

Thursday February 27,

Dear Representatives:

On Tuesday February 25, the first testimony on Senate Bill 0957 took place and I listened to it online since I was not able to attend.

The group, Jewish Funeral Practices Group (JFPG) behind the bill, I know very well since I have been in the Jewish Funeral World for over 40 years in Maryland/DC Metro area. This group most definitely is not out to help grieving families; their argument used to be the Jewish Funeral Homes were Corporate owned and they cost too much money; absolutely not the case now as Maryland Jewish Funeral Homes are family owned.

Al Bloomfield and I own the funeral home in Rockville/ Montgomery County since 2014 when we bought them back after the FTC forced the sale from SCI/DIGNITY back to us. At that time the JFPG had an argument that they wanted the FTC to just give them a funeral home in Silver Spring where they do some Jewish work; this made no sense and was more of a bully tactic from them when they had no action plan to run a funeral home and no money to buy the business which is totally silly.

Back then even when we were owned by SCI/Dignity and the same goes for now 'we' are the funeral home that serves a family when they have no money. JFPG and Mr. Gidon van Emden (the consumer board member) theoretically is the same group and is a serious conflict of interest and they do not do any charity work for families in need-they have a legacy they want sealed that they own a funeral home for all the wrong reasons; this is where the State should not allow to change the entire industry because of an individual or small group.

We have talked to JFPG over the years to be their funeral home that would service their calls but at a higher average sale so it makes sense for all families and they refused. If their goal is to keep their current sales average will not be able to sustain that organization which seems very risky in today's funeral climate which should not upset The Governor at this time. If they are allowed to do this it would open up the gates to very bad situations.

Licensed Funeral Directors work so hard daily to abide by Maryland Law, State Board of Mortician laws and the Federal Government, FTC. We pride ourselves in being able to help families in such difficult times while at the same time following the laws and guidance set by regulators.

Almost weekly I personally have conversations where there is someone in need. I listen, evaluate and act because of relationships I have with Hospice groups, Synagogues, Rabbis that know all because of trusting each other.

Today, I spoke to a not for profit funeral home outside Detroit and asked the funeral director how long they have been not for profit-she said over 100 years and they were established to help families in need but she said if your funeral home helps people in need you should not need a not for profit funeral home.

In the study we have done about not for profit Jewish funeral homes the National funeral sales average is higher than our current funeral average and we are a for profit funeral home so the argument of Gidon van Emden about holding the JFPG sales average which is over 40% less than the not for profit funeral homes Nationally. They would need to at least double that number to families to be able to sustain a working funeral home that abides by all laws and will not run out of cashflow in the middle of their experiment.

Why do 26 states have not for profit funeral homes? Most have started because there was not a Jewish provider in that town and the majority have been in existence for over 100 years. In Maryland there are three privately owned Jewish Funeral Homes including ours in Rockville reason to have a not for profit is not valid.

Why should 1-2 people have the right to change Maryland law when we all know this would create many many problems in the state. Just a few facts below:

Not every state has not-for-profit funeral homes because of the complex nature of running such a business, including the high operational costs, the need for specialized staff, and the potential difficulty in securing funding to operate without profit, making it challenging to establish and maintain them in every area, even though there is a clear need for affordable funeral options in some communities; often, not-for-profit funeral homes are primarily found in areas with strong community support or religious affiliations that can help sustain them financially.

Key points to consider:

- Financial Sustainability:

Operating a funeral home requires significant expenses like facility maintenance, staff salaries, and licensing fees, which can be difficult to cover without generating profits.

- Community Support:

Many not-for-profit funeral homes rely heavily on donations and volunteer work from the community to stay afloat, which might not be readily available in every region-In the Washington Metro Area there are no Jewish organizations that provide expenses for funerals except the actual funeral homes themselves.

- Regulation and Licensing:

Each state has its own regulations regarding funeral home operations, which can add complexity to establishing a not-for-profit funeral home.

- Religious Affiliation:

Historically, many not-for-profit funeral homes are associated with specific religious groups who can provide financial and volunteer support-the JFPG and Mr. Gidon van Emden are not.

In testimony where one of the proponents says that they are afraid to speak out because they are afraid of retaliation is completely absurd and offensive-there is no one that is a Licensed Funeral Director in Maryland that would not sit and have a conversation with anyone with a different opinion as ours; it is false testimony on their behalf.

In closing, based on current events from one bad provider this should tarnish all of the hard working professionals in this state. All of the funeral businesses pay a great deal of tax in Maryland, our business in Rockville just recently bought a building to be able to service families much better than ever before. Look at this from a very simple way-help us protect Maryland's grieving families.

Thank you,

Ed Sagel

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