, Inc., for the past 7 years. I have helped over 400 families plan and provide for their funeral needs. I receive only praise and thanks from the surviving family members when these plans are serviced and the benefit to them is far greater than any commission I have earned. Those who failed to plan leave the family wishing they had. There is no benefit to the public if you stop this program.

If this bill should pass, it is obvious the Hosoi Life Plan, Inc. will not be able to offer these plans. I will be out of work and unable to support my family. Especially in this economic environment, it would be difficult to find other employment and I would be forced to join the ranks of the unemployed.

I am a long time Sales Counselor, voter, and taxpayer and am extremely troubled by the proposed actions.

RESPECTFULLY SUBMITTED,

Name: Alexander T. Tanaka

Address: 1656-C KULUKULU ST.
HONOLULU, HI 96825



P.O. Box 37729
Honolulu, HI 96837
Phone: (808) 529-0373
Fax: (808) 536-9588

STATEMENT FROM

Sales Counselor, Hosoi Life Plan, Inc.

To: Committee on Commerce and Consumer Protection
Subject: Senate Bill 2285, A Bill Relating to Pre-Need Funeral Trusts
Hearing Date: Thursday, February 4, 2010, 9:00 a.m.

I **STRONGLY OPPOSE** the proposed changes to Chapter 441 of the Hawaii Revised Statutes, especially as it relates to the provisions requiring the deposit of 100% of the funeral contract in trust. These provisions do not permit any part of the contract to be withheld by the funeral authority to pay commissions to the sales counselors.

I have been a Sales Counselor with Hosoi Life Plan, Inc., for the past 2 years. I have helped over 20 families plan and provide for their funeral needs. I receive only praise and thanks from the surviving family members when these plans are serviced and the benefit to them is far greater than any commission I have earned. Those who failed to plan leave the family wishing they had. There is no benefit to the public if you stop this program.

If this bill should pass, it is obvious the Hosoi Life Plan, Inc. will not be able to offer these plans. I will be out of work and unable to support my family. Especially in this economic environment, it would be difficult to find other employment and I would be forced to join the ranks of the unemployed.

I am a long time Sales Counselor, voter, and taxpayer and am extremely troubled by the proposed actions.

RESPECTFULLY SUBMITTED,

Henry Takahashi
Name: Henry Takahashi
Address: 1717 Citron St 610#
Hon HI. 96826



P.O. Box 37729
Honolulu, HI 96837
Phone: (808) 529-0373
Fax: (808) 536-9586

STATEMENT FROM

Sales Counselor, Hosoi Life Plan, Inc.

To: Committee on Commerce and Consumer Protection
Subject: Senate Bill 2285, A Bill Relating to Pre-Need Funeral Trusts
Hearing Date: Thursday, February 4, 2010, 9:00 a.m.

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I have been a Sales Counselor with Hosoi Life Plan, Inc., for the past 5 years. I have helped over 298 families plan and provide for their funeral needs. I receive only praise and thanks from the surviving family members when these plans are serviced and the benefit to them is far greater than any commission I have earned. Those who failed to plan leave the family wishing they had. There is no benefit to the public if you stop this program.

If this bill should pass, it is obvious the Hosoi Life Plan, Inc. will not be able to offer these plans. I will be out of work and unable to support my family. Especially in this economic environment, it would be difficult to find other employment and I would be forced to join the ranks of the unemployed.

I am a long time Sales Counselor, voter, and taxpayer and am extremely troubled by the proposed actions.

RESPECTFULLY SUBMITTED,

Name: ALLEN SHIMAMURA

Address: 866 HOKULANI ST
HONOLULU, HAWAII 96825



P.O. Box 37729
Honolulu, HI 96837
Phone: (808) 529-0373
Fax: (808) 536-9588

STATEMENT FROM

Sales Counselor, Hosoi Life Plan, Inc.

To: Committee on Commerce and Consumer Protection
Subject: Senate Bill 2285, A Bill Relating to Pre-Need Funeral Trusts
Hearing Date: Thursday, February 4, 2010, 9:00 a.m.

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I have been a Sales Counselor with Hosoi Life Plan, Inc., for the past Six years. I have helped over 300 families plan and provide for their funeral needs. I receive only praise and thanks from the surviving family members when these plans are serviced and the benefit to them is far greater than any commission I have earned. Those who failed to plan leave the family wishing they had. There is no benefit to the public if you stop this program.

If this bill should pass, it is obvious the Hosoi Life Plan, Inc. will not be able to offer these plans. I will be out of work and unable to support my family. Especially in this economic environment, it would be difficult to find other employment and I would be forced to join the ranks of the unemployed.

I am a long time Sales Counselor, voter, and taxpayer and am extremely troubled by the proposed actions.

RESPECTFULLY SUBMITTED,

Name: MARVIN H. SCHAROSCH

Address: 109-KOKO ISLE CIRCLE
HONOLULU, HI: 96825
(808) 395-2643



HOSOI LIFE PLAN, INC.

P.O. Box 37729
Honolulu, HI 96837
Phone: (808) 529-0373
Fax: (808) 536-9588

STATEMENT FROM

Sales Counselor, Hosoi Life Plan, Inc.

To: Committee on Commerce and Consumer Protection
Subject: Senate Bill 2285, A Bill Relating to Pre-Need Funeral Trusts
Hearing Date: Thursday, February 4, 2010, 9:00 a.m.

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2 I have been a Sales Counselor with Hosoi Life Plan, Inc., for the past 15 years. I have helped over 150 families plan and provide for their funeral needs. I receive only praise and thanks from the surviving family members when these plans are serviced and the benefit to them is far greater than any commission I have earned. Those who failed to plan leave the family wishing they had. There is no benefit to the public if you stop this program.

If this bill should pass, it is obvious the Hosoi Life Plan, Inc. will not be able to offer these plans. I will be out of work and unable to support my family. Especially in this economic environment, it would be difficult to find other employment and I would be forced to join the ranks of the unemployed.

I am a long time Sales Counselor, and taxpayer and am extremely troubled by the proposed actions.

RESPECTFULLY SUBMITTED,

Name: Annetta Kwaan

Address: 15-042 Waikalua loko Lp.
Kaneohe, HI. 96744



HOSOI
LIFE PLAN, INC

P.O. Box 37729
Honolulu, HI 96837
Phone: (808) 529-0373
Fax: (808) 536-9588

STATEMENT FROM

Sales Counselor, Hosoi Life Plan, Inc.

To: Committee on Commerce and Consumer Protection
Subject: Senate Bill 2285, A Bill Relating to Pre-Need Funeral Trusts
Hearing Date: Thursday, February 4, 2010, 9:00 a.m.

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I have been a Sales Counselor with Hosoi Life Plan, Inc., for the past 2 years. I have helped over 20 families plan and provide for their funeral needs. I receive only praise and thanks from the surviving family members when these plans are serviced and the benefit to them is far greater than any commission I have earned. Those who failed to plan leave the family wishing they had. There is no benefit to the public if you stop this program.

If this bill should pass, it is obvious the Hosoi Life Plan, Inc. will not be able to offer these plans. I will be out of work and unable to support my family. Especially in this economic environment, it would be difficult to find other employment and I would be forced to join the ranks of the unemployed.

I am a long time Sales Counselor, voter, and taxpayer and am extremely troubled by the proposed actions.

RESPECTFULLY SUBMITTED,

Owen Oshima

Name: OWEN OSHIMA

Address: 639 PIKOI ST
HONOLULU HI 96814



P.O. Box 37729
Honolulu, HI 96837
Phone: (808) 529-0373
Fax: (808) 536-9588

STATEMENT FROM

Sales Counselor, Hosoi Life Plan, Inc.

To: Committee on Commerce and Consumer Protection
Subject: Senate Bill 2285, A Bill Relating to Pre-Need Funeral Trusts
Hearing Date: Thursday, February 4, 2010, 9:00 a.m.

I STRONGLY OPPOSE the proposed changes to Chapter 441 of the Hawaii Revised Statutes, especially as it relates to the provisions requiring the deposit of 100% of the funeral contract in trust. These provisions do not permit any part of the contract to be withheld by the funeral authority to pay commissions to the sales counselors.

I have been a Sales Counselor with Hosoi Life Plan, Inc., for the past 3 years. I have helped over 5 families plan and provide for their funeral needs. I receive only praise and thanks from the surviving family members when these plans are serviced and the benefit to them is far greater than any commission I have earned. Those who failed to plan leave the family wishing they had. There is no benefit to the public if you stop this program.

If this bill should pass, it is obvious the Hosoi Life Plan, Inc. will not be able to offer these plans. I will be out of work and unable to support my family. Especially in this economic environment, it would be difficult to find other employment and I would be forced to join the ranks of the unemployed.

I am a long time Sales Counselor, and taxpayer and am extremely troubled by the proposed actions.

RESPECTFULLY SUBMITTED,

Name: STAR. NISA

Address: 259 C MOKAUEA ST
Honolulu HI 96819



P.O. Box 37729
Honolulu, HI 96837
Phone: (808) 529-0373
Fax: (808) 536-9588

STATEMENT FROM

Sales Counselor, Hosoi Life Plan, Inc.

To: Committee on Commerce and Consumer Protection
Subject: Senate Bill 2285, A Bill Relating to Pre-Need Funeral Trusts
Hearing Date: Thursday, February 4, 2010, 9:00 a.m.

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I have been a Sales Counselor with Hosoi Life Plan, Inc., for the past 3 years. I have helped over 100's families plan and provide for their funeral needs. I receive only praise and thanks from the surviving family members when these plans are serviced and the benefit to them is far greater than any commission I have earned. Those who failed to plan leave the family wishing they had. There is no benefit to the public if you stop this program.

If this bill should pass, it is obvious the Hosoi Life Plan, Inc. will not be able to offer these plans. I will be out of work and unable to support my family. Especially in this economic environment, it would be difficult to find other employment and I would be forced to join the ranks of the unemployed.

I am a long time Sales Counselor, voter, and taxpayer and am extremely troubled by the proposed actions.

RESPECTFULLY SUBMITTED,

Name: Pamela L. Muraoka

Address: 99-830 Aliipoe Dr.
Aiea, HI 96701



HOSOI
LIFE PLAN, INC.

P.O. Box 37729
Honolulu, HI 96837
Phone: (808) 529-0373
Fax: (808) 536-9588

STATEMENT FROM

Sales Counselor, Hosoi Life Plan, Inc.

To: Committee on Commerce and Consumer Protection
Subject: Senate Bill 2285, A Bill Relating to Pre-Need Funeral Trusts
Hearing Date: Thursday, February 4, 2010, 9:00 a.m.

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I have been a Sales Counselor with Hosoi Life Plan, Inc., for the past 3 years. I have helped over 200 families plan and provide for their funeral needs. I receive only praise and thanks from the surviving family members when these plans are serviced and the benefit to them is far greater than any commission I have earned. Those who failed to plan leave the family wishing they had. There is no benefit to the public if you stop this program.

If this bill should pass, it is obvious the Hosoi Life Plan, Inc. will not be able to offer these plans. I will be out of work and unable to support my family. Especially in this economic environment, it would be difficult to find other employment and I would be forced to join the ranks of the unemployed.

I am a long time Sales Counselor, voter, and taxpayer and am extremely troubled by the proposed actions.

RESPECTFULLY SUBMITTED,

Maxine Matsumori

Name: MAXINE MATSUMORI

Address: 2040 NUUANU AVE
HONOLULU, HI 96817



HOSO I
LIFE PLAN, INC.

P.O. Box 37729
Honolulu, HI 96837
Phone: (808) 529-0373
Fax: (808) 536-9588

STATEMENT FROM

Sales Counselor, Hosoi Life Plan, Inc.

To: Committee on Commerce and Consumer Protection
Subject: Senate Bill 2285, A Bill Relating to Pre-Need Funeral Trusts
Hearing Date: Thursday, February 4, 2010, 9:00 a.m.

I **STRONGLY OPPOSE** the proposed changes to Chapter 441 of the Hawaii Revised Statutes, especially as it relates to the provisions requiring the deposit of 100% of the funeral contract in trust. These provisions do not permit any part of the contract to be withheld by the funeral authority to pay commissions to the sales counselors.

I have been a Sales Counselor with Hosoi Life Plan, Inc., for the past 14 1/2 years. I have helped over 300 families plan and provide for their funeral needs. I receive only praise and thanks from the surviving family members when these plans are serviced and the benefit to them is far greater than any commission I have earned. Those who failed to plan leave the family wishing they had. There is no benefit to the public if you stop this program.

If this bill should pass, it is obvious the Hosoi Life Plan, Inc. will not be able to offer these plans. I will be out of work and unable to support my family. Especially in this economic environment, it would be difficult to find other employment and I would be forced to join the ranks of the unemployed.

I am a long time Sales Counselor, voter, and taxpayer and am extremely troubled by the proposed actions.

RESPECTFULLY SUBMITTED,

Name: CYNTHIA C. KAWAMURA

Address: PO BOX 61037
HAWAII HI 96839



HOSO I
LIFE PLAN, INC.

P.O. Box 37728
Honolulu, HI 96827
Phone: (808) 529-0373
Fax: (808) 536-9588

STATEMENT FROM

Sales Counselor, Hosoi Life Plan, Inc.

To: Committee on Commerce and Consumer Protection
Subject: Senate Bill 2285, A Bill Relating to Pre-Need Funeral Trusts
Hearing Date: Thursday, February 4, 2010, 9:00 a.m.

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I have been a Sales Counselor with Hosoi Life Plan, Inc., for the past 6 years. I have helped over 40 families plan and provide for their funeral needs. I receive only praise and thanks from the surviving family members when these plans are serviced and the benefit to them is far greater than any commission I have earned. Those who failed to plan leave the family wishing they had. There is no benefit to the public if you stop this program.

If this bill should pass, it is obvious the Hosoi Life Plan, Inc. will not be able to offer these plans. I will be out of work and unable to support my family. Especially in this economic environment, it would be difficult to find other employment and I would be forced to join the ranks of the unemployed.

I am a long time Sales Counselor, voter, and taxpayer and am extremely troubled by the proposed actions.

RESPECTFULLY SUBMITTED,

Name: Tsunenori Ichiue

Address: 1782 HOONOHUO PLACE
PEARL CITY, HI 96782



P.O. Box 37729
Honolulu, HI 96837
Phone: (808) 529-0373
Fax: (808) 536-9588

STATEMENT FROM

Sales Counselor, Hosoi Life Plan, Inc.

To: Committee on Commerce and Consumer Protection
Subject: Senate Bill 2285, A Bill Relating to Pre-Need Funeral Trusts
Hearing Date: Thursday, February 4, 2010, 9:00 a.m.

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I have been a Sales Counselor with Hosoi Life Plan, Inc., for the past 7 years. I have helped over 400 families plan and provide for their funeral needs. I receive only praise and thanks from the surviving family members when these plans are serviced and the benefit to them is far greater than any commission I have earned. Those who failed to plan leave the family wishing they had. There is no benefit to the public if you stop this program.

If this bill should pass, it is obvious the Hosoi Life Plan, Inc. will not be able to offer these plans. I will be out of work and unable to support my family. Especially in this economic environment, it would be difficult to find other employment and I would be forced to join the ranks of the unemployed.

I am a long time Sales Counselor, voter, and taxpayer and am extremely troubled by the proposed actions.

RESPECTFULLY SUBMITTED,

Name:

BENJAMIN PANIA

Address:

45-205 KAWAI PI.
KANEOTE, HI. 96749

STATEMENT FROM
TIMOTHY KIM

Sales Counselor, Mililani Group, Inc.

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts

HEARING DATE: Thursday, February 4, 2010
9:00 A.M.

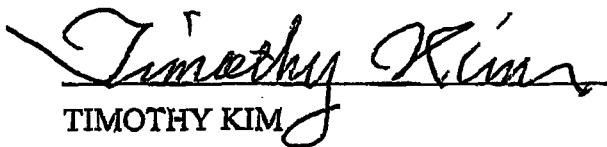
I **STRONGLY OPPOSE** the proposed changes to Chapter 441 of the Hawaii Revised Statutes, especially as it relates to the provisions requiring the deposit of 100% of the funeral contract in trust. This provisions do not permit any part of the contract to be withheld by the funeral authority to pay commissions to the sale counselors.

I have been a sales counselor with Mililani Group, Inc., doing business as Mililani Memorial Park and Mortuary, for the past ten years. I have helped hundreds of families plan and provide for their funeral and burial needs. I receive only praise and thanks from the surviving family members when these plans are serviced and the benefit to them is far greater than any commission I have earned. Those who failed to plan leave the family wishing they had. There is no benefit to the public if you stop this program.

If this bill should pass, it is obvious that Mililani Memorial Park will not be able to offer these plans. I will be out of work and unable to support my family. Especially in this economic environment, it would be difficult to find other employment and I would be forced to join the ranks of the unemployed.

I am a long time sales counselor, voter, and taxpayer and am extremely troubled by the proposed actions.

RESPECTFULLY SUBMITTED,



TIMOTHY KIM

91-489 Kuhialoko Street

Ewa Beach, Hawaii 96706

STATEMENT FROM
MAUREEN MCDURMIN

Sales Counselor, Mililani Group, Inc.

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts

HEARING DATE: Thursday, February 4, 2010
9:00 A.M.

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I have been a sales counselor with Mililani Group, Inc., doing business as Mililani Memorial Park and Mortuary, for the past ten years. I have helped hundreds of families plan and provide for their funeral and burial needs. I receive only praise and thanks from the surviving family members when these plans are serviced and the benefit to them is far greater than any commission I have earned. Those who failed to plan leave the family wishing they had. There is no benefit to the public if you stop this program.

If this bill should pass, it is obvious that Mililani Memorial Park will not be able to offer these plans. I will be out of work and unable to support my family. Especially in this economic environment, it would be difficult to find other employment and I would be forced to join the ranks of the unemployed.

I am a long time sales counselor, voter, and taxpayer and am extremely troubled by the proposed actions.

RESPECTFULLY SUBMITTED,

A handwritten signature in black ink, appearing to read "Maureen McDurmin", is written over a horizontal line. The signature is stylized and includes a large circular flourish at the end.

MAUREEN MCDURMIN

91-489 Kuhialoko Street

Ewa Beach, Hawaii 96706

STATEMENT FROM

Sales Counselor, Mililani Group, Inc.

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts

HEARING DATE: Thursday, February 4, 2010
9:00 A.M.

I STRONGLY OPPOSE the proposed changes to Chapter 441 of the Hawaii Revised Statutes, especially as it relates to the provisions requiring the deposit of 100% of the funeral contract in trust. This provisions do not permit any part of the contract to be withheld by the funeral authority to pay commissions to the sale counselors.

I have been a sales counselor with Mililani Group, Inc., doing business as Mililani Memorial Park and Mortuary, for the past _____ years. I have helped over _____ families plan and provide for their funeral and burial needs. I receive only praise and thanks from the surviving family members when these plans are serviced and the benefit to them is far greater than any commission I have earned. Those who failed to plan leave the family wishing they had. There is no benefit to the public if you stop this program.

If this bill should pass, it is obvious that Mililani Memorial Park will not be able to offer these plans. I will be out of work and unable to support my family. Especially in this economic environment, it would be difficult to find other employment and I would be forced to join the ranks of the unemployed.

I am a long time sales counselor, voter, and taxpayer and am extremely troubled by the proposed actions.

RESPECTFULLY SUBMITTED,



Name

MARIE LUNA

Address

94-076 Puuenahe Loop
Mililani, HI 96789

(808) 282-9001

STATEMENT FROM

MAUGA LEO

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION
SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts
HEARING DATE: Thursday, February 4, 2010
9:00 A.M.

I **STRONGLY OPPOSE** the proposed changes to Chapter 441 of the Hawaii Revised Statutes.

I am an owner of a contract for pre-need funeral services from Mililani Memorial Park. I am fully understand the benefits available to my family and am fully satisfied with the purchase. Due to the high cost of funerals, there is great piece of mind knowing that I am able to provide for the cost over time and not burden my family at the time of death.

If this bill should pass, it is obvious that Mililani Memorial Park will not be able to offer these plans. Many, many people would not be able to enjoy the benefits of this program and will find themselves unable to meet the financial responsibilities of a death within the family.

RESPECTFULLY SUBMITTED,

MAUGA LEO
1245 Maunakea St #912
Hon. HI 96817

STATEMENT FROM

Marie A. GARRIDO

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION
SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts
HEARING DATE: Thursday, February 4, 2010
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RESPECTFULLY SUBMITTED,



.Name *Marie Garrido*

. Address *B1 Ohai Street*

Wahiawa, HI 96786

STATEMENT FROM

YONG AE GALLOP

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION
SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts
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RESPECTFULLY SUBMITTED,

Yong Ae Gallop
35 N Kukui St 1803
WON, HI 96817

STATEMENT FROM

NAOMI UNCHU SAKI

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

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RESPECTFULLY SUBMITTED,

NAOMI UNCHU SAKI

1216 Aua LN 502
Hon, Hi 96817

STATEMENT FROM

DANNY YONGSU HONG

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts

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RESPECTFULLY SUBMITTED,

Danny Yongsu Hong
1561 Pensacola St #1001
HON. HI 96822

STATEMENT FROM

WALTER WOO YOUNG KIM

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION
SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts
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RESPECTFULLY SUBMITTED,

Walter Woo Young KIM
3434 A ALOHEA AVZ
HON. HI 96816

STATEMENT FROM

KYUNG AH KIM

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts

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RESPECTFULLY SUBMITTED,

KYUNG AH KIM

99-734 AIEA Heights DR.
AIEA, HI 96701

RECEIVED

'10 FEB -2 10:44

SECRETARY OF THE SENATE

STATEMENT FROM

POK SUN YANG

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION
SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts
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RESPECTFULLY SUBMITTED,

POK SUN Yang
1465 AALA ST 5101
Honolulu, HI 96817

STATEMENT FROM

AE SUN AKI

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts

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RESPECTFULLY SUBMITTED,

Ae Sun Aki
99-341 Uhaloa St
Aiea, HI 96701

STATEMENT FROM

KAY St CLAIR

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION
SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts
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RESPECTFULLY SUBMITTED,

Kay St, Clair
94-147 Kuahelani AVE 150
mililani, Hi 96789

STATEMENT FROM

JAMES ROBERT STARKEY

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION
SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts
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RESPECTFULLY SUBMITTED,

James Robert Starkey
350 Ward Ave 106-211
HUN, HI 96814 .

17X 10: 586-6657
or EMAIL: CAPTESTIMONY@
Capitol.Hawaii.gov

STATEMENT

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trust

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RESPECTFULLY SUBMITTED,

Laura Canino

Name

Address

P.O. Box 1596
Pearl City, HI 96782

PH 10: 586-6659
or EMAIL: CPNTTESTIMONY@
Capitol.Hawaii.gov

STATEMENT

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION
SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trust
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RESPECTFULLY SUBMITTED,

Alvanda K. DeCosta

Name

Address

STATEMENT FROM

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts

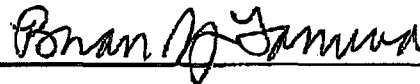
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RESPECTFULLY SUBMITTED,



.Name

. Address

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RESPECTFULLY SUBMITTED,

Leona P. Pulelo
505 Ihi Ihi Ave.

Wahiawa HI 96786

Name

Address

STATEMENT

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trust

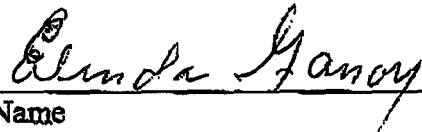
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RESPECTFULLY SUBMITTED,



Name

Address

1829 A Huala

Hon. HI, 96819

STATEMENT FROM

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts

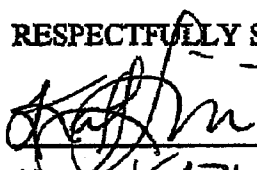
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RESPECTFULLY SUBMITTED,



.Name

KATHLEEN L. NII

. Address

95-675 HOLEA PL
MILILANI, HI

96789

STATEMENT FROM

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts

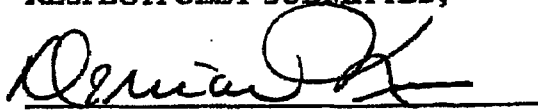
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RESPECTFULLY SUBMITTED,



Name Derrick Ni

Address 95675 Hono Pt.

Mililani, HI

96789

STATEMENT

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trust

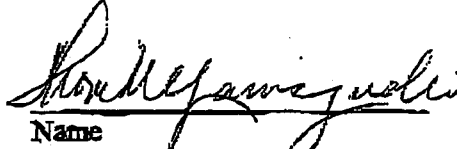
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RESPECTFULLY SUBMITTED,


Name
Address

THOMAS M. YAMAGUCHI
2278 HAWKENECK ST.
PEARL CITY, HI 96782

STATEMENT

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trust

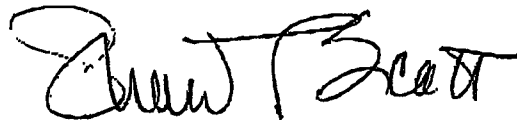
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RESPECTFULLY SUBMITTED,



Name
Address

Sharon T. Scott
P.O. Box 894655
Mililani, HI
96789

STATEMENT

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trust


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RESPECTFULLY SUBMITTED,


Name *Laura J. Sanchez*
Address *2888 Ala Hima St. # 705
Honolulu, HI 96818*

STATEMENT**TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION****SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trust****HEARING DATE: Thursday, February 4, 2010
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RESPECTFULLY SUBMITTED,

Name Ray Alan Man
Address 94-1052 Lumipolu St
Waipahu, HI 96797

STATEMENT

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trust

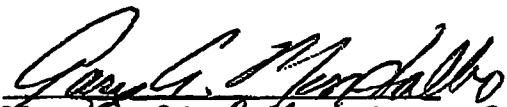
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RESPECTFULLY SUBMITTED,


Name GARY A. MONTALBO SR.
Address 87-147 Princess Kaiulani Ave
WAIKANAHE, HI. 96792

STATEMENT

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trust

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RESPECTFULLY SUBMITTED,

Albert B. Silva SR.
Name *Albert B. Silva SR.*
Address *94-1052 Lunnipalu St
WAIAPANA, HI. 96797*

STATEMENT

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trust

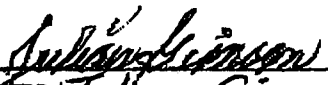
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RESPECTFULLY SUBMITTED,


Name Julian Giorson
Address 94-1056 Lumipolu St
WAIKANA, HI. 96797

STATEMENT

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trust

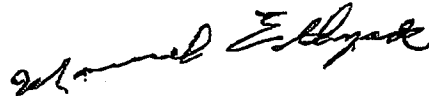
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RESPECTFULLY SUBMITTED,



**Name MANUEL ELTANGONDE
Address 94-1056 Luniolu St.
WAIKANA, H. 96797**

STATEMENT

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trust

**HEARING DATE: Thursday, February 4, 2010
9:00 A.M.**

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RESPECTFULLY SUBMITTED,

Dannelle P. Kingalua
Name *94-1052 Lumipolu St.*
Address *Waipahu, HI. 96797*

STATEMENT

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RESPECTFULLY SUBMITTED,

Dolores G. Manmano
Name DOLRES G. MANMANO
Address 94-1576 WAIPAHU ST.
WAIPAHU, HI. 96797

STATEMENT

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trust

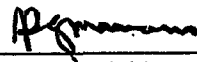
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RESPECTFULLY SUBMITTED,


Name RONALD O. MANU
Address 94-1526 WAIKANA ST.
WAIKANA HAWAII 96797

STATEMENT FROM

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts

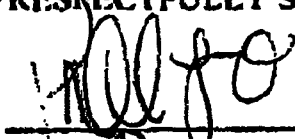
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RESPECTFULLY SUBMITTED,



Name Precious Oison

**Address 2-1020 Mikohi St. #102
EWA BEACH HI 96706**

STATEMENT FROM

FRANK Y. LEE


TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION
SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts
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RESPECTFULLY SUBMITTED,


FRANK Y. LEE
2976 ALA ILIMA ST 107
HONO, HI 96818

STATEMENT FROM

PEGGY AM LANA GOSNEY

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts


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RESPECTFULLY SUBMITTED,


Peggy Am Lana Gosney
730 WILIKINA DR #908
WAHIWA, HI 96786

STATEMENT FROM

TAE SHIK SHIN

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts

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RESPECTFULLY SUBMITTED,

Tae Shik Shin
95-009 Waikalani Dr #A-301
Mililani Hi. 96879.

STATEMENT FROM
ELSON TERRY WHITE

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts

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RESPECTFULLY SUBMITTED,

Elson Terry White
45-755 Kaneohe Bay DR
KANEOHE, HI 96744.

STATEMENT

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trust

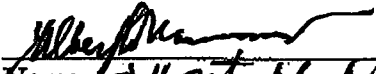
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RESPECTFULLY SUBMITTED,


Name Albert M. Mauwau
Address 94-1576 Waipahu St.
Waipahu, HI.

STATEMENT

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

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RESPECTFULLY SUBMITTED,



Name Edward Lejele
Address 94-1059 Linnipolu St
Waipahu, HI 96797

STATEMENT FROM

KI YOUNG KIM

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION
SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts
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RESPECTFULLY SUBMITTED,

Ki Young KIM
35 Kukui St. #2903
Hon HI 96817

STATEMENT FROM

SUK HUI KURATA

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

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RESPECTFULLY SUBMITTED,

Suk Hui Kurata
98-371 Ponehana Loop
Aiea HI 96701

STATEMENT FROM

RYANG MYUG PAK

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

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RESPECTFULLY SUBMITTED,

Ryang Myug Pak
92-1233 Kaulaone ST
Kapolei, HI 96707

STATEMENT FROM

CHUN JA HWANG

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

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RESPECTFULLY SUBMITTED,



CHUN JA HWANG
1655 Makaloa 1907
HON, HI 9684

STATEMENT FROM

JESSIE M. KIM

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION
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RESPECTFULLY SUBMITTED,

Jessie M KIM
2/280 Salt Lake Blvd. F-37
Hon, HI 96818

STATEMENT FROM

OK H KIM

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts

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RESPECTFULLY SUBMITTED,

OK H KIM
35 N. Kuku'i St, #908
Hon. HI 96817

STATEMENT FROM

AE RAN PARINAS

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION
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RESPECTFULLY SUBMITTED,

Ae Ran Parinas
1615 D EMERSON ST
HON. HI 96813

STATEMENT FROM
YOUNG SON MIN BISER

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION
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RESPECTFULLY SUBMITTED,

YOUNG SON MIN BISER

Name

Address 1279 Ala Kapuna ST #204
Hon. HI 96819

STATEMENT FROM

JUNG SOON CHO

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

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RESPECTFULLY SUBMITTED,

Jung Soon Cho
1465 Aala st #1505
Honolulu, Hawaii 96817

STATEMENT

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RESPECTFULLY SUBMITTED,

Caridad Balcita
Name 94-1141 Hoomakua St.
Address Waipahu, HI. 96797

Caridad Balcita

STATEMENT

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

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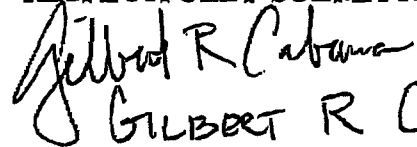
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RESPECTFULLY SUBMITTED,


GILBERT R CABANA

Name
Address 1002 IHIHI AVE
WAHLAWA, HI 96786
748-5493

STATEMENT

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

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RESPECTFULLY SUBMITTED,

Patty P. Cabane

Name

Address

1002 Ihi-Ihi Avenue
Wahiawa, HI
96786

STATEMENT

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RESPECTFULLY SUBMITTED,

MARITES F. GANCY

Name

Address

2027 WILCOX LN. #101

HON. HI 96819

STATEMENT

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RESPECTFULLY SUBMITTED,

Colleen E. Mendel

Name

Address

91-1710 Kona Kulepa St
Ewa Beach, HI
96706

STATEMENT

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RESPECTFULLY SUBMITTED,

Wallene Omuaya

Name

Address 91216 Ewa Beach Rd
Ewa Beach, HI 96700

STATEMENT

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RESPECTFULLY SUBMITTED,

Guadalupe Cabrera

Name

Address

2033 Nuuanu Ave., 14A
Honolulu, HI 96817

STATEMENT

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trust

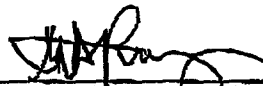
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RESPECTFULLY SUBMITTED,


Name Milagros Aguillos Ruiz
Address 95-1111 Halekua St.
mililani HI-96789
630-2104

STATEMENT FROM

JI SOO MIN

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts

HEARING DATE: Thursday, February 4, 2010
9:00 A.M.

I **STRONGLY OPPOSE** the proposed changes to Chapter 441 of the Hawaii Revised Statutes.

I am an owner of a contract for pre-need funeral services from Mililani Memorial Park. I am fully understand the benefits available to my family and am fully satisfied with the purchase. Due to the high cost of funerals, there is great peace of mind knowing that I am able to provide for the cost over time and not burden my family at the time of death.

If this bill should pass, it is obvious that Mililani Memorial Park will not be able to offer these plans. Many, many people would not be able to enjoy the benefits of this program and will find themselves unable to meet the financial responsibilities of a death within the family.

RESPECTFULLY SUBMITTED,

JI Soo Min
1279 ALA KAPUNA ST #264
HON. HI 96819

STATEMENT FROM

CHONG CHA SHISHIDO

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION
SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts
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RESPECTFULLY SUBMITTED,

Chong Cha Shishido
94-110 Akahehi Way,
Mililani, HI 96789

STATEMENT FROM

YOUNG SOOK LEE

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION
SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts
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RESPECTFULLY SUBMITTED,

YOUNG SOOK LEE
98-729 MOANALUA LP 309
AIEA, HI 96701

STATEMENT FROM

LEE KI IL

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION
SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts
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RESPECTFULLY SUBMITTED,

Lee Ki il
98-654 B KAONOHI ST
AIEA, HI 96701

STATEMENT FROM

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts

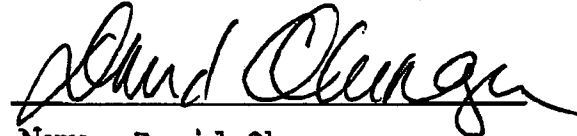
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RESPECTFULLY SUBMITTED,



.Name David Okunaga

.Address 297 Kaliponi St
Wahiawa, HI 96786

STATEMENT FROM**ELEANOR N. WYNN**

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION
SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts
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RESPECTFULLY SUBMITTED,

Eleanor Navarres Wynn

**Eleanor Navarres Wynn
5913B Western Run Drive, Apt. B
Baltimore, Md 21209**

STATEMENT FROM

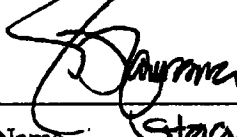
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RESPECTFULLY SUBMITTED,



.Name

Stacy Narusawa

. Address

31 Lanone Ln. Waihuanua 96786

STATEMENT

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION
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RESPECTFULLY SUBMITTED,

Valerie Kane

Name
Address

STATEMENT FROM
DENISE CAMPBELL

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION
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RESPECTFULLY SUBMITTED,

Denise Campbell
3527 NW 71st TERR
KANSAS : MO 64151

STATEMENT FROM

NANCY WON HAN

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION
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RESPECTFULLY SUBMITTED,

NANCY WON HAN
2852 OAHU AVE
HONOLULU, HI 96822

STATEMENT FROM

KYENG JA BYEON

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION
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RESPECTFULLY SUBMITTED,

Kyeng Ja Byeon
95-009 Waikalani DR#A-301
mililani, HI 96789.

STATEMENT

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trust

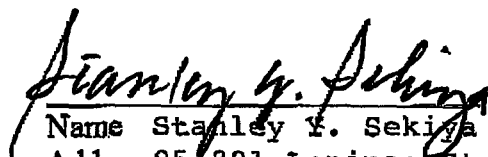
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RESPECTFULLY SUBMITTED,


Name Stanley Y. Sekiga
Address 95-801 Lanipaa Street
Mililani, HI 96789

STATEMENT FROM

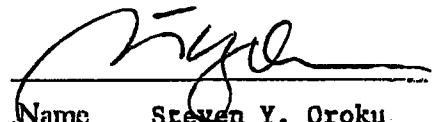
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RESPECTFULLY SUBMITTED.


Name Steven Y. Oroku
Address 94-444 Kahulialii Street
Mililani, HI 96789

STATEMENT FROM

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION
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RESPECTFULLY SUBMITTED,



.Name Diane Y. Martin
. Address 95-962 Wikao St #G202
Mililani, HI 96789

STATEMENT FROM

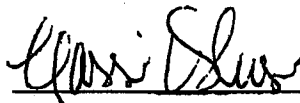
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RESPECTFULLY SUBMITTED,



.Name Carrie C. Oshiro

. Address 53 Lauone Loop
Wahiawa, Hawaii 96786

STATEMENT FROM

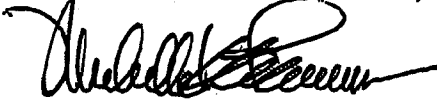
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RESPECTFULLY SUBMITTED,



.Name *Michelle Okamura*
. Address *12 Mahalo Street*
Wahiawa, HI 96786

STATEMENT FROM

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION
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RESPECTFULLY SUBMITTED,

Leatrice T. Sekiya

.Name Leatrice T. Sekiya

.Address 95-801 Lanipaa St., Mililani, HI 96789

STATEMENT

To: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285
"A BILL RELATING TO PRE-NEED FUNERAL TRUST"

HEARING DATE: THURSDAY, FEBRUARY 4, 2010
AT 9:00 A.M.

I STRONGLY OPPOSE THE PROPOSED CHANGES TO CHAPTER 441 OF THE HAWAII REVISED STATUE RELATING TO PRE-NEED FUNERAL TRUST PLANS.

I AM AN OWNER OF A PRE-NEED CONTRACT FOR FUNERAL SERVICES FROM MILILANI MEMORIAL PARK AND MORTUARY. I FULLY UNDERSTAND THE BENEFITS AVAILABLE TO MY FAMILY AND SATISFIED WITH THE PURCHASE WE MADE. OUR DECISION TO TAKE CARE OF THIS NOW IS PRIMARILY DUE TO THE HIGH COST OF A SERVICE IF YOU DON'T HAVE A PLAN.

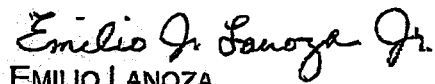
THESE PLANS PROVIDE MY FAMILY PEACE OF MIND, KNOWING THAT I AM ABLE TO PROVIDE FOR THE COST OVER TIME AND NOT BURDEN MY FAMILY AT THE TIME OF DEATH.

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YOU NEED TO THINK ABOUT OUR CHOICE, THAT'S WHAT PRE-NEED PROVIDES US WITH A CHOICE TO SELECT WHAT WE WANT AND WHAT WE CAN AFFORD TO PAY. YOU WILL STICK US WITH ONLY TWO CHOICES - PAY UP FRONT OR BORROW (IF WE CAN) TO PAY FOR OUR LOVED ONES FUNERAL.

I PRAY YOU DON'T BURDEN MY FAMILY WITH ANOTHER PAYMENT THEY CAN'T AFFORD! PUT THIS BILL TO REST IN PEACE, AND ARCHIVE IT!

RESPECTFULLY SUBMITTED,


EMILIO LANOZA
316 KOLEKOLE DRIVE
WAHIAWA, HAWAII 96786

STATEMENT

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

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"A BILL RELATING TO PRE-NEED FUNERAL TRUST"

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RESPECTFULLY SUBMITTED,



MARTHA LANOZA
316 KOLEKOLE DRIVE
WAHIAWA, HAWAII 96786

STATEMENT

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

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RESPECTFULLY SUBMITTED,



**LYDIA TOMIYASU
P.O. BOX 893880
MILILANI HAWAII 96789**

STATEMENT

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

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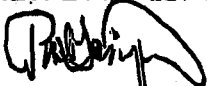
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**PAUL TOMIYASU
P.O. Box 893880
MILILANI HAWAII 96789**

STATEMENT

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IF THIS BILL SHOULD PASS, IT IS OBVIOUS THAT MILILANI MEMORIAL PARK AND MORTUARY WILL NOT BE ABLE TO OFFER THESE PLANS TO OTHERS IN MY FAMILY. I KNOW THE COST UP FRONT AND I DON'T CARE WHAT YOU THINK, IT'S JUST NOT EASY TO COME UP WITH THE CASH FOR SOMETHING LIKE THIS, ESPECIALLY IN THESE ECONOMICAL TIMES, WHEN PEOPLE ARE BEING LAID-OFF AND THE PUBLIC IS SUFFERING FROM SO MANY BAD CHOICES THAT GOVERNMENT MAKES ON OUR BEHALF. . .

YOU NEED TO THINK ABOUT OUR CHOICE, THAT'S WHAT PRE-NEED PROVIDES US WITH A CHOICE TO SELECT WHAT WE WANT AND WHAT WE CAN AFFORD TO PAY. YOU WILL STICK US WITH ONLY TWO CHOICES - PAY UP FRONT OR BORROW (IF WE CAN) TO PAY FOR OUR LOVED ONES FUNERAL.

I PRAY YOU DON'T BURDEN MY FAMILY WITH ANOTHER PAYMENT THEY CAN'T AFFORD! PUT THIS BILL TO REST IN PEACE, AND ARCHIVE IT!

RESPECTFULLY SUBMITTED,

Naomi Keamo

**NAOMI KEAMO
95-333 WAIONI STREET
MILILANI HAWAII 96789**

STATEMENT

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

SUBJECT: SENATE BILL 2285
"A BILL RELATING TO PRE-NEED FUNERAL TRUST"

HEARING DATE: THURSDAY, FEBRUARY 4, 2010
At 9:00 A.M.

I STRONGLY OPPOSE THE PROPOSED CHANGES TO CHAPTER 441 OF THE HAWAII REVISED STATUE RELATING TO PRE-NEED FUNERAL TRUST PLANS.

I AM AN OWNER OF A PRE-NEED CONTRACT FOR FUNERAL SERVICES FROM MILILANI MEMORIAL PARK AND MORTUARY. I FULLY UNDERSTAND THE BENEFITS AVAILABLE TO MY FAMILY AND SATISFIED WITH THE PURCHASE WE MADE. OUR DECISION TO TAKE CARE OF THIS NOW IS PRIMARILY DUE TO THE HIGH COST OF A SERVICE IF YOU DON'T HAVE A PLAN.

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RESPECTFULLY SUBMITTED,

**JAMES KEAMO
95-333 WAIONI STREET
MILILANI HAWAII 96789**



STATEMENT

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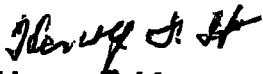
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RESPECTFULLY SUBMITTED,


HENRY F. HO
P.O. BOX 893098
MILILANI HAWAII 96789

Statement from

Charlene Ho'ohuli

To: Committee on Commerce and Consumer Protection

Subject: Senate Bill 2285, A Bill Relating to Pre-Need Funeral Trusts

Hearing Date: Thursday, February 4, 2010 @ 9:00 am

I **STRONGLY OPPOSE** the proposed changes to Chapter 441 of the Hawai'i Revised Statutes.

On behalf of the family, I encourage you, the Senators to **NOT** pass the proposed changes to Chapter 441 of the Hawai'i Revised Statutes. The family are able to have the benefits of the Funeral Program and able to meet the financial responsibilities of a death within family.

Humbly Submitted,

Charlene Ho'ohuli
161 Banyan Drive #703
Hilo, HI 96720

Charlene Hoohuli

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STATEMENT FROM
RAYANNE L. P. YOUNG

TO: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION
SUBJECT: SENATE BILL 2285, A Bill Relating to Pre-Need Funeral Trusts
HEARING DATE: THURSDAY, FEBRUARY 4, 2010, 9:00 A.M.

I STRONGLY OPPOSE the proposed changes to Chapter 441 of the Hawaii Revised Statutes.

I speak from personal experience. In May 2008 my mother-in-law passed with no prior funeral arrangements made or available personal funds. Luckily, my husband, brother-in-law & I had the foresight to buy a \$10,000 Whole Life policy. However, this policy did not cover the entire expense. The entire funeral cost us over \$16,000 that had to be paid before any funeral service could be done. This does not include the additional \$4,000 to bring another brother-in-law and his family home from the mainland. In our case, my husband & I had just done a refinance which was to be used for home improvements. Instead we had to use our money to pay for the funeral. Luckily, we did get the \$10,000 back two weeks after the funeral and gifts were generous, but we are still \$4,000 short what we personally out of pocketed.

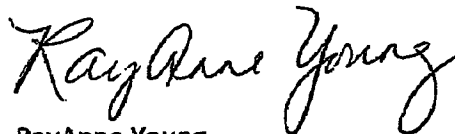
Due to this personal experience, my family and I became owners of contracts for pre-need funeral services with Mililani Memorial Park. I fully understand the benefits available to my family and am fully satisfied with the purchase. Due to the high cost of funerals, there is great piece of mind knowing that I am able to provide for the cost over time and not burden my family at the time of death.

Life insurance is good to have but better put to use as a means to help a family go on financially after their loved one have passed, especially if he/she was the main bread winner. Pre-need funeral trusts helps lessen the financial burden on a family, giving them time to mourn their loss with no worries.

If this bill should pass, it is obvious that Mililani Memorial Park will not be able to offer these plans. Many people would not be able to enjoy the benefits of this program and will find themselves unable to meet the financial responsibilities of a death within the family.

Mahalo for your consideration.

Respectfully submitted,



RayAnne Young
835 Ho'omalua Street
Pearl City, HI 96782