

Robert L. Creal
1940 Seventh Avenue South
P.O. Box 14513
St. Petersburg, Florida 33733

January 17, 2005

Honorable Connie Mack
5100 South Cleveland Avenue
Fort Myers, Florida 33907

Dear Senator Mack:

I am prompted to write to you because of your recent appointment, by President George Bush., to a Tax Review Committee. I am impressed by your past experiences and accomplishments, which gives me full confidence that you are well qualified and will do a great and commendable for The President and for America as a whole. Citizens must place their confidence in, and our support to our elected and appointed officials, to guide our Great Country.

I am seeking an audience, or appointment, with you, so that I may share and bring about an awareness of issues of National Interest, which could make America a step closer to the dream of the pursuit of life , happiness and the opportunity to work and earn an honest livelihood,

President George W, Bush, Sr., once spoke from Russia and stated that : "IN AMERICA, A MAN PROFITS FROM THE FRUITS OF HIS LABOR."
President William "Bill" Clinton once stated that : "THE GOVERNMENT WILL PLACE NO STUMBLING BLOCKS IN THE PATHS OF HONEST WORKING CITIZENS"

These statements have been etched into my brain and I feel that they hold true today and I believe these are the things our President imposed upon, during his re-election campaign , The right to work and earn a livelihood..

I am a Funeral Director, with sixty-five years of experience, fiftieth year of operating my own business, I am Past President Of The Florida Funeral Directors And Morticians Association, Inc., (Having served a two-year term limit: having serves as Chairman of The Board and as Treasurer) served a two term appointment as a member of The Board of Funeral Directors and Embalmers For Florida, (under Honorable Bob Graham), Co-represented Florida at meetings of The National Conference Of Funeral Service Examining Board of America; Member of the Second Regional District of The Florida Morticians Association, Inc.,(having served as Chairman). A member of the Florida Funeral Directors and The Pinellas County Funeral Homes Association.'

CREAL-3 Sen. Mack 1/17/05

Which will not add burdens to the Bereaved. I could site numerous experiences to justify this plight and I seek an opportunity of meet with your Committee, to Magnify the PLIGHT OF THE RECENTLY BEREAVED.' In this scenario, a man on a Motorcycle rear-ended a car and was dead at the scene. Now, as a Layman, there was no doubt that the man died as a result of the collision . This was a unattended death, so, it was a Medical Examiner's case, to determine the cause of death. There existed a 50.000. accidental insurance policy, which proposed to pay double for such an accident. The M.E. gave himself 90 days to do testing and such. He had to determine if the man was on drugs, or alcohol, or whether he had a heart attack or whatever he had to do to determine the actual cause of death, or surrounding circumstances, so a certificate with the cause of death was not available/ Weeks later when a permanent certificate as issued(Long after the man was buried), we were able to file a claim with the insurance Company, who had to determine if the company was liable, (hence another 90 days), to determine if drugs or alcohol, good health or any other circumstances existed, which would have nullified the claim. Now, let us just take some figures. . Take 5000 as my expenses; where I supplied Service; Transaction for the Remains and Relatives; Facilities For Service and Viewing; Register Book; Sympathy Acknowledgement Cards and An Oversize Casket,, Specially ordered to the Relative's choice and an Oversize Concrete Burial Vault, to fit the Casket; Then comes Outside, or other Vendor's Charges; Cemetery 3185.30, (Payable 24 hours before service time); 285.00 Printed Programs; 300 Flowers; 150 Newspaper Notice; 50 Certified Death Certificates . So the Family is billed 8970.5.0. Now, are we to say to this Family, "When your Money Is Available, We will Perform The Service ? Am I committing a crime by investing 3970.30, while waiting for the funds are available. An ASSINGMENT OF PROCEEDS, by the Beneficiary is refused by the Insurance Company is refused, because proceeds of 100.000 or more are not assignable and must be paid directly to the Beneficiary, by means of a Money Market Account and a Check Book give. Six months later, I am still wondering, when will I be paid? Because, I have attempted to bring these situations to Light, "WHAT IS THE PLIGHT OF RECENTLY BEREAVED FAMILIES?

In 1993, Florida State Legislature enacted laws, providing for "Escrow Accounting", for allow Accurate Accounting, rather than Accepted Accounting. These are the Laws that we urge for National Consideration., which will allow Mom and Pop Service Providers to continue serving the Public, who chooses their service, without fear of Double Taxation, Unfair Trade Restraints and Statistical Limitations.

Sir, this is not a challenge to the Sovereignty of the System, but a plea for Justice. Please acknowledge receipt of my letter.

Sincerely,



Robert L. Creal, Funeral Director, Since 1950

National Republican
Congressional Committee
320 First Street SE
Washington, DC 2003

A BILL TO BE ENTITLED

**RE: *Official Florida Statutes 203 – 470.0375 (1) (2)*
*Funeral Directing, Embalming & Direct Disposition***

Dear Honorable National Republican Congressional Committee:

An untimely death and/or an anticipated death can leave a family devastated and in serious-mindedness of immediate currency to perform their desires and obligations in a dignified and timely manner. Too often, death assets are retained, until legalities are met, which can/will extend for periods of days, weeks, months and even years if estate procedures are binding. Moreover, if bereaved families cannot accrue ready currency, which often occurs, what are the alternatives for burial of their love ones?

The market that this plight renders to is an economically challenged market. During this time of challenge, families are experiencing the final hardship. Therefore, the Funeral Industry are accommodating the bereaved families. The Funeral establishment is the industry, which the public relies on in their time of need and sorrow. This issue is an ongoing plight, which the Funeral Industry has had to encounter in the past, present and future.

Florida State Representative Mark Foley has entered a Federal Proposal, which could result in Funeral Law (HR 4412) in the House of Representatives and has peek the interest of Senator Christopher Dodd of Connecticut. The proposal would codify the Federal Trade Commission funeral rule and address precise guidelines for the Funeral Industry. In addition, the proposal would also commission a special cabinet to intensify existing bylaws of the Funeral Industry.

The laws of six states are being considered as model states. Florida is among the six states considered for this model proposal.

In 1993, Florida Legislation passed a bill which permits the Funeral Industry to *Cash Advance Accounts; Escrow Refund Account (Statue: 470.0375 (1) (2))* has helped provide resources that can/will assist families in their time of insufficiency.

Statue: 470.0375 (1) (2) Cash Advance Accounts: Escrow Refund Accounts-
Official Florida Statues:

General Acts Resolutions & Memorials

Adopted By The

Six Legislature of Florida

Under The Constitution as Revised in 1968

History. -s.32. Ch. 93-399

Incorporation to the above statute
Statute: 470.028 (1) (2) (3) Itemized Price List-
Official Florida Statutes:
General Acts Resolutions & Memorials
Adopted By The
Six Legislature of Florida
Under The Constitution as Revised in 1968

History. — ss. 1,5, Ch. 79-231; ss. 2,3, Ch. 81-318; ss. 19, Ch. 83-316; s. 2, Ch. 87-228; s. 1, Ch. 89-8; s. 28, Ch. 89-374; ss. 31, 122, Ch. 93-399; s. 78, Ch. 94-119; s. 328, Ch. 97-103; s. 108, Ch. 98-166; s. 12, Ch. 98-298; s. 169 Ch. 2000-160; s. 58. Ch. 2003-1

With the passing of this proposed bylaw, it would eliminate the plight of the challenge market and provide a sense of human service to the families.

Humbly submitted by:

Robert L. Creal, Sr., Owner
Creal Funeral Home, Inc.
St. Petersburg, Florida

3747 Tarrington Place
White Plains, MD 20695
January 24, 2005

Mr. Connie Mack III
Senior Advisor
Shaw Pittman LLP
2300 N Street, NW
Washington, DC 20037

Dear Mr. Mack:

Congratulations upon your appointment as Chairman of the "President's Advisory Panel on Federal Tax Reform". The Panel has a difficult but important task ahead. It is important that our tax laws be simplified and made as fair as possible.

I would like to urge that the Panel not recommend to the Secretary of the Treasury either a flat tax, national sales tax or value added tax. Such a tax would place an unfair burden on low, middle and upper-middle income taxpayers in that they would pay tax on all or most of their income. Upper income taxpayers would pay a disproportionately lower tax rate since much or most of their income would not be spent.

Another adverse effect of a flat tax, national sales tax or a value added tax is that they would have a negative impact on home prices. In 1995 Congressman Dick Armey and Senator Richard Shelby introduced "The Freedom and Fairness Restoration Act". It was a proposal to tax individual taxpayers at a flat 17 percent rate of all wages, salaries, and pensions, after subtracting family allowances. It provided for no itemized deductions including a deduction for home mortgage interest or property taxes.

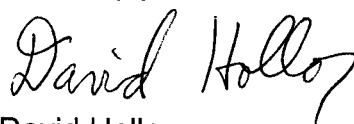
The National Association of Realtors reported that the elimination of the deductibility of home mortgage interest would have a negative effect on home values. An article published on April 1, 1996 in "Realtor Magazine Online" reported:

"The Armey plan's impact, according to DRI: Sharp, (would be an) immediate drop in housing demand because the after-tax cost of housing would rise. Home values and prices would decline by an average of 15 percent, resale's volume by about 19 percent and housing starts by 22 percent, compared with activity projected under current law. Homeowners would suffer an immediate, massive equity loss."


I believe that since the wealthy receive more benefit by being citizens of the United States (in that they have more to lose) provided by the federal government (in the form of homeland security, defense, maintaining a free enterprise environment and maintaining our liberties) that they should shoulder a greater share of the federal tax load. This should include a progressive tax structure.

Thank you for your consideration of my ideas

Sincerely yours,

A handwritten signature in cursive script that reads "David Hollar". The signature is fluid and connected, with a prominent loop at the end of the last name.

David Hollar

Globe 

President names tax overhaul panel

Ex-senators Mack, Breaux at helm

By Jennifer Loven
ASSOCIATED PRESS

WASHINGTON — President Bush yesterday asked two former senators and a panel of tax specialists to craft a tax-simplification plan, with marching orders to reduce the burden on Americans filers and to encourage job growth.

"This is an essential task for our country," Bush said at the end of a White House meeting with former senators Connie Mack, Republican of Florida, and John B. Breaux, Democrat of Louisiana, who are leading the new White House panel. "I am firm in my desire to get something done."

In his reelection bid last year, Bush made overhauling the tax code a major campaign promise that he repeated across the country.

Yesterday he handed off the task to a bipartisan group of former lawmakers and tax specialists, and they are expected to report back by July 31.

In addition to Mack and Breaux, the panel includes Timothy Muris, the chairman of the Federal Trade Commission under Bush until this summer; Charles Rossotti, the commissioner of the Internal Revenue Service from 1997 to 2002; former representative Bill Frenzel, Republican of Minnesota; and Elizabeth Garrett, a law professor at the University of Southern California who was a top

tax aide to former senator David L. Boren, Democrat of Oklahoma.

The effort prompted criticism from Democrats.

"We see a White House looking for so-called recommendations only from those everyone knows will agree with the administration," said Representative Charles B. Rangel of New York, the ranking Democrat on the House's tax-writing panel.

The administration is offering few hints of how it would arrive at a simpler tax code, which is expected to become a major legislative priority late this year or next.

'Everything's on the table,' including home mortgage and charitable deductions.

JOHN W. SNOW
Treasury secretary

Treasury Secretary John W. Snow said "everything's on the table," including the popular home mortgage and charitable deductions that millions of Americans use to reduce their federal tax liabilities.

Mack said a national sales tax or flat tax, either one an enormous departure from the existing tax code, also could be in the cards.

"We've asked the panel, through the chairs, to take a hard look at everything," Snow told reporters outside the White House.

Snow noted that the executive order creating the panel directed members to come up with options, while "recognizing the importance of homeownership and charity in American society."

Mack and Breaux insisted Bush did not push them in any particular direction. "The president was pretty clear in his comments with us: that we have great latitude," Mack said.