

DIVISION OF CEMETERIES

STATE OF NEW YORK
DEPARTMENT OF STATE
ONE COMMERCE PLAZA
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ALBANY, NY 12231-0001
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ANDREW M. CUOMO
GOVERNOR

CEMETERY BOARD

ROSSANA ROSADO
SECRETARY OF STATE
CHAIR

LETITIA JAMES
ATTORNEY GENERAL

DR. HOWARD A. ZUCKER
COMMISSIONER OF HEALTH

DEPARTMENT OF STATE – DIVISION OF CEMETERIES MEMORANDUM

TO: New York State Cemetery Board

FROM: Leonard Breen, Investigator

SUBJECT: Vale Cemetery Association, #47-011

RE: Application for Cemetery Renovation – Additional Retort

DATE: May 19, 2020

Exhibits

- A) Report from Division Senior Accountant Chris Cosco
- B) Request from Vale Cemetery
- C) Sales agreement from B&L for new retort
- D) Estimate of capital region cremation increases

Introduction and Recommendation

Vale Cemetery in the city of Schenectady seeks approval of a major alteration to expand its cremation capacity by adding a fourth cremation unit. They propose to purchase and install a B&L Phoenix II-3 in their existing building at a total cost of \$155,404. The Division recommends approval of this application.

The Cemetery

This historic cemetery opened in October of 1857 and is approximately 70 acres, of which 60 acres are developed and 40 acres are sold. Vale Cemetery recently (2019) completed a major renovation of their crematory facility that added 1535 square feet to the building. Prior to the renovation, the cemetery was operating 2 retorts, a 1994 Matthews Power Pak, and a 2004 Matthews Power Pak, and urgently needed a 3rd retort to accommodate the number of cremations performed each year (2071 in 2018, 2110 in 2019). The addition allowed enough floor space to accommodate 2 retorts, however, the cemetery purchased only one at the time of the renovation.

Most recently, the cemetery has seen a dramatic increase in cases due to the COVID-19 pandemic and they cannot keep pace with 2 retorts (one is down for repairs at the time of this writing). Therefore, the cemetery would like to add a 4th retort in the newly renovated addition. Arrangements are being made to repair the damaged retort, which could take up to a month before a technician from B&L can travel to the cemetery to repair the unit.



Department
of State

With the addition of the new retort, and the repair of the 3rd unit, unnecessary strain would be reduced on the remaining 2 units. The crematory has an adequate number of employees to operate the facility with the increased capacity. Although the increase of COVID-19 cases will eventually level out, Vale Cemetery has seen a steady increase in the number of cases per year so the addition of a 4th retort is a necessary purchase in order to process well over 2000 cases per year, while helping to avoid service disruptions during routine maintenance of the existing units. The four crematories in the Capital region have had a steady increase in cases as follows:

	2019	2018	2017	2016
Oakwood	710	713	657	638
Albany rural	799	770	779	749
Parkview	1572	1550	1471	1271
Vale	2110	2071	1928	1697

The price for one B&L Phoenix II-3 cremation unit will be \$138,454.00., including delivery. Installation is expected to cost \$16,950. (Rigging and Crane \$7,000; Plumbing \$3,600.; Supervision \$3,000.; Louvre ventilation \$2,000.; Electrical \$1,350.)
Total Cost: \$155,404

Project Details

The accompanying memorandum (Exhibit A) from Senior Accountant Cosco contains additional background information about the cemetery.

Cemetery compliance with NYCRR 201.16:

Whether the alteration will result in or avoid the destruction, damage to, modification or interference with existing graves, markers, crypts, mausoleums, roadways and pathways.

The new unit will be installed inside the new addition to the crematory. It will not interfere with existing graves, markers, crypts, roadways or pathways.

The location, design and duration of the major alteration.

The new B&L Phoenix II-3 cremation unit will be located in a space designed for this purpose in the new crematory addition. The installation will take approximately one week and will be a permanent.

The financial impact on the applicant.

The cost of the unit is \$138,454.00 and installation is expected to cost \$16,950. (for further information please reference Senior Accountant Cosco's memorandum).

Whether the alteration will interfere with the lots or the interest of lot owners.

As the new unit will be installed inside of an existing facility that needs no modification, it will not interfere with the interest of the lot owners.

Whether the alteration will be appropriate for cemetery purposes.

The continued operation of a crematory is entirely appropriate for cemetery purposes.

Whether the alteration will have an impact on the surrounding community.

The cemetery has operated a crematory on the grounds for many years without negatively impacting the surrounding community.

Whether the alteration will have the potential to adversely affect the public health and safety, the environment or natural resources.

The addition of a 4th retort will not adversely affect the public health and safety as the crematory is subject to regulation by the Department of Environmental Conservation.

The degree to which measures will be taken to minimize or eliminate these impacts.

N/A

Required Permits

No local permits are required for this project. The Department of Environmental Conservation Air Quality Certificate will be amended to reflect this new unit.

Certification by a licensed architect or engineer.

N/A

Recommendation

The number of cremations at Vale Cemetery and the surrounding area have steadily increased for the past several years and the additional unit will help limit service disruption due to routine maintenance. In the short term, this additional unit will allow Vale Cemetery to assist the downstate area in making final disposition of COVID-19 cases in a timely manner. There appear to be no related party transactions, and the cemetery does have a conflict of interest policy in place. Approval is recommended.

EXHIBIT A

DIVISION OF CEMETERIES

STATE OF NEW YORK
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ONE COMMERCE PLAZA
99 WASHINGTON AVENUE
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DR. HOWARD A. ZUCKER
COMMISSIONER OF HEALTH

To: Lewis Polishook, Director

From: Chris Cosco, Senior Accountant

Subject: Vale Cemetery Association, Schenectady County, 47011

Re: Application Additional Retort Installation

Date: May 15, 2020

SUMMARY

The cemetery has applied to install an additional retort. Approval was just recently received on September 9, 2019, to expand the crematory building and install a third retort. That application indicated the building expansion would allow space for a fourth retort in the future. The number of cremations has steadily increased 5% annually to about 2100 last year. Due to recent circumstances, at least an additional 40 cases per week are being received from the metropolitan area. Unfortunately, the new retort recently broke down and they are relying on their two older machines. These events have pushed up the need to request installation of the fourth retort.

Monthly cremation totals, 2020:

January	170
February	186
March	224
April	<u>369</u>
Total	949

The four-year analysis shows large surpluses from 2016-2018. They would have reported a surplus in 2019 excluding accelerated depreciation of \$192,063 Cremations account for 91% of total revenue.

The association will continue to deal with a long-standing permanent maintenance loan approved on June 12, 2003. The loan balance is computed to be \$771,700. Repayments are being made at the rate of 50% of the excess of income over expenses. They are currently in compliance with this agreement.

FINANCING - RETURN ON INVESTMENT

The 2019 project showed a total cost of \$497,000 which was funded through \$282,000 from operations and reserve funds and a loan from the president for \$215,000. The loan is payable over four years with a 5.5% interest rate. Presently the loan balance is down to \$80,000. This application shows a total cost of \$140,250 payable in 90 days which they plan to pay from their general fund. They are reporting current unrestricted funds of \$200,132. Although this is a large portion of their general funds; the five-year income projections will more than replenish this within the year.



Department
of State

A five-year projection shows the cost of the new retort will have hardly any effect on the very high gross margin from cremation revenue.

Recommendation

Approval.

EXHIBIT 1

Vale Cemetery, 47-011

Schedule A - Income -Expenses, Fund Balances

Year Ending 12/31/2019 12/31/2018 12/31/2017 12/31/2016

Size and Inventory

Acres Total	70	70	70	70
Acres - Developed	60	60	60	60
Acres - Developed and Available	40	40	40	40

Burials and Lot Sales

Number of Burials	43	56	44	49
Number of Lot Sales	31	147	31	34

Income (Receipts)

Lot Sales	\$20,308	\$64,592	\$14,365	\$11,460
Interments	\$19,890	\$23,990	\$18,145	\$18,940
Foundations, Bronze, Liners	\$11,950	\$13,671	\$16,757	\$11,195
Cremation Services	\$712,530	\$667,545	\$665,270	\$516,997
Interest & Dividends transferred	\$0	\$208	\$129	\$1,919
Donations	\$100	\$75	\$0	\$0
Miscellaneous	\$5,758			
Total Receipts	\$770,536	\$770,081	\$714,666	\$560,511

Expenses (Disbursements)

Payroll	\$233,301	\$206,838	\$207,207	\$181,409
Supplies and Repairs	\$83,449	\$25,820	\$17,529	\$22,835
Equipment	\$2,875	\$12,493	\$0	\$0
Depreciation new crematory bldg.	\$192,063			
Insurance - General Liability	\$14,017	\$14,260	\$14,813	\$14,303
Workers' Compensation	\$19,187	\$16,951	\$20,533	\$10,562
Health Insurance				
Other-crematory cogs	\$137,097	\$161,570	\$171,531	\$151,134
Other-overhead, pr tax, health ins	\$109,206	\$126,836	\$162,920	\$111,960
Other-directors' liability	\$1,437	\$1,437	\$1,437	\$0
Other-interest loan	\$2,641			
Misc.				
Total Disbursements	\$795,273	\$566,205	\$595,970	\$492,203
Operating Surplus	-\$24,737	\$203,876	\$118,696	\$68,308

Financial Assets (Fund Balances)

	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Permanent Maintenance	\$630,594	\$490,275	\$398,578	\$299,742
Special Trust	\$18,560	\$173,415	\$114,812	\$221,127
General	\$86,254	\$143,218	\$144,582	\$67,738

Total Financial Assets	\$735,408	\$806,908	\$657,972	\$588,607
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Per Acre Analysis

	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Income per developed acre	\$12,842	\$12,835	\$11,911	\$9,342
Expense per developed acre	\$13,255	\$9,437	\$9,933	\$8,203
Surplus per developed acre	-\$412	\$3,398	\$1,978	\$1,138
Funds per developed acre	\$12,257	\$13,448	\$10,966	\$9,810

Permanent Maintenance Loan

Approved	6/12/2003
Original Amount	\$1,100,000
Balance 12/31/19 (unaudited)	\$771,689

Notes:

Number of Cremations	Cost of Project
2019 2110	Retort \$138,450
2018 2071	Crane \$500
2017 1697	Electrician \$1,300
2016 1643	Total \$140,250

2019 breakdown

	Sup, rep	Other- Overhead, pr txs, hth ins
Grave liners, freight	\$9,144	
Bank & credit card fees		\$4,509
Subscriptions		\$1,316
Utilities	\$11,527	
Health insurance		\$39,144
Vandalism fees		\$16,870
Payroll taxes		\$19,906
Repairs & maintenance	\$56,187	
Advertising		\$6,058
Office	\$6,591	
Misc		\$150
Professional fees		\$21,253
Total	\$83,449	\$109,206

EXHIBIT 2

Memorandum
New York State - Department of State
333 East Washington St.
Syracuse, N.Y. 13202
(315) 428 -4262
December 3, 2019

To: Lewis A. Polishook, Director
From: Chris Cosco, Senior Accountant
Subject: Vale Cemetery Assn., Schenectady Co., 47-011
Officer Contacted: Bernard McEvoy M.D., Secretary
907 State St.
Schenectady, N.Y. 12307 (518) 421-0079
Kelly Walker, Bookkeeper (518) 774-4307

On November 4 and 5, 2019 an examination was conducted on the financial records of the subject cemetery from January 1, 2014 to December 31, 2018. Records were found to be in good condition. A review was also made of the interment register and cremation logs. The schedule of assets on recent annual reports has been incomplete. This matter will be further reviewed with the bookkeeper. Most receipts are handled by the superintendent. Deposits are made and recorded by the bookkeeper. Deposits should be made by another official. Expenses are reviewed and paid by the secretary. All financial assets were verified. Permanent maintenance investments are listed at cost. General fund investments are listed at market.

The cemetery is a medium size operation located in the city of Schenectady. Per discussion with the officers, they believe the amount of acreage has been overstated and their estimate of the area is now being listed. The city assessor's office was unable to verify the acreage. There is a crematory operation with two retorts. In 2019 an application to expand the crematory was approved.

Positions are covered by commercial crime insurance. Lot deeds have been signed by the secretary only. The deeds need to be co-signed by the president. The superintendent, assistant superintendent and the secretary can use corporate credit cards. The superintendent and assistant are covered by health insurance. Service charges are approved. Annual meetings are held and advertised.

The results of the examination are as follows :

Permanent Maintenance

This report is adding the required 10% of lot sales and \$35 per interment as well as any realized capital gains to the permanent maintenance fund restricted balance. The cemetery is operating under a court order of June 12, 2003 to repay a large invasion of the fund. The order calls for repayment at 50% of net operating surplus. The repayment plan was modified to allow deduction of \$10 per cremation from the surplus beginning in 2013. Their calculation of net surplus per quickbooks was not audited. However, a test of their reported surplus shows the repayments have been more than the calculated amount. Their payments have been made on a somewhat random basis.

Continued

Permanent Maintenance - continued

As of December 31, 2018 the P/M fund has a restricted balance of \$1,244,806.08. Assets total \$476,652.96 per the attached schedule. Per this report there is a balance of \$768,153 due to the fund. The balance due decreased from \$1,034,469 five years ago. Prior examinations tracked the loan balance in two separate components as approved by the court order; 1) a nunc pro tunc amount of \$902,815 and 2) an additional loan up to \$202,000 if necessary. This report is now showing one amount as the total loan balance. It should be noted that their recent crematory application substantially understated the amount due to the fund and that their balance sheet reflects no liability for the amount due. The cemetery will be advised they need a better accounting of this amount.

Special Trust

Individual special trust funds have a total restricted balance of \$17,500.00. Assets total \$18,560.11 per the attached schedule.

Grants

A review was made of various grants received by the cemetery. Total grants of \$132,000 were received. Related expenditures totaled \$151,000. The expenditures consisted mostly of crematory and grounds improvements. Unexpended grants total \$38,651.80 per the attached schedule.

General

The general fund totals \$248,958.19 per the attached schedule.

Financial Outlook

Total funds have increased by \$470,000 which represents a 150% increase. Revenue has risen due solely to higher volume of cremations. The level of lot sales and interments is moderate. Investments show about an average rate of return. Expenses are higher but seem commensurate to the higher number of cremations. Insurance costs continue to increase. During this time fixed asset additions of \$270,000 were made. These were internally funded or covered through grant monies. The most notable project was the installation of a gas line to the crematory.

The financial condition has improved dramatically in the last five years. Other projects to improve the appearance of the cemetery and surrounding area are ongoing. Cash flow may be challenged over the near term due to debt that will be incurred with the crematory expansion. Still, if they can continue to operate under a responsible budget, overall results should remain positive.

EXHIBIT 3

VALE CEMETERY ASSOCIATION
Profit & Loss
 January through April 2020

	Jan - Apr 20
Ordinary Income/Expense	
Income	
4000 · Lot and Grave Income	2,825.00
4001 · Lot and Grave Sales	2,825.00
Total 4000 · Lot and Grave Income	2,825.00
4020 · Cremation Source Income	
4020.1 · Cremation Income	297,635.00
4020.1A · Cremation Restricted Income	5,700.00
4020.2 · Cremation Shipping	520.00
4020.4 · Bad Debt Account	
Bad Debt SCSS	-2,625.00
Total 4020.4 · Bad Debt Account	-2,625.00
Total 4020 · Cremation Source Income	301,230.00
4030 · Interment Income	
4031 · Interments	
4031.1 · Whole Body	10,350.00
4031.2 · Cremations	600.00
4031.3 · Saturday Charge	300.00
4031.4 · Whole Body Green Burial	700.00
Total 4031 · Interments	11,950.00
4032 · Grave Liner Sales	3,815.00
4034 · Foundations	360.00
Total 4030 · Interment Income	16,125.00
Total Income	320,180.00
Cost of Goods Sold	
5003 · Green Burial Maintenance	400.00
5100 · Grave Liners	2,800.00
5300 · Freight	880.33
5400 · Crematory Costs	
5400.10 · 50248-16032 Crematory Gas	10,867.07
5400.12 · Crematory Oil	1,232.28
5400.13 · Cremain Shipping	504.80
5400.15 · Crematory Supplies	25,272.94
5400.19 · Automobile Expense	934.36
5400.1E · Adam Gas	713.82
5400.20 · Propane-Grave Opening	451.15
5400.6 · Crematory Maintenance	7,684.32

VALE CEMETERY ASSOCIATION
Profit & Loss
January through April 2020

	Jan - Apr 20
5400.7 · Crematory Fund Maintenance	759.90
5400.8 · 84001-53100 Crematory Electric	2,188.47
6505 · Tolls-EZ Pass	100.00
Total 5400 · Crematory Costs	50,709.11
Total COGS	54,789.44
Gross Profit	265,390.56
Expense	
Depreciation Expense	3,650.00
Loan Interest Retort	664.58
Loan Interest Retort (MZI)	1,924.91
Merchant deposit fees	1,150.28
6075 · Bank Service Charges	523.71
6080 · Dues & Subscriptions	236.91
6100 · Heat, Electric, Water	
6101 · Camera-Pole Utility	224.20
6104 · Security System	425.00
6107 · 85801-41108 House	1,274.50
6109 · Water	603.30
Total 6100 · Heat, Electric, Water	2,527.00
6150 · Wages	
6151 · Adams	
6151.1A · Salary	25,405.02
6151.2 · Bonus	2,311.39
6151.3 · Retirement	
Company Paid 401k	5,905.88
Total 6151.3 · Retirement	5,905.88
Total 6151 · Adams	33,622.29
6152 · Carpenter	
Wages JC	12,600.00
6152.1 · Bonus	1,200.00
6152.3 · Retirement	
Company Paid 401k JC	2,863.67
Total 6152.3 · Retirement	2,863.67
6152 · Carpenter - Other	525.00
Total 6152 · Carpenter	17,188.67
6153 · Lovelace	
6153.1 · Bonus	1,110.00

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05/06/20

Accrual Basis

VALE CEMETERY ASSOCIATION

Profit & Loss

January through April 2020

	Jan - Apr 20
6153 · Lovelace - Other	14,365.53
Total 6153 · Lovelace	15,475.53
6162 · Robert Boddy Jr.	1,040.00
6162.1 · Bonus	10,530.00
6162 · Robert Boddy Jr. - Other	
Total 6162 · Robert Boddy Jr.	11,570.00
6165 · Eric Schotttenham	540.00
6165.1 · Bonus	9,625.50
6165 · Eric Schotttenham - Other	
Total 6165 · Eric Schotttenham	10,165.50
Total 6150 · Wages	88,021.99
6175 · Employee Benefits	
Health Insurance	3,509.59
Health Adams	1,209.45
Health Carpenter	
Total Health Insurance	4,719.04
Medical Expense	642.80
Volunteer Meals	30.00
Total 6175 · Employee Benefits	5,391.84
6250 · Taxes	
6252 · State Fees	16,631.00
Total 6250 · Taxes	16,631.00
6251 · Payroll	
Fica	6,733.69
Futa	210.00
Suta	2,661.14
Total 6251 · Payroll	9,604.83
6400 · Repairs & Maintenance	
6402 · Landscaping/Grounds	375.00
6404 · Gasoline	138.52
6405 · Trash Removal	721.92
6406 · Building	1,445.30
6407 · Equipment Repairs	5,480.27
6408 · Parts & Supplies	629.59

VALE CEMETERY ASSOCIATION

Profit & Loss

January through April 2020

	Jan - Apr 20
Total 6400 · Repairs & Maintenance	8,790.60
6600 · Advertising	
6600.2 · Misc Advertisement's	1,680.56
6600.3 · Phonebook	244.00
Total 6600 · Advertising	1,924.56
6700 · Professional fees	
K. Walker - Bookkeeping	5,620.00
6702 · Payroll	1,208.98
Total 6700 · Professional fees	6,828.98
6750 · Insurance	
6754 · WC-DBL-PFSL	12,559.61
Total 6750 · Insurance	12,559.61
6800 · Office Expense	
Supplies	1,799.53
6801 · Postage	6.60
6801.1 · Fundraising Postage	9.47
Total 6800 · Office Expense	1,815.60
6802 · Telephone	
Cell Phone	695.99
Office Phone/Internet	1,115.32
Total 6802 · Telephone	1,811.31
Total Expense	164,057.71
Net Ordinary Income	101,332.85
Other Income/Expense	
Other Income	
Recycled Metals	2,655.02
7000 · Grants and Awards	
Parks & Recreation	2,215.00
Vale Preservation Retort Fund	10,000.00
Total 7000 · Grants and Awards	12,215.00
8000 · Investment Interest	
Interest	
CD Interest	13.32
MMI/Savings Interest	12.59

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05/06/20

Accrual Basis

VALE CEMETERY ASSOCIATION

Profit & Loss

January through April 2020

	Jan - Apr 20
Interest - Other	
Total Interest	26.15
Total 8000 · Investment Interest	26.15
Total Other Income	14,896.17
Other Expense	
7500 · Grant Funded Project Expenses Parks & Recreation Historic Pre	2,215.00
Total 7500 · Grant Funded Project Expenses	2,215.00
Total Other Expense	2,215.00
Net Other Income	12,681.17
Net Income	114,014.02

EXHIBIT 4

Vale Cemetery Association, 47-011

Additional Retort Application

	Five Year Projection					
	2019	2020	2021	2022	2023	2024
Cremation Revenue (+5%)	\$712,530	\$748,157	\$785,564	\$824,843	\$866,085	\$909,389
Cost of Goods Sold (+5%)	-\$161,570	-\$169,649	-\$178,131	-\$187,037	-\$196,389	-\$206,209
Restate Depreciation to straight line						
2019 building & retort (\$497,000 / 15 years)	-\$33,133	-\$33,133	-\$33,133	-\$33,133	-\$33,133	-\$33,133
2020 retort (\$140,250 / 15 years)		-\$9,350	-\$9,350	-\$9,350	-\$9,350	-\$9,350
Net Income	\$517,827	\$536,025	\$564,950	\$595,322	\$627,212	\$660,697
Gross Revenue Margin	72.7%	71.6%	71.9%	72.2%	72.4%	72.7%

EXHIBIT 5

**Vale Cemetery Association
Schenectady County, 47-011**

Restricted Balance - Permanent Maintenance

	Year	Lot Sales	L.S. Alloc.	Interments	Capital Gains	Restricted Balance
Beg.	12/31/2013		10%			\$1,182,424.44
	12/31/2014	\$5,500.00	\$550.00	\$1,470.00	\$4,077.52	\$1,188,521.96
	12/31/2015	\$10,011.00	\$1,001.10	\$1,645.00	\$6,251.27	\$1,197,419.33
	12/31/2016	\$11,460.00	\$1,146.00	\$1,715.00	\$12,981.73	\$1,213,262.06
	12/31/2017	\$14,365.00	\$1,436.50	\$1,540.00	\$8,188.23	\$1,224,426.79
	12/31/2018	\$64,592.00	\$6,459.20	\$1,995.00	\$11,925.09	\$1,244,806.08
Total		\$105,928.00	\$10,592.80	\$8,365.00	\$43,423.84	\$1,244,806.08

Assets

	Permanent Maintenance		Market	Cost
Trustco Bank	I.A. 3676		\$89,381	\$83,357.86
FAM Value	# 6968	2231.432 sh	\$147,810	\$152,726.27
FAM Dividend	# 6968	6604.449 sh	\$196,350	\$177,319.04
FAM Small Cap	# 6968	3787.31 sh	\$56,734	\$63,249.79
Total			\$490,275	\$476,652.96

	Special Trust			
Key Bank	CD 0474	Glen \$10,000		\$10,628.19
Key Bank	CD 0482	Auer \$5,000		\$5,416.36
Bank of America	Sav 9256	Conde \$2,500		\$2,515.56
Total				\$18,560.11

	Grants			
Citizens Bank	Ck 6947	Broughton	8/1/2019	\$1,968.06
Sunmark	Acct 4208	Wright		\$34,067.91
SEFCU	Acct 3468	Parks & Recreation		\$2,615.83
Total				\$38,651.80

	General			
FAM Funds Value Fund	# 9360	450.85 sh		\$29,864.30
FAM Funds Equity Inc. Fund	# 9360	1042.757 sh		\$31,001.17
FAM Funds Small Cap Fund	# 9360	914.779 sh		\$13,703.39
Key Bank	Sav 0704 (cremation acct.)			\$31,171.55
Key Bank	Ck 6746		per gl	\$143,217.78
Total				\$248,958.19

Prices LBO : 3/28/17	Total funds	\$782,823
\$475/ 1 G	Previous total	\$312,886
\$625/ Adult Interment	Increase	\$469,937
\$325/ Cremated Remains	Pct increase	150%
\$335/ Adult Cremation		
70 acres (40 sold) estimated	General fund	\$248,958
	Previous total	\$64,133

EXHIBIT B

Seelman, Michael (DOS)

From: Gordon Zuckerman <gzuck@mandzinc.com>
Sent: Wednesday, May 20, 2020 12:54 PM
To: Seelman, Michael (DOS)
Subject: FW: Cemetery Renovation Application

ATTENTION: This email came from an external source. Do not open attachments or click on links from unknown senders or unexpected emails.

Director Polishook,

Vale Cemetery intends to install a fourth cremation unit in our existing building. The unit will be a B&L Phoenix II-3 and will add necessary cremation capacity. The cost of the unit will be \$138,454 and the installation is estimated to cost \$16,950. The building expansion in 2019 included space for this unit so no modification will be necessary. The cremation rate has been increasing at a steady pace and we need this fourth unit to take the strain off of our older units and to cover when units go down for repair. We intend to pay for this unit from our general operating fund. Please consider this correspondence to be an application for approval from the Cemetery Board.

Sincerely,

Gordon Zuckerman

Gordon N. Zuckerman, CLU, ChFC
Murray And Zuckerman, Inc.
128 Erie Blvd
Schenectady, NY 12305
518 382 5483 phone

EXHIBIT C



Cremation Systems, Inc.

7205 - 114th Avenue North Largo, Florida 33773 USA
1-800-622-5411 727-541-4666 Facsimile 727-547-0669
email: sales@blcremationsystems.com www.blcremationsystems.com

April 29, 2020

Vale Cemetery
Mr. Clark Adams
907 State Street
Schenectady, NY 12307

SALES AGREEMENT # 200429-KL

We hereby agree to supply the following:

- | | |
|--|---------------------------------------|
| One Phoenix II-3 Cremation Retort | 10 Corrugated Cardboard Caskets |
| Stainless Steel Front on Retort | 25 Cardboard Loading Rollers |
| 15' of Refractory Lined Stack | 25 I.D. Discs |
| One PLC Controller with Color Touch Screen | 25 Plastic Urns and Cardboard Mailers |
| Hydraulic-Loading Door | One Written Warranty/Owner's Manual |
| One Storm Collar | B&L Training Program |
| One Set Door Safety Latches | Air Louver |
| One Hand Trigger Magnet | Roof Thimble |
| Clean-Out Tools and Remains Pan | Dual Pen Chart Recorder |

* Freight to Site Allowance \$4,000.00

**FOR A TOTAL PRICE OF
\$ 138,454.00**

Customer Loyalty Discount Included

B&L Cremation Systems, Inc. agrees to provide existing technical information necessary for submittal to the Environmental Agency in your State for an operational permit for the equipment. We will also provide start-up of the equipment and train your personnel, for up to three (3) days, in the correct operation of the equipment. B&L Cremation Systems, Inc. offers a one (1) year warranty against defects in material and/or workmanship. F.O.B. Largo, Florida.

DR. STEVE LOOKER
PRESIDENT

April 29, 2020
DATE

Optional Equipment: Additional Stack..... \$530.00/Ft.
Additional Training for More Than 5 People..... \$125.00/Person

* Freight Charges are Subject to Change
The above price is in effect for 30 days.

Customer Initials SL



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Customer Initials SL

Seelman, Michael (DOS)

From: Seelman, Michael (DOS)
Sent: Wednesday, May 20, 2020 10:09 AM
To: Seelman, Michael (DOS)
Subject: FW: requested information

From: Vale General <vale@valecemetery.org>
Sent: Tuesday, May 19, 2020 11:22 AM
To: Breen, Leonard G (DOS) <Leonard.Breen@dos.ny.gov>
Subject: re: requested information

ATTENTION: This email came from an external source. Do not open attachments or click on links from unknown senders or unexpected emails.

Plumbing	\$3,600
Supervision	\$3,000
Rigging and Crane	\$7,000
Louvre Ventilation	\$2,000
Electrical	\$1,350
Total	\$16,950



It's past April 1st, but the Census count is still going on.
Please respond: online, by phone or by mail.
<https://2020census.gov/en/ways-to-respond.html>

EXHIBIT D

11 Years Death Trend Categorized by County Bet

	2006	2007	2008	2009	2010
Albany	2644	2657	2690	2580	2570
Renss.	1432	1410	1418	1486	1465
Schen.	1472	1502	1469	1495	1462
Greene	510	541	517	503	524
Schoharie	297	288	240	276	267
Ulster	1457	1539	1490	1515	1513
Saratoga	1462	1533	1559	1677	1574
Total Death # in 7 Counties by Year	9274	9470	9383	9532	9375

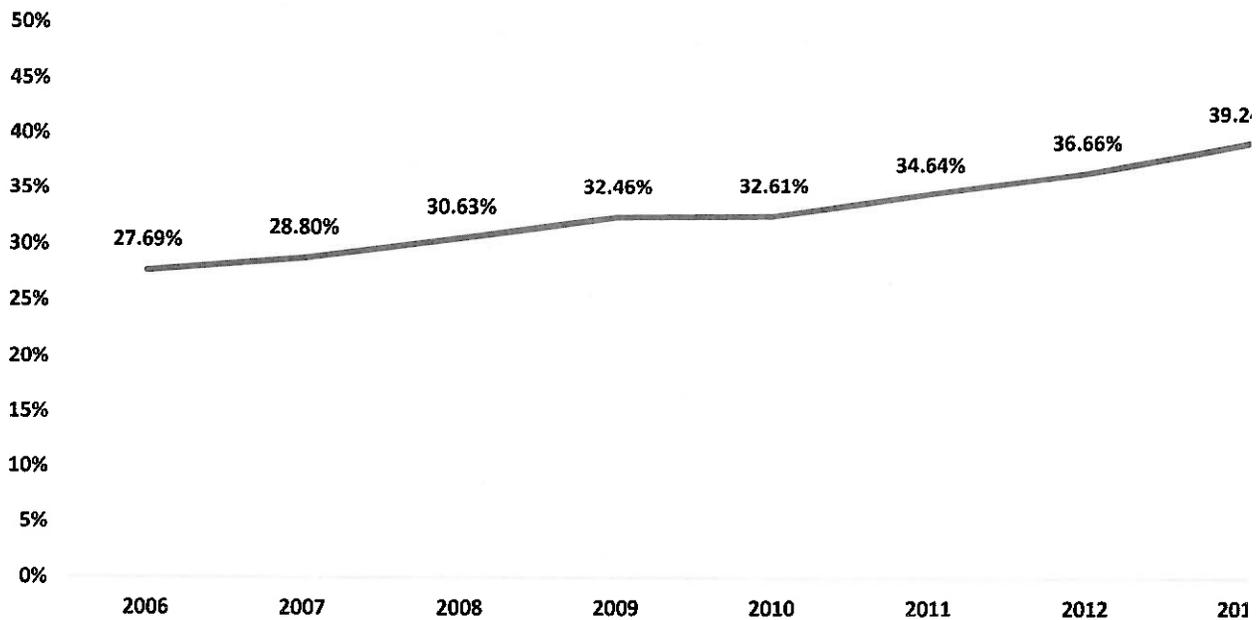
11 Years FE Trend Categorized by Cemeteries be

FE/Year	2006	2007	2008	2009	2010
Albany Rural Cemetery (01-001)	691	751	808	725	580
Park View Cemetery Association (47-009)	697	731	826	969	880
Vale Cemetery Association (47-011)	813	895	877	938	1051
Troy Cemetery Association (Oakwood) (42-034)	367	350	363	462	546
Total Cremated # in 4 Cemeteries by Year	2568	2727	2874	3094	3057

11 Years Ratio (FE/Total Deaths) Trend betwe

	2006	2007	2008	2009	2010
Ratio (Total Cremated#/Total Death#)	27.69%	28.80%	30.63%	32.46%	32.61%

11 Years Ratio (FE/Total Deaths) Trend between 2006



ween 2006 to 2016

2011	2012	2013	2014	2015	2016
2697	2714	2620	2534	2734	2687
1476	1503	1441	1449	1530	1472
1460	1504	1555	1520	1541	1515
508	461	478	516	547	476
249	243	292	284	300	278
1612	1514	1661	1618	1743	1759
1628	1661	1707	1635	1835	1861
9630	9600	9754	9556	10230	10048

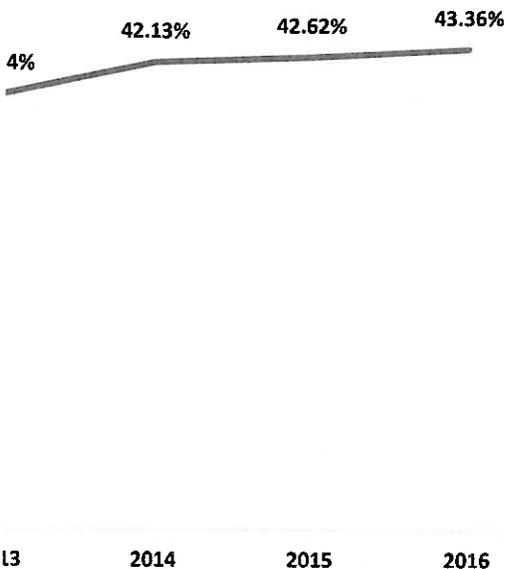
tween 2006 to 2016

2011	2012	2013	2014	2015	2016
815	795	808	756	769	749
956	998	1138	1135	1209	1271
1102	1238	1379	1555	1643	1697
463	488	502	580	739	640
3336	3519	3827	4026	4360	4357

en 2006 to 2016

2011	2012	2013	2014	2015	2016
34.64%	36.66%	39.24%	42.13%	42.62%	43.36%

to 2016



The ratio is computed by: total cremated numbers in 4 cemeteries over total death numbers in 7 counties by year between 2006 to 2016. The trend interprets what the percentage of cremated in the 4 cemeteries over the total death in 7 counties. The trend interprets that the local families have increasingly cremated their losted families members in the 4 cemteries by reasons proposed as; personal preference, cemeteries' outstanding services, or increasing abandoned cemeteries in the area.