In Support of SB0957

I'm David Zinner, Vice-President of the Jewish Funeral Practices Committee of Greater Washington. I've been a member of our Board for 25 years and I am part of the team that negotiates contracts with funeral homes, the most recent of which has been with Hines Rinaldi Funeral Home, owned by Service Corporation International. I also coordinate Shmira (ritual guarding of the deceased) at Hines Rinaldi.

I'm a death care educator in the Jewish community. I'm the founder and past Executive Director of Kavod v'Nichum (Honor and Comfort) & co-founder of the Gamliel Institute, teaching about Jewish end of life practices, providing training on care for the dead including taharah (ritual washing and dressing) at funeral homes. I'm also the chair of the taharah team in my Columbia Maryland synagogue that provides this service to our members.

For over a dozen years I've been a religious, and then a consumer, representative on the Maryland State Advisory Council on Cemetery Operations, although I am not representing the Council or the Office of Cemetery Oversight.

I also coordinate the PRINCE (Preservation and Rehabilitation Initiative for Neglected Cemetery Entities). We have an MOU with the Department of Corrections to bring incarcerated citizens to cemeteries to do cleanups and learn cemetery care skills.

I chair the Jewish Association for Death Education (JADE) where we provide educational tools for funeral homes and other death care providers.

Last but not least, I coordinate the Maryland Cemetery Legislative Advocates (MCLA). MCLA is a new group, formed in July of 2024. We bring our real world experience to proposing improvements to Maryland cemetery laws.

SB0957 adds a new category (non-profit funeral home) of funeral establishment license to one of the existing four types allowed in Health Occupations Article 7-101

- 1. Groups of funeral directors, morticians or surviving spouses
- 2. Individual funeral directors, morticians or surviving spouses
- 3. Executor license holders
- 4. Corporate license holders

A funeral establishment license is required to be the owner of the funeral home business. A license holder may only operate a funeral home if they hire licensed

morticians or funeral directors to work for them, regardless of the type of establishment license that they have.

Corporate licenses are an interesting Maryland creation. They are like taxicab medallions that only hold their value if no new ones are created. At my last count Maryland allowed 56 corporate licenses. One company controlled 17 of them or 30%. Another six control 16 additional licenses. So seven corporations control 59% of the corporate licenses.

It's not clear to the average consumer how much a corporate license costs. There are no new licenses, there is no open market and these licenses don't often change hands.

A Not-For-Profit Corporation that has received recognition from the IRS as a § 501(C)(3) organization, organized or operated primarily for religious, charitable, scientific, educational, or similar purposes, under this bill is eligible to apply for a funeral establishment license.

Why is this new category needed?

- 1. To allow religious organizations to provide funeral services for their members.
- 2. To provide funeral services to parts of the state where there are significant distances to the closest funeral home
- 3. To increase competition in the funeral industry

In the Jewish community there is a long tradition of non-profit ownership of funeral homes and cemeteries. This tradition dates back to the biblical Abraham who insisted on a purchase of his wife's burial plot. Throughout Jewish history, Chevrah Kadisha societies (that cared for the dead) and landsmanshaftn (societies of folks who came from the same community) provided funeral services and owned cemeteries.

It has only been in the last 165 years that commercial funeral homes existed in the United States. Funeral homes and cemeteries in most other countries tend to be non-profits.

Will there be opposition to this bill? Yes, from existing funeral homes. They may assert that non-profit organizations are not as skilled at managing funeral directors. Clearly this is not true.

Other states allow non-profit funeral homes to exist and employ licensed funeral directors. These non-profits not only provide great service to their customers, but they

do extensive community education and offer counseling services. Here are a few examples.

- Sinai Memorial Chapel, a 123 year old Jewish non-profit funeral home in San Francisco has three branch locations and owns three cemeteries. It has five funeral directors.
- Plaza Jewish Community Chapel, a non-profit funeral home in Manhattan, has a 51 person board made up of Jewish clergy, executives of social service agencies and community lay leaders. They have eight funeral directors.
- Since 1921 JewishMemorial Chapel, a New Jersey non-profit funeral home, has had a 30 person board made up of congregational representatives.

In all of these examples, the non-profit board sets policy, and hires licensed staff to do the work. The nature of the ownership is not important as long as they hire qualified, licensed personnel.

I urge your support of SB0957.