



February 21, 2025

I'm writing to officially oppose Senate Bill 0957 for the following reasons.

1. This bill has been proposed by Mr. Gidon van Emden who is also a consumer board member of the Maryland Board of Morticians & Funeral Directors. This clearly presents a conflict of interest that should have been disclosed to the two legislators, Delegate Anne Kaiser and Senator Jeff Waldstreicher. Additionally, his proposal of this bill is clearly an ethical violation as a sitting board member of the State Board of Morticians and Funeral Directors.
2. Mr. van Emden acted with the sole purpose of perpetuating low-cost funerals to the Jewish community of Maryland and the DMV. He claims Maryland funeral costs are "among the most expensive in the nation on average". He has no care or concern for the other citizens of the state of Maryland, only the Jewish ones, which we find disheartening. Maryland has many funeral homes that already offer competitive pricing options, and many are below the national average, demonstrating that for-profit funeral homes can balance financial viability with affordability. By introducing not-for-profit funeral homes, there's a risk that the market dynamics may be altered in a way that disrupts the current competitive environment, potentially driving up costs for families in the long term. There is no strong indication that the public is dissatisfied with their current funeral home options, which raises the question of whether the proposed change is necessary. There is uncertainty about whether a not-for-profit funeral home can sustain itself at the low price point it aims for, which could lead to financial instability or hidden costs down the line.
3. Maryland funeral directors have voiced significant concerns regarding the possibility of a religiously oriented not-for-profit organization owning and controlling funeral homes and crematories. Critics worry that such an entity might seek religious exemptions to avoid adhering to the same stringent state laws that bind all other operators. This exemption, if granted, could create an unjust competitive advantage, undermining the regulatory framework established to protect consumers and public health.

The recent closure of Heaven Bound Cremation Services in Charles County—shut down for violations, inadequate funding, and mismanagement—serves as a cautionary tale. It underscores the critical need for diligent oversight and financially robust, responsible management in this sensitive industry. While the mission of a not-for-profit is to offer low-cost disposition options, the financial constraints inherent to such models, particularly in a high-cost area like Montgomery County, may jeopardize operational standards and consumer safety.

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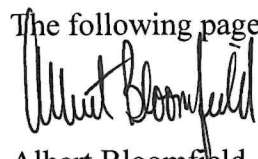
In contrast, for-profit funeral homes are compelled to comply with rigorous consumer protection laws and industry standards that ensure transparency, accountability, and the consistent delivery of high-quality services. Their financial stability and access to greater resources typically enable them to invest in the necessary personnel, equipment, and oversight to maintain these standards. Ultimately, while the intent to provide affordable, community-focused services is admirable, the regulatory framework is designed to ensure that all operators—regardless of their profit orientation—adhere to the same high standards, thereby safeguarding both consumer interests and public health.

4. Not-for-profit does not equate to zero profit. Mr. Van Emden who lacks any direct experience in operating funeral homes, assert that he can successfully run a funeral home while charging fees well below the national average—and approximately 43% less than the average of 5 Jewish funeral homes in other states. Mr. Van Emden claims, “The bill will save Marylanders money by lowering the cost of funerals for those who seek not-for-profit options and will cost the state of Maryland nothing to implement.” We completely disagree with this assessment. The proposed shift to not-for-profit funeral homes could have unforeseen adverse effects on the local economy, particularly through diminished tax revenue. For-profit funeral homes play a significant role in bolstering the local economy by contributing taxes and creating jobs. Transitioning to a not-for-profit model risks shrinking the tax base and curbing job growth in the funeral services sector. Moreover, the majority of existing funeral homes in Maryland are longstanding, well-established entities that are deeply integrated into the state’s economic fabric. They provide stable employment to thousands and contribute significantly to the local tax revenues. The introduction of not-for-profit funeral homes could potentially undermine these established economic contributions by introducing operational inefficiencies that might reduce both local employment and tax income.
5. The State Board of Morticians and Funeral Directors has recently come under fire in the wake of the Heaven Bound crematory incident. The board is widely perceived as falling short in its duty to enforce laws equitably and effectively, hindered by systemic dysfunction and an inability to keep pace with the demands of oversight, inspections, and enforcement. Introducing not-for-profit funeral homes into this already strained environment would only further burden the board, potentially destabilizing Maryland's entire funeral industry. Moreover, considering that the proponent of this bill is a member of this very board, serious questions arise about whether his judgment on the industry's operations can be trusted.

6. Where is the proof to support the need for this bill? Where is the compelling research? Despite the proposed bill's claims, there is a striking absence of comprehensive, data-driven evidence that demonstrates a genuine need for not-for-profit funeral homes. There is no clear research showing that these models would necessarily benefit Maryland's communities more than the current, well-established for-profit providers. Moreover, how do other faith groups—who have maintained long-standing, mutually beneficial relationships with their local funeral providers—feel about this proposed change? Their voices seem notably absent from the conversation. For decades, Maryland funeral homes have earned the trust and respect of local families through consistent, high-quality service. Their long-standing presence is a testament not only to their professional expertise but also to their deep commitment to serving each family with fairness, respect, and compassion. These funeral homes play a critical role in their communities, offering more than just services—they are integral community pillars known for their philanthropic support and personal engagement. Introducing not-for-profit funeral homes could jeopardize these time-honored practices. By shifting the competitive landscape, the bill risks undermining the economic and relational foundation upon which these local institutions have built their reputations. Additionally, if some religious institutions become direct competitors, they might inadvertently divert financial support from existing funeral homes, thereby weakening the overall community framework that has sustained these services for so long. Without solid research and broad-based support from all faith communities, the rationale for this bill appears unconvincing and potentially disruptive to Maryland's trusted funeral industry.

Closing Argument: Maryland's funeral home industry is meticulously regulated to protect the best interests of families while fostering a competitive and robust market. For-profit funeral homes, especially those with decades of trusted service, have demonstrated their ability to provide affordable, compassionate care under rigorous standards. The proposed shift toward not-for-profit models threatens to disrupt this delicate balance by potentially compromising consumer protections, reducing employment opportunities, and inadvertently driving up costs. With careful oversight already ensuring that current practices meet the highest benchmarks, the existing structure best serves Maryland's families.

The following pages show the backup to my arguments.



Albert Bloomfield
Owner



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About the Board

The State Board of Morticians and Funeral Directors was established as the State Board of Undertakers of Maryland in 1902 (Chapter 160, Acts of 1902). Renamed the State Board of Funeral Directors and Embalmers in 1937, then the Board of Morticians in 1981. The Board received its present name in 2007 (Chapter 186 Acts of 2007).

The purpose of the State Board of Morticians and Funeral Directors is to carry out the duties mandated under Title 7 of the Health Occupations Article. The primary purpose is the protection of the public's health and welfare through appropriate credentialing, examination, licensure, and discipline of morticians, funeral directors, surviving spouses, apprentices, and funeral establishments in Maryland. The Board also inspects and licenses funeral establishments upon proof of compliance with all applicable Federal, State, and local laws.

The Board issues eleven (11) classifications of licenses and permits: Apprentice, Courtesy Card, Registered Crematory Operator, Funeral Director, Mortician, Surviving Spouse, Registered Transporter, Funeral Establishment, Crematory Permit, Mortuary Transport Company Permit, and Corporate License Renewals.

The Board of Morticians and Funeral Directors interacts cooperatively with other agencies such as the Federal Trade Commission, Office of the Attorney General, Division of Consumer Protection, MDH Office of the Secretary, Office of Cemetery Oversight of the Department of Labor, Licensing and Regulation, MDH Office of the Medical Examiner, and the State Anatomy Board where the Mortician's practical examination is administered.

The Board became self-funded in October of 1993. The revenue collected from licensing fees ensures the operating costs of the Board. The Board is comprised of 11 volunteer members.

Board Members



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Charlotte Hoffman, Consumer Member, 1st Vice President

Bishop Richard A. Mosley, Sr., Consumer Member, 2nd Vice President

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How much does a funeral cost? A complete breakdown

THE MEDIAN FUNERAL COSTS \$7,848 FOR A VIEWING AND BURIAL, WHILE A FUNERAL WITH CREMATION COSTS \$6,970.



By [Susan Meyer](#) ⓘ

Updated April 19, 2024

Edited By [Ross Martin](#) ⓘ



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How expensive is a funeral?

Dealing with end-of-life affairs for yourself or a loved one is a challenging and emotional process. Much like you'd put thought and care into saving for a new child or buying your [first home](#), arranging a funeral requires careful planning and financial preparation. Whether you're organizing your own funeral in advance or making arrangements for someone else, it's important to be familiar with the expected costs so you can put a financial plan in place.

The national median cost for a funeral with a viewing and burial is \$7,848, and it costs \$6,971 for a funeral and cremation.^[1] Using this guide to funeral costs, you can account for expenses ahead of time by taking steps to budget your costs or purchase a [life insurance policy](#) to help with payments. When all the funeral finances are taken care of, you can better navigate the grieving process and your loved ones can shift their focus to celebrating your life.

Funeral costs by state

Although the national median price of a funeral is nearly \$8,000, costs can fluctuate based on your location. To help you estimate the cost of a funeral where you live, we've broken down the median burial and cremation costs by state for 2021.

State	Median burial cost	Median cremation cost
Alabama	\$7,271	\$6,314
Alaska	\$7,225	\$6,028
Arizona	\$6,888	\$5,694
Arkansas	\$7,334	\$6,405
California	\$7,225	\$6,028
Colorado	\$6,888	\$5,694
Connecticut	\$7,881	\$7,069
Delaware	\$7,800	\$7,070
Florida	\$7,800	\$7,070
Georgia	\$7,800	\$7,070
Hawaii	\$7,225	\$6,028
Idaho	\$6,888	\$5,694
Illinois	\$7,868	\$6,953
Indiana	\$7,868	\$6,953
Iowa	\$8,500	\$7,560
Kansas	\$8,500	\$7,560
Kentucky	\$7,271	\$6,314
Louisiana	\$7,334	\$6,405
Maine	\$7,881	\$7,069

State	Median burial cost	Median cremation cost
Maryland	\$7,800	\$7,070
Massachusetts	\$7,881	\$7,069
Michigan	\$7,868	\$6,953
Minnesota	\$8,500	\$7,560
Mississippi	\$7,271	\$6,314
Missouri	\$8,500	\$7,560
Montana	\$6,888	\$5,694
Nebraska	\$8,500	\$7,560
Nevada	\$6,888	\$5,694
New Hampshire	\$7,881	\$7,069
New Jersey	\$8,093	\$7,463
New Mexico	\$6,888	\$5,694
New York	\$8,093	\$7,463
North Carolina	\$7,800	\$7,070
North Dakota	\$8,500	\$7,560
Ohio	\$7,868	\$6,953
Oklahoma	\$7,334	\$6,405
Oregon	\$7,225	\$6,028
Pennsylvania	\$8,093	\$7,463

State	Median burial cost	Median cremation cost
Rhode Island	\$7,881	\$7,069
South Carolina	\$7,800	\$7,070
South Dakota	\$8,500	\$7,560
Tennessee	\$7,271	\$6,314
Texas	\$7,334	\$6,405
Utah	\$6,888	\$5,694
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Funeral costs to know

What exactly makes up the cost of a funeral? There are a number of services that factor into the overall cost. According to the National Funeral Directors Association, the price of a funeral and burial has risen by nearly 8% in the past five years. As such, each individual funeral expense has also seen an increase in price, with the exception of service vehicles, which stayed the same cost. To see a breakdown of all the common costs involved in a funeral, check out our list of services and average prices below.

Common funeral expenses

Expense	Cost
Funeral service fee:	\$2,300

Expense	Cost
Funeral facilities for viewing:	\$450
Funeral facilities for ceremony:	\$515
Metal casket:	\$2,500
Wood casket:	\$3,000
Cremation:	\$368
Urn:	\$295
Transfer of remains:	\$350
Embalming:	\$775

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Can life insurance cover funeral costs?

You or your loved ones can ensure that funeral costs will be taken care of by purchasing a life insurance policy. As long as the monthly premiums are paid, the [beneficiaries](#) of the policy will receive financial compensation in the form of the death benefit after the policyholder passes. The money that comes from the death benefit can be used to pay for funeral costs or any other outstanding debts, helping to ease any financial burden.

Get a quote from [Ethos](#), a life insurance company that offers affordable whole and term life insurance policies and an easy, seamless online experience. It only takes 10 minutes!

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2023 NFDA General Price List Study Shows Inflation Increasing Faster than the Cost of a Funeral

December 06, 2023

[Download a PDF of this press release.](#)

For Immediate Release: December 8, 2023

Brookfield, Wis. – In spite of concerns about inflation in the United States – and skyrocketing costs for goods and services – according to the National Funeral Directors Association's (NFDA) 2023 Member General Price List Study, funeral costs have not risen as fast as the rate of inflation. The overall rate of inflation over the past two years was 13.6%. According to NFDA's study, the median cost of a funeral with casket and burial has increased only 5.8% over the past two years (from \$7,848 to \$8,300) and the median cost of a funeral with cremation, including alternative cremation casket and urn, has increased 8.1% over the past two years (from \$5,810 to \$6,280).

"Funeral homes offer a wide variety of options to meet the needs and wishes. The primary role of funeral directors remains helping families understand the many options available to help them honor the life of a loved one in meaningful way," said NFDA Research Manager Deana Gillespie. "Every funeral home offers unique services and pricing. Families should look for a funeral home that has a strong reputation with licensed funeral directors who understand their emotional needs and will be sensitive to their budget."

National Median Cost of an Adult Funeral with Viewing and Burial

Since the 1960s, NFDA has calculated the national median cost of a funeral with burial by totaling the cost of the following items: basic services fee, removal/transfer of remains to funeral home, embalming and other preparation of the body (e.g., casketing, cosmetology, dressing and grooming), a metal casket, use of facilities and staff for viewing and funeral ceremony, use of a hearse, use of a service car/van, and a basic memorial printed package (e.g., memorial cards, register book, etc.). The cost does not take into account interment in a cemetery, monument or grave marker costs, or cash-advance charges, such as for flowers or an obituary.

Item	2023	2021	% Change
Nondeclinable basic services fee	\$2,495	\$2,300	8.5%
Removal/transfer of remains to funeral home	\$395	\$350	12.9%
Embalming	\$845	\$775	9.0%
Other preparation of the body	\$295	\$275	7.3%
Use of facilities/staff for viewing	\$475	\$450	5.6%
Use of facilities/staff for funeral ceremony	\$550	\$515	6.8%
Hearse	\$375	\$350	7.1%
Service car/van	\$175	\$150	16.7%
Basic memorial printed package	\$195	\$183	6.8%
Metal burial casket	\$2,500	\$2,500	0.0%
Median Cost of a Funeral with Viewing and Burial	\$8,300	\$7,848	5.8%
Vault	\$1,695	\$1,572	7.8%
Total with vault	\$9,995	\$9,420	6.1%

National Median Cost of an Adult Funeral with Viewing and Cremation

NFDA calculates the national median cost of a cost of a funeral with cremation by totaling the cost of the following items: basic services fee, removal/transfer of remains to funeral home, embalming and other preparation of the body, use of facilities and staff for viewing and a funeral ceremony, use of a service car/van, basic memorial printed package, cremation fee, alternative cremation container, and urn. The median cost does not include the price of interment in a cemetery, monument or grave marker costs or cash advance charges.

Item	2023	2021	% Change
Nondeclinable basic services fee	\$2,495	\$2,300	8.5%
Removal/transfer of remains to funeral home	\$395	\$350	12.9%
Embalming	\$845	\$775	9.0%
Other preparation of the body	\$295	\$275	7.3%
Use of facilities/staff for viewing	\$475	\$450	5.6%
Use of facilities/staff for funeral ceremony	\$550	\$515	6.8%
Service car/van	\$175	\$150	16.7%
Basic memorial printed package	\$195	\$183	6.8%
Cremation fee	\$400	\$368	8.8%
Alternative cremation container	\$160	\$150	6.7%
Urn	\$295	\$295	0.0%
Median Cost of a Funeral with Viewing and Cremation	\$6,280	\$5,810	8.1%

Regional Costs

Costs for goods and services vary by region. Many factors contribute to the final determination of how an individual funeral home prices its goods and services, including the firm's business philosophy and the market in which it operates.

	Median Cost of an Adult Funeral with Viewing and Ceremony Followed by Burial	Median Cost of an Adult Funeral with Viewing and Cremation
New England <i>CT, ME, MA, NH, RI, VT</i>	\$8,985	\$7,023
Middle Atlantic <i>NJ, NY, PA</i>	\$8,573	\$6,498
South Atlantic <i>DE, FL, GA, MD, NC, SC, WV, VA</i>	\$8,023	\$6,103
East South Central <i>AL, KY, MS, TN</i>	\$7,615	\$5,858
West South Central <i>AR, LA, OK, TX</i>	\$7,912	\$5,890
East North Central <i>IL, IN, MI, OH, WI</i>	\$8,280	\$6,120
West North Central <i>IA, MN, KS, MO, ND, SD, NE</i>	\$8,755	\$6,713
Mountain <i>AZ, CO, ID, MT, NV, NM, UT, WY</i>	\$7,390	\$5,505
Pacific <i>AK, CA, HI, OR, WA</i>	\$7,835	\$5,812

Survey Methodology

A survey was mailed to 5,219 NFDA-member funeral homeowners on July 7, 2023, to gather General Price List and other related data. Members also had the option of completing the survey online. A link to complete the survey was emailed to all main contacts with a valid email address, posted three times in the NFDA Bulletin (electronic newsletter), and a reminder to complete the survey was emailed to all main contacts as well.

Of the potential respondents, 809 members anonymously completed the survey (474 mail and 335 online), which accurately reflects NFDA's total membership (with 95% confidence) within a range of +/- 3.4%. Responses also accurately reflect NFDA's membership by U.S. census district.

Order the 2023 GPL Survey Report

Funeral professionals interested in purchasing a digital copy of the survey report should call NFDA at 800-228-6332 or visit www.nfda.org/store. The full report is free to NFDA members and \$175 for nonmembers.

About NFDA

NFDA is the world's leading and largest funeral service association, serving more than 20,000 individual members who represent nearly 11,000 funeral homes in the United States and 49 countries around the world. NFDA is the trusted leader, beacon for ethics and the strongest advocate for the profession. NFDA is the association of choice because it offers funeral professionals comprehensive educational resources, tools to manage successful businesses, guidance to become pillars in their communities and the expertise to foster future generations of funeral professionals. NFDA is headquartered in Brookfield, Wis., and has an office in Washington, D.C. For more information, visit www.nfda.org.

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Media Contact: Jessica Koth, 262-814-1536, jkoth@nfda.org



Year

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NFDA MISSION STATEMENT

The National Funeral Directors Association is the world's leading, largest and most trusted association to support funeral professionals. We provide our members with critical information, industry tools, resources and the professional community they need to serve families, run sustainable businesses and become pillars in their communities.

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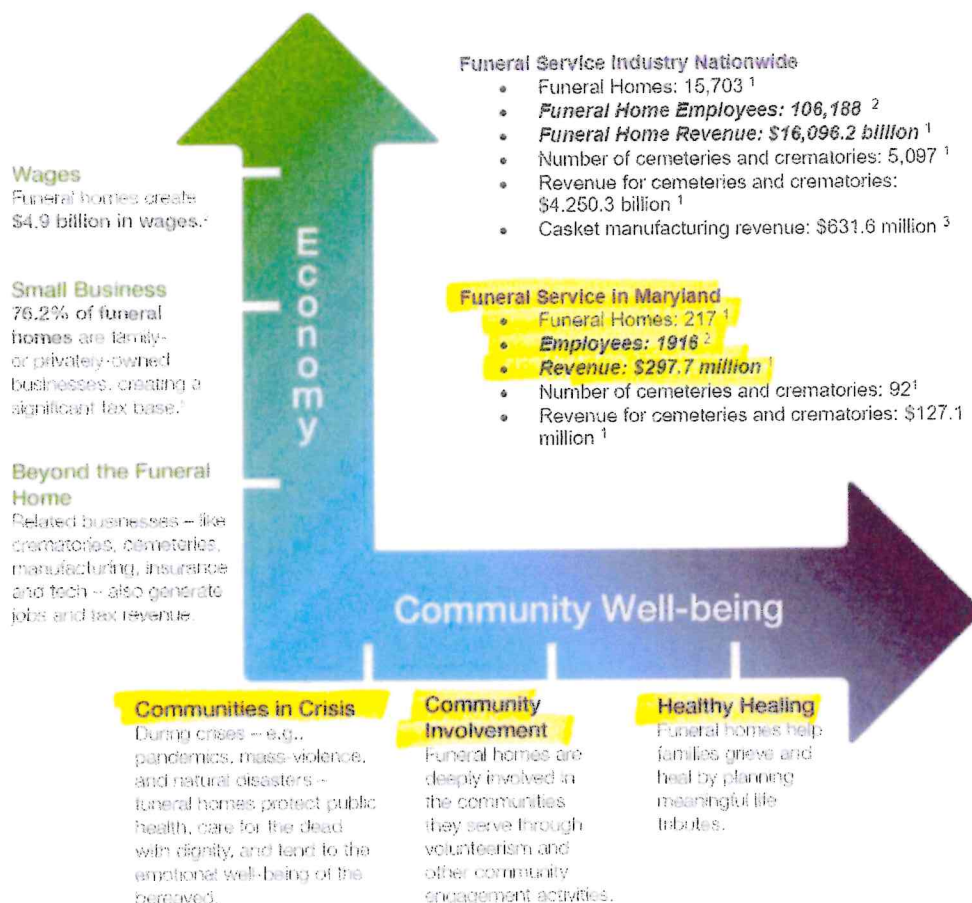
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IMPACT

The Economic Power and Influence of the Funeral Service Profession in America

Funeral homes are vital businesses that contribute to our nation and communities in ways both seen and unseen. As small businesses, they are part of the economic heartbeat of local communities and our nation. As caregivers, funeral service professionals help sustain a community's health and well-being.



[The Value of Funerals and Funeral Directors](#)



[Funeral Directors Helping Communities Heal After](#)



[Remembering A Life](#)

Sources:

1 U.S. Department of Commerce: Sundale Research (September 2023)

2 Bureau of Labor Statistics, 2022 Annual Averages, Quarterly Census of Employment and Wages (QCEW)

3 IBISWorld Industry Report OD5365 Coffin & Casket Manufacturing in the U.S. (June 2023)

4 IBISWorld Industry Report OD4415 Cremation Services (June 2023)

5 IBISWorld Industry Report 61221 Funeral Homes in the U.S. (September 2023)

I identified 5 Not-for-Profit Jewish Funeral Homes from across the country representing the following locations, San Francisco California, Seattle Washington, Detroit Michigan, Passaic and Surrounding Counties in New Jersey and NYC New York.

We compared the cost for a Graveside service, with taharah, shroud and a Plain Pine Casket.

The least expensive was in Seattle at \$5,000.00 and the most was San Francisco at \$7,400.00. The contract that JFPGW contract in Maryland is \$3,330.00. That is \$1,670.00 less than the least expensive not-for-profit and 43% less than the average of the 5 not-for-profit, which is \$5,864.40

That is not something our community should be proud of.

In contrast, I also gathered information from 15 Jewish funeral homes across the country, mostly independent and some corporate. The states include, CA, MO, FL, MD, NJ, NY, IL, MA, DC, OH, PA, and CO. The average cost for the same package is \$7,679. In Maryland, the average for Levinsons, Torchinsky and Sagel Bloomfield is \$7,775.

When you look at all 20 funeral homes in the study I did, the difference between the Not-for-Profit average and the For-Profit average is \$1,815.00. Not-for-profits are 24% less than their For-Profit counterparts. In sharp contrast, the JFPGW contract price of \$3,330.00 is approximately 43% less than the average of the Not-For-Profits in the study and approximately 57% less than the average of For-Profit funeral homes and approximately 57.5% less than the average of the combined average of Levinson, Torchinsky and Sagel Bloomfield.

According to ChatGPT, Not-for-profit funeral homes can save families 20-30%. There are obviously a large variations regarding services and merchandise selected but it gives us a framework. This helps to show the disparity between the JFPGW contract amount with the reality of the Jewish funeral industry across the country. The JFPGW has nothing to base their contract price on, they have no facility or staff to pay, no cost of goods or other bills to pay. They simply work off an antiquated number that we have shown has not been kept up to industry averages.

A not-for-profit Jewish funeral home in the DMV charging in the ballpark of the JFPGW contract price will not survive. They would need to charge much more and maybe that is a better solution for them to realize now rather than requesting laws be changed to meet their unjustifiable price point.

Funeral Home Name	City/State	Ownership Type	Package:	Basic		Taharah			Plain Pine		Total	
				Services	Refrigeration	Removal	side Super room/fees	Hearse	Casket	Shroud		
Bloomfield-Cooper	Ocean, NJ	Corporate		\$4,370.00	\$595.00	\$795.00	\$1,320.00	\$505.00	\$650.00	\$1,095.00	\$285.00	\$9,615.00
Berger Memorial Chapel	St. Louis, MO	Corporate		\$3,170.00	\$595.00	\$770.00	\$1,045.00	\$395.00	\$395.00	\$1,195.00	\$125.00	\$7,690.00
Beth Israel Memorial	South Florida	Corporate	\$7,195.00	Included	Included	Included	Included	Included	Included	Included	Included	\$7,195.00
SBDG	Rockville, MD	Independent	\$6,700.00	Included	Included	Included	Included	\$100.00	Included	\$1,895.00	\$325.00	\$8,417.00
The Gardens of Boca Raton	Boca Raton, FL	Independent		\$2,895.00	\$600.00	\$600.00	\$1,295.00	\$350.00	\$600.00	\$2,395.00	\$175.00	\$8,910.00
Brezniaak	Boston, MA	Independent		\$3,995.00	\$795.00	\$795.00	\$1,130.00	\$460.00	\$895.00	\$395.00	\$250.00	\$8,715.00
Schlossberg	Canton, MA	Independent		\$3,975.00	\$695.00	\$795.00	\$725.00	\$495.00	\$795.00	\$975.00	\$225.00	\$8,680.00
Hodroff-Epstein	Minneapolis, MN	Independent	\$6,705.00	Included	Included	Included	Included	Included	Included	\$1,755.00	included	\$8,460.00
Levinson-Regular	Baltimore, MD	Independent	\$6,700.00	Included	Included	Included	Included	Included	Included	\$1,350.00	\$200.00	\$7,725.00
Torchinsky	Washington DC	Independent		\$2,995.00	\$200.00	\$670.00	\$750.00	\$595.00	\$600.00	\$1,225.00	\$150.00	\$7,185.00
Shalom Memorial FH	Arlington Heights, IL	Independent		\$5,350.00	Included	Included	Included	Included	Included	\$1,595.00	\$195.00	\$7,140.00
Epstein Funeral Home	Columbus, OH	Independent	\$5,315.00	Included	Included	Included	Included	Included	Included	\$1,755.00	included	\$7,070.00
Ralph Schugar	Pittsburgh, PA	Independent	\$6,340.00	Included	Included	Included	Included	\$300.00	Included	included	\$125.00	\$6,765.00
Eden Memorial Services	Miami, FL	Independent		\$3,595.00	Included	Included	Included	\$290.00	Included	\$1,195.00	\$175.00	\$5,255.00
Feldman Mortuary	Denver CO	Independent		\$2,975.00	\$580.00	\$510.00	\$425.00	\$205.00	\$405.00	\$1,125.00	\$150.00	\$6,375.00
Sinai Memorial	San Fran, CA	Not-For-Profit		\$2,950.00	\$600.00	\$625.00	\$625.00	\$0.00	\$625.00	\$1,975.00		\$7,400.00
Plaza Memorial	NYC, NY	Not-For-Profit		\$2,195.00	\$475.00	\$765.00	\$595.00	\$435.00	\$695.00	\$895.00	\$250.00	\$6,305.00
Jewish Memorial Chapel	Clifton, NJ	Not-For-Profit		\$5,500.00	Included	Included	Included	Included	included	included	included	\$5,500.00
Hebrew Memorial	Detroit, MI	Not-For-Profit	\$5,117.00	Included	Included	Included	Included	Included	Included	included	included	\$5,117.00
Seattle Jewish Chapel	Seattle, WA	Not-For-Profit	\$5,000.00	Included	Included	Included	Included	Included	included	included	included	\$5,000.00

\$144,519.00 \$7,225.95