

BEFORE THE IOWA INSURANCE COMMISSIONER

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IN THE MATTER OF ) ORDER AND CONSENT TO ORDER  
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REID'S FUNERAL CHAPEL )  
MARILYN A. REID ) DIVISION DOCKET NO.: 78761  
FRED RETZ – ID # 11209353 )

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Now comes the Iowa Insurance Division ("Division"), pursuant to the provisions of the Iowa Cemetery and Funeral Merchandise and Funeral Services Act – Iowa Code chapter 523A. The Division alleges that Marilyn A. Reid, the owner of Reid's Funeral Chapel, and Reid's Funeral Chapel failed to submit a renewal application for a Preneed Seller license for Reid's Funeral Chapel after notification of the expiration of the license in violation of Iowa Code § 523A.501(1) (2011) and IAC 191-103.1, 105.6(17), 105.7(1)(a) and 105.7(2). The Division alleges that Fred Retz failed to cease selling preneed products / services for Reid's Funeral Chapel after it's license expiration date and after notification of the expiration of the license in violation of Iowa Code § 523A.502(1) (2011) and IAC 191-103.1, 105.7(1)(B), and 105.7(2). Reid's Funeral Chapel and Marilyn A. Reid consent to the entry of this Order. Fred Retz, without admitting to or denying the allegations, consents to the entry of this Order. Reid's Funeral Chapel, Marilyn A. Reid and Fred Retz admit that the Iowa Insurance Division has personal jurisdiction over them and has subject matter jurisdiction over this matter.

**AGREEMENT AND UNDERTAKINGS**

Reid's Funeral Chapel and Marilyn A. Reid agree to and represent that purchasers of preneed products or services would be entitled to rescind sales made during the time period that Reid's Funeral Chapel and Marilyn A. Reid were not properly licensed, if desired by the purchaser, and receive a full credit or refund.

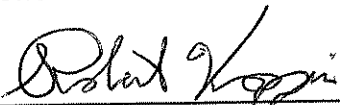
**ORDER**

WHEREFORE, IT IS ORDERED pursuant to the powers granted to the Commissioner of Insurance by Iowa Code §§ 523A.801, 523A.501 et al. and 523A.805 that:

1. Reid's Funeral Chapel, Marilyn A. Reid, and Fred Retz shall provide the Division with the information necessary to comply with Iowa Code §§ 523A.501, 523A.502 and 523A.502A within two weeks of the date of the signing of this order.
2. Reid's Funeral Chapel, Marilyn A. Reid, and Fred Retz shall cease and desist violating Iowa Code chapter 523A and its rules for the acts described above or any other statutes or rules pursuant to chapter 523A.
3. Reid's Funeral Chapel and Marilyn A. Reid shall comply with the requirements stated in Agreement and Undertaking section of the Order.
4. Reid's Funeral Chapel, Marilyn A. Reid, and Fred Retz shall pay a civil penalty of \$250 to the Division. The check for \$250 should be made payable to the Iowa Insurance Division and mailed with the Order and Consent to Order addressed to the Iowa Insurance Division, 330 Maple Street, Des Moines, Iowa 50319 with attention to Robert Koppin, Enforcement Bureau Chief, upon the signing of the Order.
5. Nothing contained in the Order shall in any way limit the right of the Division to institute administrative or legal action against Reid's Funeral Chapel, Marilyn A. Reid, and Fred Retz for any other past conduct or future activity in violation of Iowa laws or regulations.

Dated this 8<sup>th</sup> day of January, 2013

SUSAN E. VOSS  
Iowa Insurance Commissioner



ROBERT KOPPIN  
Enforcement Bureau Chief

**CONSENT TO ORDER**

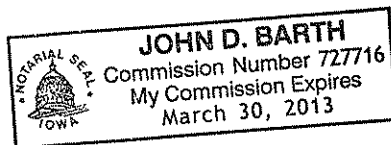
I, Marilyn A. Reid, being the duly authorized signatory for Reid's Funeral Chapel, have read, understood, and do knowingly consent to this Order in its entirety. By executing this consent, I understand that I am waiving the rights of Reid's Funeral Chapel to a hearing, to confront and cross-examine witnesses, to produce evidence, and to judicial review. I also understand that this Order is a public record under Iowa Code chapter 22 (2011), that will be disclosed to other state regulatory authorities, upon request, pursuant to Iowa Code section 505.8(6)(c) (2011). I also understand that the information contained in the Order will be posted to the Division's web site and a notation will be made for Reid's Funeral Chapel to the publicly available web site record that administrative action has been taken against the firm.

Dated this 3<sup>rd</sup> day of January, 2013.

Marilyn A. Reid  
Marilyn A. Reid

Subscribed and sworn before me by Marilyn A. Reid on this 3<sup>rd</sup> day of January, 2013.


John D. Barth  
Notary Public for the state of Iowa



**CONSENT TO ORDER**

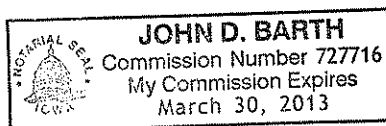
I, Fred Retz, without admitting to or denying the allegations made in this Order, have read, understood, and do knowingly consent to this Order in its entirety. By executing this consent, I understand that I am waiving my rights to a hearing, to confront and cross-examine witnesses, to produce evidence, and to judicial review. I also understand that this Order is considered final administrative action that shall be reported by the Division to the Central Registration Depository, if I am securities licensed, and, if I am insurance licensed, to the National Association of Insurance Commissioners and to all insurance companies with which I am actively appointed. I also understand that this Order is a public record under Iowa Code chapter 22 (2011), that will be disclosed to other state regulatory authorities, upon request, pursuant to Iowa Code section 505.8(6)(c) (2011). I also understand that the information contained in the Order will be posted to the Division's web site and a notation will be made to my publicly available web site record that administrative action has been taken against me.

Dated this 3 day of January, 2013.

  
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Fred Retz

Subscribed and sworn before me by Fred Retz on this 3rd day of January, 2013.

  
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Notary Public for the state of Iowa



**CONSENT TO ORDER**

I, Marilyn A. Reid, have read, understood, and do knowingly consent to this Order in its entirety. By executing this consent, I understand that I am waiving my rights to a hearing, to confront and cross-examine witnesses, to produce evidence, and to judicial review. I also understand that this Order is considered final administrative action that shall be reported by the Division to the Central Registration Depository, if I am securities licensed, and, if I am insurance licensed, to the National Association of Insurance Commissioners and to all insurance companies with which I am actively appointed. I also understand that this Order is a public record under Iowa Code chapter 22 (2011), that will be disclosed to other state regulatory authorities, upon request, pursuant to Iowa Code section 505.8(6)(c) (2011). I also understand that the information contained in the Order will be posted to the Division's web site and a notation will be made to my publicly available web site record that administrative action has been taken against me.

Dated this 3 day of January, 2013.

Marilyn A. Reid  
Marilyn A. Reid

Subscribed and sworn before me by Marilyn A. Reid on this 3rd day of January, 2013.

John D. Barth  
Notary Public for the state of Iowa

3

