

A compelling argument for all Maryland Politicians about not allowing not-for-profit funeral homes in the State.

1. Maintaining Competitive Pricing and Accessibility

- **Argument:** Your funeral home already offers competitive pricing that is often 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.
- **Supporting Evidence:** The current news story of the crematory in Maryland who was shut down was run by unlicensed providers and ran out of money because their price points were too low. I have been doing this for 35 years and understand the financials of a funeral home and to maintain and service families the right way there are investments that need to be made.

• 2. High Quality of Service

- **Argument:** The funeral industry, especially for Jewish communities, relies heavily on trust and personal service. Our funeral home has built a strong reputation for excellence, as evidenced by our positive reviews. For-profit funeral homes are motivated to provide top-quality services to maintain their customer base, which in turn ensures they continue to offer affordable, high-caliber care.
- **Although we serve families from every socioeconomic background we also serve families that demand high attention, high service levels and our expertise and this would read as a whose who in the area.**

3. Concerns About Market Disruption

- **Argument:** The group pushing for not-for-profit funeral homes has a history of aggressive tactics, including attempting to force SCI (Service Corporation International) to sell one of their most profitable funeral homes in the area. Allowing not-for-profit funeral homes could disrupt market balance by giving special advantages to certain players, potentially harming consumers in the process.
- **Supporting Evidence:** Briefly outline the history of the group's past actions (like the SCI situation) to demonstrate their approach, highlighting any concerns of anti-competitive behavior that could arise. You could argue that the group's goal isn't necessarily to benefit the public but to disrupt competition in ways that benefit their own interests.

4. Economic Impact

- **Argument:** The introduction of not-for-profit funeral homes could have unintended negative consequences on the local economy, including reduced tax revenue. For-profit funeral homes contribute to the local economy through taxes and job creation. Shifting to a not-for-profit model could reduce the tax base and limit the potential for job growth in the funeral services sector.
- **Supporting Evidence:** Our multiple businesses employ a lot of people and have a very proud record of employees who pay taxes in the County, buy houses and shop in the County. Our businesses pay the State of Maryland a great deal of tax money which could stop if we end up competing against a religious not for profit group.

5. Potential for Regulatory Overreach

- **Argument:** A push for not-for-profit funeral homes could lead to increased government interference in an already heavily regulated industry. This could result in stricter regulations that make it more difficult for funeral homes, especially small businesses, to operate efficiently and at reasonable costs.
- **Supporting Evidence:** Increased regulation could affect your funeral home's ability to continue providing services at affordable rates. Excessive regulation could lead to unintended consequences, such as reduced availability of services or increased prices due to higher operational costs.

6. Focus on Community and Ethical Care

- **Argument:** For-profit funeral homes that are part of local communities can prioritize care, ethics, and affordability. Your business, specifically as a Jewish-run funeral home, may provide culturally sensitive services that cater to the needs of specific communities. Introducing a not-for-profit model might detract from this level of specialized service.
- **Supporting Evidence:** Highlight the unique services your funeral home provides to the Jewish community and how that sets you apart from national chains or generic non-profit organizations.
- **Simply put we end up being the resource when families do not have funds to pay for end of life care NOT The Funeral Practices Group or any other not for profit group. We have always for over 100 years buried people for free when asked to do so and continue to this day. NO One else does this and there are no Jewish Funds to pay funeral/cemetery costs that is left to us as a business for profit.**

7. Transparency and Fairness

- **Argument:** Not-for-profit funeral homes might not always operate with the same level of transparency and consumer protection that for-profit businesses must adhere to. For-profit funeral homes are required to comply with industry standards and consumer protection laws, ensuring that families are treated fairly and honestly.
 - **Supporting Evidence:** The regulatory safeguards and standards our business adheres to, always has a level of transparency and ethical conduct involved.
 - **We are highly regulated between, County, State and Federal and always operate within these boundaries. Again, the problem with a funeral home that can not support itself will ultimately die on the vine; they will run out of money, they will not follow the same guidelines, they will not care for families like we do-this is for certain. We have seen the same model across the country where providers can not afford to follow laws and are run by non licensed people. Just look at the incident in Colorado which was much worse then Maryland's situation-this forced Colorado to change their laws to only have licensed professionals run funeral homes as we have in Maryland; opening that to others will definitely lead to further issues!**
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Conclusion:

Maryland already has a healthy competitive funeral services market that benefits consumers through affordability, choice, and quality care. Allowing for-profit funeral homes like yours to continue thriving benefits everyone by maintaining a diverse and competitive landscape. Further, adding not-for-profit funeral homes might introduce unintended consequences that could harm consumers, businesses, and local economies.

1. Economic Impact and Job Creation

- **Argument:** As a longstanding and well-established funeral home, we are deeply integrated into Maryland's economy. We employ around 50 individuals, providing stable jobs in the community. This level of employment, along with the taxes we contribute, has a direct and positive impact on the local economy. The introduction of not-for-profit funeral homes may undermine this economic contribution by introducing inefficiencies that could reduce local employment and tax revenue.
- **Supporting Evidence:** Detail the range of job roles you provide, from funeral directors to administrative staff, and outline how these jobs contribute to Maryland's

local economy. You can also mention any community involvement or charitable efforts that your business supports.

2. Trust and Reputation Built Over 100 Years

- **Argument:** Our funeral home has been serving the Maryland community for over 100 years, a testament to the trust and respect we've built with local families. This long-standing presence has allowed us to hone our practices, build relationships, and provide exceptional service that meets the unique needs of each family. Such a track record is a result of not only professional expertise but also a deep commitment to treating every family fairly, respectfully, and with compassion.
- **Supporting Evidence-simply read our reviews on our website. There are no issues with families we serve. We bury in need families for free running all the way to a local whose who off wealthy families in the area-they come to us because we have relationships with them and they know they can trust us.**
- **As recent as January we buried someone that was on the American Airlines plane at DCA Reagan why? Because they trust us and know we will handle things.**
- **There is no need for a not for profit funeral in Maryland-changing the laws for one person is not right not to mention his conflict of interest while sitting on The Board of Morticians.**

3. Real-World Example of Industry Risks (Crematory Shutdown)

- **Argument:** The recent news about the Maryland crematory being shut down due to violations, lack of funds, and irresponsible management is a clear example of why careful oversight and financially stable, responsible operators are essential in this industry. A not-for-profit model may struggle with the same financial constraints, leading to underfunded operations that jeopardize consumer protection and service quality. The standards in place in Maryland exist to ensure that consumers are protected from such situations, and for-profit funeral homes are held to stringent regulations that support safe and reliable services.
- **Supporting Evidence:** Cite the specific details of the crematory closure and the issues that led to it. Emphasize the critical importance of ensuring funeral homes have the financial stability and resources to meet high operational standards, including adequate personnel, equipment, and oversight.

4. Consumer Protection Through Regulation

5. Conclusion: A Balanced and Well-Regulated Industry

Maryland, like many states, has specific consumer protection laws that aim to protect individuals and families from unfair or deceptive business practices. These laws are particularly relevant in industries like funeral services, where consumers are often vulnerable due to grief and lack of familiarity with the market. Here's an overview of the relevant consumer protection laws in Maryland, how they benefit the public, and how these protections apply to for-profit funeral homes, ensuring financial accountability and compliance.

1. Consumer Protection Act

Maryland's **Consumer Protection Act** (CPA) prohibits unfair or deceptive trade practices, providing protections across many industries, including funeral services. This law aims to prevent businesses from engaging in fraudulent, misleading, or high-pressure sales tactics that can exploit consumers, especially those in vulnerable situations.

For instance, if a funeral home misrepresents the prices or quality of services offered, it can face legal action under the CPA. Families could file complaints against funeral homes for any deceptive advertising, failure to disclose costs, or hidden fees that weren't made clear during the purchasing process.

2. Funeral Industry Regulations (Funeral Services Laws)

Maryland has specific funeral industry regulations to protect consumers, including the **Maryland Funeral Directors and Morticians Association** and oversight by the **Maryland Department of Health**, which licenses funeral homes and directors. These regulations ensure that funeral homes:

- **Provide written price lists** of all services and merchandise.
- **Honor agreements** made in writing with consumers regarding funeral costs and services.
- **Explain pricing** for items such as caskets, urns, and embalming, ensuring transparency.

These laws protect families by ensuring that funeral homes operate transparently, especially in a time when consumers might not be fully prepared to navigate complex pricing structures. For instance, funeral homes must comply with the **Funeral Rule**, a federal law that mandates funeral providers to give accurate, itemized price information before any services are rendered.

3. Funeral and Burial Trust Accounts

Maryland requires funeral homes to manage **prepaid funeral plans** and funeral trusts with high accountability. Funds paid for funeral services in advance must be held in a separate, regulated trust account to ensure the money is used only for its intended purpose. This protects families who may prepay for funeral services, safeguarding them from financial loss in case a funeral home goes out of business or fails to provide the services as agreed. For example, if a family pays for a funeral package upfront, the funeral home must deposit the funds into a trust that can only be accessed to cover the expenses when the funeral is conducted. If the funeral home goes bankrupt, the family's funds are still protected.

4. Regulation of Contracts

Funeral homes must also comply with laws regarding contract clarity and fairness. **Maryland's Uniform Commercial Code (UCC)** regulates contracts and ensures they are enforceable, particularly in situations where a family has entered into an agreement for services. If a funeral home attempts to impose unfair terms, such as non-refundable deposits or exorbitant cancellation fees, the UCC provides a framework for families to seek justice and protect their interests.

Examples of Legal Actions Protecting Families:

1. **Price Transparency Enforcement:** In 2020, Maryland regulators took action against funeral homes that were found to be overcharging or misleading customers about funeral costs. In some cases, funeral homes failed to provide clear price lists or charged excessive embalming fees, violating the Funeral Rule. Legal actions against these providers ensured that families were refunded and that funeral homes were held accountable.
2. **Enforcement of Prepaid Funeral Plan Violations:** In another case, a funeral home was investigated for mishandling prepaid funeral trust funds, where the money was not kept in a separate trust as required. This led to consumer restitution and the strengthening of regulations to ensure that families' prepayments are secure.

Benefits to the Public:

These laws provide significant benefits to Maryland residents, including:

- **Financial protection:** Families can trust that the funds they invest for future funeral services are protected, reducing the risk of financial exploitation during a difficult time.
- **Consumer choice and transparency:** Families have the right to be informed about pricing and services, enabling them to make better decisions.
- **Protection from fraud:** Legal actions against deceptive practices ensure that businesses act fairly and honestly.

Funeral Homes' Accountability:

For-profit funeral homes must remain compliant with these laws to stay competitive and operational in Maryland. This means they must maintain transparency about costs, follow guidelines for prepayment plans, and avoid deceptive advertising. The financial accountability that these businesses are required to uphold is crucial for maintaining consumer trust and loyalty. Funeral homes that fail to comply may face legal repercussions, fines, and loss of licensure.

In summary, Maryland's consumer protection laws, particularly those governing funeral services, serve to shield consumers from deceptive practices, ensuring financial security, transparency, and fairness in the funeral industry. For-profit funeral homes that operate within these parameters not only protect families but also build a reputation of trust and reliability, which is essential for their long-term success.

- **Closing Argument:** Maryland's funeral home industry is regulated in a way that ensures the best interests of families are protected, while also maintaining a competitive and healthy market. For-profit funeral homes, particularly those with a long history of service, are well-positioned to continue providing affordable, compassionate care while adhering to strict standards. The push for not-for-profit funeral homes could inadvertently disrupt this delicate balance, creating an environment where consumer protections may be compromised, job opportunities reduced, and costs potentially increased. We believe that the current structure, with careful oversight, is the most effective way to serve Maryland's families.

1. Funeral Practices Group's Original Intent vs. Current Market Reality

- **Argument:** The original mission of the Funeral Practices Group was to reduce funeral costs for consumers, which we wholeheartedly support. However, the reality today is that the funeral market in Maryland—especially for Jewish families—is more competitive than ever. There are multiple funeral homes, including ours, that serve the Jewish community and offer competitive pricing. The market is functioning in a way that is already beneficial to consumers, and we believe introducing not-for-profit funeral homes would upset this balance.
- **Supporting Evidence:** Our funeral home has consistently offered competitive packages for Jewish families and worked to keep costs low

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2. Attempts to Collaborate with the Group

- **Argument:** Over the years, we've made multiple attempts to work with the Funeral Practices Group to develop a reasonable and mutually beneficial package for their members. Despite our best efforts, they were never willing to engage in a

collaborative way. We are always open to finding solutions that help reduce costs for consumers while ensuring that funeral homes remain financially sustainable and able to deliver high-quality services. The fact that they were unwilling to work with us, a local funeral home with a long-standing history of service, calls into question their true motives in pushing for the creation of not-for-profit funeral homes.

- **Supporting Evidence:** The meetings we have had with the group over the years, we have attempted to compromise and work together. We remain open to solutions, d contrasted by the group's stance, which has been resistant to collaboration.

3. Irony of the Group's Members Choosing Your Services

- **Argument:** Interestingly, some of the most prominent individuals in this group, who initially advocated for changes in the funeral market, now turn to our funeral home for their own personal and family needs. These same individuals, who once pushed for changes in the industry, have become clients and have expressed nothing but satisfaction with the services we provide. This is a clear sign that our funeral home not only offers competitive pricing but also provides the kind of service and care that builds trust—something that is evident even among those who were initially critical of our model.

4. Commitment to Serving Families, Even When Others Cannot

- **Argument:** We've consistently gone above and beyond for the families we serve, even in difficult circumstances. On many occasions, families referred by members of the Funeral Practices Group, or other families in need, have come to us after their original funeral home could not accommodate their schedules. Despite the challenges, we have always said yes, ensuring that families get the service they need, when they need it. This is an example of how our commitment to customer care has made us a reliable and trusted provider in Maryland, even when others might fall short.
- **Supporting Evidence:** Our funeral home has stepped in at the last minute to accommodate families, especially those coming from other funeral homes within the group's sphere. There have been many times where flexibility and timely service helped ease the stress of grieving families.

5. Conclusion: A Market That Works for Maryland Families

- **Closing Argument:** The funeral industry in Maryland, particularly for the Jewish community, is already highly competitive, offering multiple options for families at affordable rates. For-profit funeral homes, like ours, provide an essential service by balancing quality care with competitive pricing. Despite repeated attempts at collaboration, the Funeral Practices Group has not shown a willingness to work with

us or other providers in the market to find solutions. Moreover, individuals from within this group have chosen our services, reflecting the high regard they hold for our professionalism and care. Instead of introducing not-for-profit funeral homes, which could disrupt a competitive and well-functioning market, we believe that continued cooperation and fair regulation will serve the best interests of Maryland's families.

Title: The Critical Role of Local Ownership in Funeral Homes

I. Introduction

- Brief introduction of yourselves (60+ years of combined experience).
- Experience with both corporate and locally owned funeral homes.
- Purpose: To highlight why local ownership is essential and why not-for-profit funeral homes are not a cost-saving solution.

II. The Importance of Hands-On Local Ownership

- Personalized service and community connection.
- Ability to adapt to family needs without corporate restrictions.
- Ethical and compassionate care—families aren't just numbers.

III. Corporate Funeral Homes vs. Local Ownership

- Corporate structures prioritize shareholder profit over family service.
- Local owners reinvest in their communities and maintain personal accountability.
- Decision-making at the local level ensures flexibility and better service.

IV. The Myth of Not-for-Profit Funeral Homes Lowering Costs

- Examining the economic realities:
 - Facility costs, staff salaries, and operational expenses are unavoidable.
 - The few existing not-for-profit funeral homes still have high average sale prices.
- Case studies or data points showing why they don't significantly reduce costs.
- The misconception that removing profit eliminates costs—it doesn't.

V. The Evolution of Funeral Home Licensure in Colorado

- Historical lack of licensing and the consequences (horrific cases).
- The regulatory changes and their impact on professionalism and trust.
- How licensure protects families and ensures ethical business practices.

VI. Conclusion & Call to Action

- Reinforce why local ownership remains the best model for quality service.