

DIVISION OF CEMETERIES

STATE OF NEW YORK
DEPARTMENT OF STATE

STATE OFFICE BUILDING
44 HAWLEY STREET
BINGHAMTON, NY 13901
TELEPHONE: (607) 721-8756
FAX: (607) 721-8753
WWW.DOS.NY.GOV

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: Brendon Stanton, Investigator
Leonard Breen, Investigator

SUBJECT: Ballston Spa Cemetery, #46-003

RE: Application for Approval of a Columbarium

DATE: March 18, 2020

Exhibits

- a) Report from Division Senior Accountant Andrew Hickey
- b) Application from Ballston Spa Cemetery Association
- c) Ballston Spa Cemetery Association meeting minutes
- d) Contractor estimates
- e) Photographs and copy of required signage
- f) Map of proposed site
- g) Sketch of project
- h) Additional quotes for units requested by Investigator Stanton
- i) Conflict of interest policy

Introduction and Recommendation

The Ballston Spa Cemetery Association of the town of Ballston, Saratoga County, has applied for Cemetery Board approval for the installation of a 60-niche columbarium unit. The cemetery currently has no columbarium units on the grounds and considers this to be a viable project since the demand for interment of cremated remains is steadily increasing. Furthermore, space at the cemetery is limited and the cemetery believes that this is the best way to maximize what remains.

I recommend approval of this application.



Department
of State

The Cemetery

Ballston Spa Cemetery is a large rural cemetery set on 65 acres in the village of Ballston Spa. Of these 65 acres, 64 are currently developed, of which only six are remaining for sale. The placement of this columbarium would still leave plenty of space for future lot sales. The columbarium will be situated to allow room for additional units, complete with walkways, benches, and landscaping.

Compliance with 19 NYCRR Section 201.11

The cemetery has demonstrated compliance with 19 NYCRR Section 201.11. Specifically:

1. *Whether the proposed construction has the approval of the corporation's lot owners, obtained at a special or regular meeting.*
The cemetery annual meeting was held on May 12, 2018, where all present voted in favor of the project. A copy of the meeting minutes is attached (Exhibit C).
2.
 - a. *The name of the licensed architect or engineer and the estimated total costs of construction, including land to be appropriated, landscaping, embellishments and other features.*
This is a pre-assembled Barre Gray 60-niche granite columbarium supplied by Letter Memorial of Johnstown, NY. (Exhibit D). The estimated total cost of the project is \$53,100.00, allocated as follows: \$37,900.00 for the unit, \$1,300.00 for shipping, \$2,000.00 for the foundation, \$1,400.00 for installation, \$8,000.00 for walkways and landscaping, \$2,000.00 for benches, and \$500.00 for signage and advertising. There will be a permanent maintenance allocation of \$7,200.00 when the niches are sold, bringing the Division's calculated total cost to \$60,300.00.
 - b. *A map or sketch indicating the location of the building, together with a general description including the number of crypts and niches.*
Included is a cemetery map with the proposed location, and a sketch of the unit (Exhibits F and G).
 - c. *Whether the proposed construction is the complete structure or whether units are to be added later. If future units are contemplated, the extent of such commitment or plan.*
The sketch of the project includes the placement of 3 additional units. No formal plans have been made for the additional units at this time but will be formulated as the need becomes apparent.
3. *The source of funds to pay for the construction and terms of payment.*
Please see the attached report of Division Senior Accountant Andrew Hickey (Exhibit A) for more detail on the source of the funds.
4. *An estimate of the trust funds and the current maintenance funds required to maintain and preserve the facility, covering the year-to-year maintenance and long-term preservation.*
The year-to-year or long-term maintenance required to maintain the columbarium is minimal. See attached report of Division Senior Accountant Andrew Hickey (Exhibit A) for financial analysis.

5. *An estimate of the cumulative total revenues from sales based on the projected selling prices.*
See attached report of Division Senior Accountant Andrew Hickey (Exhibit A) for financial analysis.
6. *A full disclosure to the extent outstanding certificates of indebtedness or land shares are to participate in the sales proceeds.*
The cemetery has no outstanding certificates of indebtedness or land shares.
7. *The projected disposition of the total estimated sales revenues, including but not limited to the amounts to be allocated for: (A) permanent maintenance and current maintenance funds; (B) supplemental trust or special funds; (C) estimated selling expenses, including disclosure of promotional plans; (D) recovery of construction costs; (E) general fund use or retention; and (F) building operation*
See attached report of Division Senior Accountant Andrew Hickey (Exhibit A) for financial analysis.
8. (A) *A copy of the drawing required by paragraph (B) of this subdivision along with an indication of the location of the proposed building, and a statement that the notices required by such paragraph have been posted in accordance with its provisions.*
The cemetery has posted notices at each entrance of the cemetery, as well as the proposed location of the columbarium. The above-mentioned notices allow for public comments to be accepted through December 28, 2019. To date, the cemetery has not received any public comment generated from the notices.

Conflict of Interest Concerns

This application was initially received and processed by Investigator Breen. When Investigator Breen left the Division, Investigator Stanton received the application and noted that the price of the columbarium unit appeared significantly higher than other similar units that had been recently installed by cemeteries throughout the state. Investigator Stanton also noted that, although the cemetery had received two estimates for the unit, one had come from their superintendent. Investigator Stanton requested that the cemetery obtain an additional quote for the product. They were unable to find another quote for the identical product, but were able to sufficiently explain the higher cost (Exhibit H). Most importantly, this is an American made granite columbarium. According to the cemetery, many of the other less expensive units are of "Chinese" origin and of a presumably lower quality material.

Additionally, a copy of the cemetery's conflict of interest policy is attached (Exhibit I).

Recommendation

This columbarium project appears to be both necessary and proper for the Ballston Spa Cemetery Association. Adding this product to their cemetery will allow the association to access a new market while managing their dwindling inventory of available graves. It appears to be a financial positive for the cemetery. For these reasons, I recommend approval of this application.

Exhibit A

DIVISION OF CEMETERIES

STATE OF NEW YORK
DEPARTMENT OF STATE
ONE COMMERCE PLAZA
99 WASHINGTON AVENUE
ALBANY, NY 12231-0001
TELEPHONE: (518) 474-6226
FAX: (518) 473-0876
WWW.DOS.NY.GOV

ANDREW M. CUOMO
GOVERNOR

CEMETERY BOARD

ROSSANA ROSADO
SECRETARY OF STATE
CHAIR

LETITIA JAMES
ATTORNEY GENERAL

DR. HOWARD A. ZUCKER
COMMISSIONER OF HEALTH

TO: New York Cemetery Board
FROM: Andrew Hickey, Senior Accountant
SUBJECT: Ballston Spa Cemetery, Saratoga County, 46-003

DATE: April 1, 2020

SCHEDULES:

- 1) Four-year Income and Expenses and 4 YR. Balance Sheet – and February March 2020 analysis
- 2) Return on Investment
- 3) Related Project Costs

SUMMARY:

The cemetery filed an application for the installation of a 60-niche columbarium unit. The cemetery's rate of cremation is relatively steady (avg. 14.5) over the last four years. The cemetery's application indicates the cemetery's lack of a columbarium service causes families to seek this service at other cemeteries.

The cemetery has experienced operating losses over the last four years. Although routine maintenance and administrative expenses have been consistent from 2015-2018, operating losses in 2015(\$131,696.83) and 2016 (\$78,809.44) were magnified by material expenses associated with capital projects and a drop of lot sales in 2016 (Sch. A). Operating losses in 2017 (\$36,879.34) and 2018 (\$35,013) were considerably less and offset by income(dividend/interest) from investments of \$52,659 in 2017 and \$60,838.07 in 2018. If these income yields continue, and operating expenses stay at more recent levels (eg: 2017 and 2018 levels), overall operating surpluses should be the norm.

Income from lot sales (**except in 2016 when lot sales decreased to \$2,500**) and interment income has been steadily increasing and costs of operations (net of 2015 and 2016 capital projects) is steady and appears reasonable based on acreage maintained. Asset levels (Sch. A1) have remained constant over the last four years. As of the last audit, conducted on February 6, 2019, period ending December 31, 2017, the cemetery is in compliance as both their permanent maintenance, perpetual care and special trust funds were fully funded. The cemetery is in compliance with Division's rules and regulations.

FINANCING – RETURN ON INVESTMENT:

The total cost of the \$60,300.00 project (schedule B-2) is going to be funded (**source of funds**) from the general fund (see exhibit B page 2 of 3 DOS-2124). **Note:** Trustees provided clarification (April 1, 2020 email) that general funds, not special trust funds as mentioned in the initial application, will be used to cover costs of installing the columbarium. These general funds totaled \$205,950 as of December 31, 2018 (schedule A-1). *Note regarding March 2020 stock market volatility:* Although recent overall financial market declines negatively impacted the Cemetery's general funds market value (February 29, 2020 market value of \$218K vs March 26, 2020 market value of \$195K(schedule A-2)), there are still sufficient funds to cover cost of the columbarium.



Department
of State

Based on Trustees' projections, the 60 niches will be all sold in 4.5 years (schedule B1) and project a positive ROI of 57% ROI (schedule B-2). Cumulative revenues from sales (\$94,500 schedule B-2).

Projected disposition of gross revenue: PM allocation will be approximately (schedule B-2) \$7,200 (10% of total projected \$72,000 niche revenue (\$60 *\$1,200)). Remaining disposition of revenue will go to general funds. There will be no allocation to other special funds. There will be no additional marketing or sales fees incurred regarding sales of columbarium space.

RECOMMENDATION:

Based on information available to the Division Accountant and the most recent audit and the project application, the recommendation would be to approve the project.

Exhibit 1

Schedule A	4 Y/R Income Expense Analysis				
Name	Ballston Spa				
County	Saratoga				
Cemetery #	46-003				
Conclusions about revenue					
1) The number of burials, both full and cremation, is steadily growing					
2) Both Lot Sales and Burial income is steadily increasing					
Conclusions about Expenditures and results from operations					
1) Operating expenditures are steadily decreasing					
2) Operating losses were steadily decreasing.					
3) Income from investments offset operating losses resulting in break-even in most years					
Features:	2018	2017	2016	2015	Four Yr Avg
Size and Inventory					
Acres(total)	65	65	65	65	65.0
Acres Developed	64	64	64	63	63.8
Acres Developed and Available	6	6	6	5	5.8
Burials and Lot Sales					
Burials	25	19	16	22	20.5
Cremations	14	17	15	12	14.5
Total	39	36	31	34	35.0
Lots and grave sales	41	35	5	29	27.5
Lot Sales	\$ 20,500.00	\$ 17,500.00	\$ 2,500.00	\$ 14,500.00	13,750
YEAR	2018	2017	2016	2015	Four Yr Avg
Operating Income					
Lot Sales	20,500	17,500	2,500	14,500	\$13,750.00
Interment fees	19,400	16,925	14,475	17,100	\$16,975.00
Dividends					\$0.00
Donations	711	80			\$197.75
Total Revenue	40,611	34,505	16,975	31,600	\$24,738.20
Annual change in operating revenue	17.70%	103.27%	-46.28%		
Expenses (Disbursements)	2018	2017	2016	2015	Four Yr Avg
Employee Wages	0	0	0	0	\$0.00
Independent Contractor - Grave Opening	8,985	7,180	5,575	7,430	\$7,292.50
Independent Contractor - Maintenance	47,400	47,400	45,900	44,400	\$46,275.00
Salaries of Officers	0	0	0	0	\$0.00
Supplies and Repairs	1,197	1,996	1,778	1,073	\$1,511.24
Equipment	0	0	0	0	\$0.00
Insurance - General Liability	1,812	2,001	3,151	2,247	\$2,302.83
Workers Comp	0	0	0	0	\$0.00
Commercial Crime	1,364	1,163	605	1,299	\$1,107.86
V&A	107	83	131	65	\$96.50
Other Professional Fees	6,556	2,670	13,350	8,650	\$7,806.56
Other Tree removal landscaping	4,050	7,355	2,500	5,000	\$4,726.25
Other -	4,153	1,536	22,794	93,132	\$30,403.72
Total Disbursements	75,624	71,384	95,784	163,297	\$101,522.46
Operating Surplus (Loss)	\$ (35,013.24)	\$ (36,879.34)	\$ (78,809.44)	\$ (131,696.83)	-\$70,599.71
Interfund Transfers					
Transfers to Operating Account	\$ 40,000.00	\$ 36,000.00	\$ 78,000.00	\$ 45,000.00	\$49,750.00
From trust funds (retained income from previous years)					\$0.00
From other funds (i.e., bequests, pre-need)	0	0	0	85,000	\$21,250.00
Total Transfers from other funds to Operating Account	40,000	36,000	78,000	130,000	\$71,000.00

Schedule A1	4 YR Balance Sheet
Name	Ballston Spa
County	Saratoga
Cemetery #	46-003

Conclusion on Balance Sheet:

- 1) Cemetery financial assets have remained steady since 2015
- 2) The cemetery reports no debt per Review of the DOC audit thru December 31, 2017 and current application.

Balance sheet- Financial Assets	2018	2017	2016	2015
General fund (investment account 5007 and checking)	\$205,950	\$220,758	\$186,062	\$160,781
Permanent Maintenance (8-424)	\$400,583	\$402,005	\$351,955	\$332,357
Perpetual Care (6008)	\$212,231	219955.78	\$206,348	\$220,877
Special Trust (8374)	\$625,868	\$635,851	\$606,783	\$606,567
Other	\$0	\$0	\$0	\$0
Total Financial assets	\$1,444,633	\$1,478,569	\$1,351,147	\$1,320,582

Per Acre Analysis

Total Income Per Developed Acre	\$635	\$539	\$265	\$502
Total Expenses Per Developed Acre	\$1,182	\$1,115	\$1,497	\$2,592
Net income(loss) per Developed Acre	-\$547	-\$576	-\$1,231	-\$2,090
Funds Per Developed acre	\$22,572	\$23,103	\$21,112	\$20,634

Exhibit 2

Schedule B-2

Cost of project and ROI

**Ballston Spa Cemetery Association
Columbarium Project for Section "G"
Cost and Pricing**

COSTS to install			
Columbarium Unit	\$37,900.00		
Transportation charge	\$1,300.00		
Crane service charge	\$1,400.00		
Foundation cost	\$2,000.00		
Benches (budgeted)	\$2,000.00		
Walkways & Landscaping (budgeted)	\$8,000.00		
Marketing, signage, print materials, etc.	\$500.00		
Permanent Maintenance allocation	\$7,200.00		10% of selling price
Total planned/budgeted costs			\$60,300.00
Cost per niche (60 niches)			\$1,005.00

Planned Pricing Schedule			
Price per niche (double depth)	\$1,200.00		
Engraving fee - Initial	\$300.00		For first interment for 2nd, add dates, etc \$150 per X 2 Assumes two openings per niche @ \$325/ea
Engraving fee - Subsequent	\$200.00		
Less engraving cost	-\$300.00		
Opening fee (per interment) \$325 X 2	\$650.00		
Gross revenue per niche	\$2,050.00	per unit	\$123,000.00
Less opening cost paid to our contractor	-\$300.00	per unit	-\$18,000.00
Net revenue per niche	\$1,750.00	per unit	\$105,000.00
Less: 10%			-\$10,500.00
90% estimated realization			\$94,500.00
Less total planned/budgeted costs			\$60,300.00
Net Profit realized per niche		\$745.00	
Total anticipated net profit for the 60 niche columbarium unit			\$34,200.00

NOTE:

This columbarium unit will be displacing 12 currently mapped graves. At our current pricing (\$500/grave) we would realize a profit of \$6,000 for these graves. Sales of 60 niches would give us an increase in profit of \$38,700.

ROI	Revenue	\$94,500.00
	Cost	\$60,300.00
	ROI %	57%

Exhibit 3

Schedule A2	2/29/2020 Balance sheet
Name	Ballston Spa
County	Saratoga
Cemetery #	46-003

Conclusion on Balance Sheet as of February / March 2020:

- 1) Cemetery financial asset's market value have decreased approximately 10.79% from February to March 2020. Steep overall market declines is the only material cause for this decrease.
- 2) Cost basis of the bank and investment account decreased approximately \$21.5K from 12/31/18 to 2/29/2020.
- 3) March 27, 2020 Cemetery email asserted total market value of investment account, as of March 26, 2020, was \$1,458,627.62 and general fund investment account's market value was approximately \$195K (down from \$218K at end of February 2020).
- 4) Although there have been large drops in market value, the general fund is still sufficiently funded to cover the cost of the columbarium.

Balance sheet- Financial Assets	2/29/20 market	2/29/20 cost	2018 cost	2017 cost
General fund (investment account 5057 and checking)	\$ 218,493	\$ 197,678	\$ 205,950	\$ 220,758
Donna Shorkey 6620	28,192	28,192	0	0
Permanent Maintenance (8-424)	544,793	365,026	400,583	402,005
Perpetual Care (6008)	226,050	209,601	212,231	219,956
Special Trust (8374)	617,430	622,651	625,868	635,851
Other	0	0	0	0
Total Financial assets	\$1,634,958	\$1,423,148	\$1,444,633	\$1,478,569

Exhibit B



Division of Cemeteries

New York State
Department of State
DIVISION OF CEMETERIES
One Commerce Plaza
99 Washington Avenue
Albany, NY 12231-0001
Telephone: (518) 474-6226
www.dos.ny.gov

APPLICATION FOR APPROVAL OF A MAUSOLEUM OR COLUMBARIUM

BASIC INFORMATION

Cemetery Name		New York State Cemetery Five Digit ID Number	
Location of Cemetery: Street Address			
City	or Town and Village	NY	Zip Code
Contact Person Name:		Title	
Contact Person Mailing Address:			
Contact Person's Phone Number:	Contact Person's Email:	Date Form Completed	
Cemetery Total Acres:	Cemetery Developed Acres:	Cemetery Acres Sold:	
Number of Current Mausoleum Structures:	Number of Current Columbarium Structures:		
Does the cemetery have certificates of indebtedness or land shares? (This is not common.) <input type="checkbox"/> Yes <input type="checkbox"/> No			
If so, will they participate in the proceeds of this project? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, describe:			

PROJECT DESCRIPTION

Select one: <input type="checkbox"/> Mausoleum <input type="checkbox"/> Columbarium <input type="checkbox"/> Both
Explain the proposed project and why it is in the cemetery's best interest.

APPLICATION FOR APPROVAL OF A MAUSOLEUM OR COLUMBARIUM

COMPLIANCE WITH NEW YORK STATE CEMETERY BOARD REGULATIONS

State the number and type of proposed niches/ crypts (e.g., 15 indoor crypts, 30 outdoor crypts, 25 indoor glass-front niches, 50 indoor granite-front niches, etc.).

Is the proposed construction the complete structure or will units be added later? Yes No
If units will be added later, please describe. You may need additional approval later for such units

Is this part of a prior application? Yes No Date of prior application:

State the manufacturer/ brand of the unit:

Total existing niches/ crypts:

Total number of these still available:

List all permits required to complete this project and attach copies of permits already obtained:

Describe the status of permits that you have not yet obtained:

If applicable, state the date on which the cemetery posted the sign required by New York State Cemetery Board regulations:
(see "**Additional Required Documents**" on page 3).

COST

State the total cost of construction of the project: \$

What is the source of funding for the project? Indicate the amount from each source.

General Fund: \$

PM Fund Loan (needs court approval, must submit separate application): \$

Commercial Loan (specify whether the loan is collateralized and, if so, what the collateral is.) \$

No Collateral Collateral (Describe below):

Other (please explain) \$ _____

APPLICATION FOR APPROVAL OF A MAUSOLEUM OR COLUMBARIUM

ADDITIONAL REQUIRED DOCUMENTS

- Minutes or resolution of board or lot owners approving project
- Map of the cemetery with location of project indicated
- Rendering or sketch of the project
- Photo of sign. State regulations require that you post a sign at all entrances to the cemetery, the site of the project and office. The sign must:
 - describe in plain language the proposed mausoleum or columbarium.
 - be posted for at least 60 days to allow for comments from lot owners and the community
 - include a sketch or rendering of the mausoleum or columbarium
 - include an address and telephone number for submission of comments about the project; and
 - include the deadline for submission of comments.

Note: If the project is an addition to an existing mausoleum or columbarium of 250 spaces or fewer, the cemetery does not need to post the sign described above.

- Copy of proposal from vendor/contractor
- Detailed list of all costs associated with the project
- Copy of any permits issued for this project.
- For structures for which local permits are required, provide an architect's or engineer's report
- Does the cemetery file Form 990 or Form 990-EZ with the IRS?
 - If the cemetery files Form 990, attach the Part VII Compensation of Officers, Directors, Trustees for the last four years.
 - If the cemetery files 990-EZ, attach Part VI.
 - If the cemetery files Form 990-N – Electronic Notice (e-Postcard), no additional attachments are required

If there is a lease associated with the project (such as a cell tower or solar farm), please also submit an application for approval of a long-term lease. The forms for submission of proposed leases for review can be found at www.dos.ny.gov/cmtty/forms.htm

REQUIRED SCHEDULES

- Schedule A: summary detailing the last four years of income and expenses and fund balances as reported on your annual reports;
- Schedule B-1: anticipated annual revenue and expenses from the project and total return on investment.
- If you are borrowing money to finance the project:
 - If the loan will come from the cemetery's permanent maintenance loan (PM) fund, complete a separate "Application for Approval of a Loan or Grant from a Cemetery's Permanent Maintenance Fund" found at <https://www.dos.ny.gov/cmtty/forms.htm>
 - If the loan is a commercial loan, attach an amortization schedule



Division of Cemeteries

Department of State
DIVISION OF CEMETERIES

One Commerce Plaza
99 Washington Avenue
Albany, NY 12231-0001
Telephone: (518) 474-6226
www.dos.ny.gov

SCHEDULE A – INCOME AND EXPENSES AND FUND BALANCES

For any income or expense category where there is a significant increase or decrease in income or expenses, please provide a brief explanation. Not all cemeteries will have income and expenses in all of these categories

Cemetery Name BALLSTON SPA CEMETERY ASSOCIATION, INC	New York State Cemetery Five Digit ID Number 46 — 003
---	--

YEAR ENDING **12/31/18** **12/31/17** **12/31/16** **12/31/15**

SIZE AND INVENTORY

Acres-Total	65.00	65.00	65.00	65.00
Acres-Developed	64.00	64.00	64.00	63.00
Acres-Developed and Available	6.00	6.00	6.00	5.00

BURIALS AND LOT SALES

Burials	39.00	36.00	31.00	34.00
Number of lots (graves, crypts, niches) sold	41.00	35.00	5.00	29.00

INCOME (RECEIPTS)

Lots and grave sales	\$ 20,500.00	\$ 17,500.00	\$ 2,500.00	\$ 14,500.00
Interment fees	\$ 19,400.00	\$ 16,925.00	\$ 14,475.00	\$ 17,100.00
Foundations				
Dividends on interest				
Donations	\$ 711.00	\$ 80.00		
Other-specify; attach additional sheet(s) as needed				
Other-specify; attach additional sheet(s) as needed				
Other-specify; attach additional sheet(s) as needed				
TOTAL RECEIPTS	\$ 40,611.00	\$ 34,505.00	\$ 16,975.00	\$ 31,600.00

SCHEDULE A – INCOME AND EXPENSES AND FUND BALANCES

Cemetery Name BALLSTON SPA CEMETERY ASSOCIATION, INC	New York State Cemetery Five Digit ID Number 46 003
--	---

YEAR ENDING **12/31/18** **12/31/17** **12/31/16** **12/31/15**

EXPENSES (DISBURSEMENTS)

Employee Wages				
Independent Contractor Grave Openings	\$ 8,985.00	\$ 7,180.00	\$ 5,575.00	\$ 7,430.00
Independent Contractor Maintenance and Mowing	\$ 47,400.00	\$ 47,400.00	\$ 45,900.00	\$ 44,400.00
Salaries of Officers				
Supplies and Repairs	\$ 1,197.49	\$ 1,995.98	\$ 1,778.08	\$ 1,073.42
Equipment				
Insurance – General Liability	\$ 1,811.87	\$ 2,001.41	\$ 3,151.29	\$ 2,246.73
Workers Compensation				
Commercial Crime/ Employee Dishonesty	\$ 1,364.67	\$ 1,163.00	\$ 605.00	\$ 1,299.45
Vandalism and Assessment Fee	\$ 107.00	\$ 83.00	\$ 131.00	\$ 65.00
Other – specify; Professional Fees ** <small>attach additional sheet as needed</small>	\$ 6,556.25	\$ 2,670.00	\$ 13,350.00	\$ 8,650.00
Other – specify; Tree Removal/Landscaping <small>attach additional sheet as needed</small>	\$ 4,050.00	\$ 7,355.00	\$ 2,500.00	\$ 5,000.00
Other – specify; See notes-pg 3 <small>attach additional sheet as needed</small>	\$ 4,152.63	\$ 1,535.95	\$ 22,794.07	\$ 93,132.23
TOTAL DISBURSEMENTS	\$ 75,624.91	\$ 71,384.34	\$ 95,784.44	\$ 163,296.83

OPERATING SURPLUS (LOSS)	-\$ 35,013.91	-\$ 36,879.34	-\$ 78,809.44	-\$ 131,696.83
---------------------------------	---------------	---------------	---------------	----------------

INTER-FUND TRANSFERS

Transfers To Operating Account	\$ 40,000.00	\$ 36,000.00	\$ 78,000.00	\$ 45,000.00
From trust funds (retained income from previous years)	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
From other funds (i.e., special, bequests, pre-need, etc.)	\$ 0.00	\$ 0.00	\$ 0.00	\$ 85,000.00
TOTAL TRANSFERS FROM OTHER FUNDS TO OPERATING ACCOUNT	\$ 40,000.00	\$ 36,000.00	\$ 78,000.00	\$ 130,000.00

SCHEDULE A – INCOME AND EXPENSES AND FUND BALANCES

Cemetery Name BALLSTON SPA CEMETERY ASSOCIATION, INC	New York State Cemetery Five Digit ID Number 46 003			
YEAR ENDING	12/31/18	12/31/17	12/31/16	12/31/15

FINANCIAL ASSETS (FUND BALANCES)

General Fund	\$ 228,146.63	\$ 233,386.89	\$ 204,615.94	\$ 238,707.17
Permanent Maintenance Fund	\$ 357,661.67	\$ 387,610.43	\$ 371,015.97	\$ 354,675.86
Perpetual Care	\$ 122,783.84	\$ 133,041.49	\$ 128,342.34	\$ 123,133.01
Special Trust	\$ 864,064.69	\$ 932,240.92	\$ 852,226.82	\$ 797,476.26
Other	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL FINANCIAL ASSETS	\$ 1,572,656.83	\$ 1,686,279.73	\$ 1,556,201.07	\$ 1,513,992.30

PER ACRE ANALYSIS`

Total Income Per Developed Acre	\$ 634.55	\$ 539.14	\$ 265.23	\$ 501.59
Total Expense Per Developed Acre	\$ 1,181.64	\$ 1,115.38	\$ 1,496.63	\$ 2,592.01
Net Income (Loss) Per Developed Acre	-\$ 547.09	-\$ 576.24	-\$ 1,231.40	-\$ 2,090.43
Funds Per Developed Acre	\$ 24,572.76	\$ 26,348.12	\$ 24,315.64	\$ 24,031.62

Permanent Maintenance Loan

Approved Date	
Original Loan Amount	\$ 0.00
Current Balance	\$ 0.00

NOTES:

SCHEDULE A-EXPENSES/OTHER					
Flowers-Grave Memorials	\$ 725.00	\$ 725.00	\$ 725.00	\$ 725.00	**Professional Fees 12/31/16 includes two years of auditor fees totaling \$10,000
Office Supplies	235.85	100.03	0.00	90.07	
Fees & Assessments	149.00	189.34	261.34	162.00	
Dues	50.00	50.00	25.00	25.00	
Utilities	559.78	296.58	363.08	436.62	
Repurchase of Burial Lots	1,600.00	0.00	0.00	939.79	
Fall Event	833.00	0.00	0.00	0.00	
Donations	0.00	100.00	0.00	0.00	
Miscellaneous	0.00	75.00	49.65	0.00	
Capital Project	0.00	0.00	21,370.00	90,753.75	
Total-Other Expenses	\$4,152.63	1,535.95	\$22,794.07	\$93,132.23	



Division of Cemeteries

Department of State
DIVISION OF CEMETERIES
 One Commerce Plaza
 99 Washington Avenue
 Albany, NY 12231-0001
 Telephone: (518) 474-6226
 www.dos.ny.gov

SCHEDULE B1 – MAUSOLEUM/COLUMBARIUM RETURN ON INVESTMENT

Cemetery Name Ballston Spa Village Cemetery (Ballston Spa Cemetery Association)	New York State Cemetery Five Digit ID Number 46 — 00
--	---

TYPE OF APPLICATION	<input type="checkbox"/> MAUSOLEUM	<input checked="" type="checkbox"/> COLUMBARIUM
---------------------	------------------------------------	---

ANNUAL GROSS REVENUE			
	Number of Spaces Per Year*	Average Price per Space	Annual Gross Revenue
Crypts			\$ 0.00
Niches	12	\$ 1,200.00	\$ 14,400.00
Totals	12		\$ 14,400.00

*Provide a reasonable estimate of annual sales

TOTAL GROSS REVENUE ON ALL INVENTORY SOLD			
	Total Number of Spaces	Average Price per Space	Gross Revenue**
Crypts			\$ 0.00
Niches	60	\$ 1,200.00	\$ 72,000.00
Totals	60		\$ 72,000.00

**For purposes of this calculation, we assume the final 10 percent of spaces will not sell. Consequently, Gross Revenue represents sales of 90 percent of spaces multiplied by average cost.

YEARS UNTIL PROJECT SELLS OUT	
	Number of Years
Crypts	
Niches	4.50

EXPENSES	
Construction costs (include contractors, professional fees, setup and delivery, permitting, etc.)	\$ 52,600.00
Permanent Maintenance Allocation (minimum of 10 percent of Gross Revenue)***	\$ 7,200.00
Total Selling Expenses	\$ 500.00
Loan Interest Expenses	\$ 0.00
Other (specify)	
Total Expenses	\$ 60,300.00

NET REVENUE	\$ 11,200.00
--------------------	--------------

***Most cemeteries allocate 10 percent of gross revenue from lot sales to Preventive Maintenance. Some cemeteries allocate a higher percentage; those that do must use that higher percentage.

Ballston Spa Cemetery Association
Columbarium Project for the Ballston Spa Village Cemetery

Background

Approximately three years ago it was suggested to the Board of Directors of the Ballston Spa Cemetery Association that we should investigate the feasibility of installing a columbarium at the cemetery.

A columbarium is a small structure normally constructed of stone or masonry materials. The structure is divided into 'niches' which will securely house one or two cremation urns. Columbaria are available in various sizes and configurations, with the number of niches ranging from one to one-hundred or more.

This suggestion was made by an Association director who is also a local funeral director. This director's recent experience indicate an increasing number of requests for this cremation interment option. In the immediate area, there is an absence of public facilities in which to house cremation urns. Many people do choose to keep their loved ones' cremation urns at home, but many more are seeking a permanent resting place. Members of the local community who wish to utilize a public columbarium are now required to purchase cremation niches in other counties.

The Board of Directors of the Ballston Spa Cemetery Association has concluded that the best interest of the Ballston Spa Village Cemetery and the community at large would be well served by the addition of columbaria as a viable option for interments in the cemetery. We began the research and investigation of a Columbarium project in February 2018.

Purpose

The purpose of this project is to provide the community with an alternative option for interments in the Ballston Spa Village Cemetery. Currently, cremations account for over fifty percent of preparing remains of the deceased for interment. While the cost of an in ground burial plot (grave) will be less expensive, cremation niches do not require; a casket, a vault/grave liner or a monument; saving several thousand dollars per interment. It is the hope of the Association that by providing a columbarium, the community will be less likely to seek cremation niches in other municipalities. Sales of the niches will eventually benefit the finances of the cemetery, once these sales exceed the costs of the project. At this point we do not have a clear estimate of the rate of sales.

Scope

As caretakers of both the physical and financial assets of the Ballston Spa Village Cemetery, the Association strives to insure its ongoing economic success while being sensitive to the needs of the community.

The Association feels that columbarium niches in the Ballston Spa Village Cemetery will be a popular option for interment of cremains. We have identified a suitable location within the cemetery to place a columbarium. The area will encompass a forty foot by forty foot area. Within this area we will initially install a single columbarium that will house a minimum of forty niches up to sixty niches.

After some initial research and consulting with columbarium manufacturers/dealers, the Association feels that the economies of scale dictate a unit of approximately sixty double depth niches as the best option for our first columbarium.

The entire area will allow space for paved walkways, benches, landscaping and additional future columbarium units.

We will need to determine a selling price per niche based on the net costs of the columbarium, walkways, benches, foundation and landscaping. The shape, size and level of ornate design will affect the cost of the columbarium. We plan to charge a per niche price that is both fair for our demographics and that will also contribute to the financial longevity of the cemetery.

Exhibit C

**Annual Meeting of the
Ballston Spa Cemetery Association**

May 12, 2018

The meeting was called to order at 10:15. Present were Bill Curtiss, Dick Fox, Donna Shorkey, John Cromie, David Fiske, Bill Preston, and Annetta Jakubiak-O'Connor.

President Bill Curtis called the meeting to order and welcomed all who attended. He introduced board members who were present and named those who were not. Bill went on to explain association membership.

Treasurer's report:

Donna Shorkey reported on the finances of the cemetery; bequests are deposited and only the interest dividends of \$932,240.92 are used for maintenance and operating expenses. The total for restricted (principal cannot be used) and unrestricted funds is \$1,686,279.74, but actual revenue is \$122,320.66. Donna also reported that grave sales are up from last year: There were 12 burials and 4 graves sold so far this year, compared to 8 burials and 1 grave last year.

Superintendent's report:

Dick Fox reported that the cemetery was able to operate throughout the winter. The cemetery weathered the winter well; roads were maintained, and there are no apparent leaks in the water lines (which were added in the late 1980's). Potholes in the roads have recently been filled and flowers will be arriving for Memorial Day, graves will also be topped with fresh soil. Dick explained that although the trees within the cemetery are beautiful, they create some issues and more work, which Earth Care helps with. Dick thanked all the volunteers that help keep the cemetery looking nice.

Public Presentation:

Bill Curtiss presented slides detailing the known history of the cemetery and recent cemetery improvements and events, such as: the Garrett Road entrance (2015), section signs throughout the cemetery (2015), Website (2016), Section G (2016), pond landscaping (2017), writing challenge (2017). Bill showed slides of stones that have been cleaned and repaired, and general beautification around the cemetery.

John Cromie shared results of the Walsh Vault Writing Challenge; the 21 entries will be uploaded to the website. John offered a brief history of what is known about Eliza. John then presented the newest event: The Plein Air Painting Contest, which invites artist to make art within the cemetery. John passed out official rules for the contest to all those in attendance.

Bill then presented all those in attendance with information about the columbarium and showed slides of examples. Bill made it clear that it is still in the research phase, but that a member vote was needed to go ahead with the project. Donna Thomas made a motion to go ahead with the columbarium project, Pam Hannon second the motion, all were in favor of the columbarium project.

David Fiske spoke about the importance of volunteers to preserve the history within the cemetery. The Friends of the Cemetery are an informal network of volunteers. He listed the clean-up days and ways in which volunteers can help and become involved, such as raking, stone cleaning, and fence painting. David spoke about how rewarding it is to clean the stones to find what was once covered. Bill showed slides of work that has been completed in the past.

Plans for next year were discussed; more landscaping, gravestones cleaning, record preserving and copying, Columbarium.

Nominations and elections of officers took place. Bill Curtiss and Bill Preston were interested in continuing their terms for another three years. David Fiske stepped down. Donna Thomas expressed interest in taking the open position. John Cromie moved that Bill Curtiss, Bill Preston, and Donna Thomas serve as members on the Board of Directors for three year terms. Donna Shorkey second the motion, all those present were in favor. Donna was excited to accept the position on the Board.

The meeting adjourned at 11:20.

Respectively submitted by Annetta O'Connor - *Secretary*

Ballston Spa Cemetery Association

Board of Directors meeting notes

June 12, 2019 meeting

The meeting was called to order at 4:01 PM

Directors in attendance: Bill Preston, Pete Hansen, Laurie Armer, Donna Shorkey, John Cromie & Bill Curtiss

A motion was made by Pete to approve the minutes of the May 2019 meeting, seconded by Bill Preston and approved by the directors.

Treasurer's report

Donna reported that, year to date, we were behind on the number of burials this year (11) versus last year (17). We have sold 12 graves thus far this year compared to only 5 at the same time last year. Donna also reported that the CD we had thought we would cash in, is in our restricted funds, so we can't use those monies to pay for our columbarium project. She will cash in other non-restricted funds for this purpose. She has transferred \$34000 from our unrestricted account compared to only \$20,000 last year. This increase is mainly due to the one year delay and subsequent retroactive increase given to our superintendent, Dick Fox. Because of the fluctuations in the stock market, the value of our investment had declined during May by \$48,000. The markets have since rebounded and hopefully will erase this loss. Value of investments as of 5/31/19 was \$1,651,160. Checking account balance as of 6/12/19 was \$349.38.

Old Business

Many of the new 'Grounds Rules' have been installed, mainly in the more active areas. These were in-place for the Memorial Day season. The remaining signs will be installed as time allows

The 'You are Here' signs are still being worked on. It is probably better to wait a little on these due to the columbarium project.

Bill contacted the director of the history website that catalogs artifacts and had listed our cannon and its location. Bill opted for the cautious option of 'Private' regarding the location of our cannon on this website. Apparently the cannon's location is well known on other websites/databases, but we want to reduce our exposure of possible theft.

Bill purchased the 4 gallons of D-2 biocide that we approved at the May 2019 meeting.

Bill met with Mayor Woolbright and toured the intended Village Historian's office. The Mayor feels that the Historian collaborating with the Cemetery Association would benefit both parties and the community as a whole. Renovations on this office space will take place at some point, but it is unclear due to finances and time. The other two offices (Fire Chief & Assessor/Building Inspector) have priority.

Directors in attendance discussed the two bids received for the purchase of our first columbarium unit. Dick Fox quoted \$44,908 for this unit. Letter Memorial, Inc. quoted \$37,900. Both quotes are for the unit only and it is estimated that delivery costs will be approximately \$1300 plus roughly \$1400 for crane service to unload the structure. Because of the lead time required for a targeted spring delivery, the board felt that we should commit to a supplier and work out details (exact placement/orientation, landscaping, etc.) during the next few months. Donna made a motion that we award the project to Letter Memorial, Laurie seconded and the motion carried. We still need to award the bid for construction of the need foundation. Dick Fox had quoted \$5300, Bill will solicit a bid from another company. Two bids are a requirement to satisfy the State Division of Cemeteries.

Our next meeting is scheduled for July 10, 2019^h at 4:30

The meeting adjourned at 4:45 PM

Ballston Spa Cemetery Association

Board or Directors Meeting – 7/10/2019 & 7/24/2019

Meeting Notes

7/10/19 Meeting

The meeting was called to order at 4:02 PM

Directors in attendance: Bill Preston, Pete Hansen, Laurie Armer, Lorraine McPherson, John Cromie and Bill Curtiss

A motion was made by Pete to accept the minutes of the previous meeting, seconded by Lorraine. All voted to approve.

Donna was not in attendance so a treasurer's report was not available

Dick Fox did not attend but relayed the fact that the cemetery lawns had been fertilized

Old business –

Bill met with the Mayor to see the future Village Historian's office. The mayor feels that the Cemetery Association would fit well as a partner with the Historian. Much remodeling needs to be done to make the space usable. There are still questions about accessibility to the office since there is no door directly to the outside. Access would be through either the Fire Chief's office or the Assessor/Building Inspector's office. We will keep in touch with the mayor on the progress of this space.

Bids were reviewed for the construction of the needed foundation for the columbarium. Letter Memorial bid \$2000 and R.W. Fox bid \$5300. Bill Preston made a motion to accept the bid of Letter Memorial, John seconded and the all directors voted in the affirmative to accept the bid of Letter Memorial. Bill will inform Todd at Letter Memorial of our decision.

John suggested that in lieu of an August meeting, we should meet soon at the cemetery to determine the exact placement of the columbarium unit. We all agreed on Wednesday July 24th at 5:00 for this informal meeting.

New Business –

Woodchuck Activity – Woodchuck burrows were noticed in three spots in the cemetery that were encroaching on grave sites. Bill trapped all three and they now reside elsewhere.

Sidewalk - The Ballston Avenue sidewalk is in dire need of edging. Bill received a quote to rent a gasoline powered edger for \$31/day. John indicated that edging may cause more problems depending on the condition of each slab of concrete. We should inspect the sidewalk during our 7/24 meeting at the cemetery.

Grave repurchase – An heir (son) of John Sebast (deceased) would like to sell back two of the four graves that his father purchased in 1971. The graves are in section BWA and would be easy for us to re-sell. We would purchase them for \$220 and re-sell for our current price of \$500. John indicated that unless the graves were explicitly willed to the son, we cannot repurchase these two graves. Bill will double check with our contact at the NYS Division of Cemeteries on the legal requirements for this repurchase. We have previously repurchased graves under similar circumstances with proper legal documentation.

Financial Review – Donna has requested approval to rehire Fredette & Sankowski for our annual financial statement review. Pete motioned to approve this re-hiring, Bill Preston seconded and all directors voted in favor.

Other

The columbarium unit is scheduled to be delivered sometime in the spring. We have a few months to determine how we will market the niches, supply certificate of ownership, price(s) to charge, needed landscaping/walkways, etc.

Our next meeting will be 7/24/19 at 5:00 in the cemetery. We will not have a meeting in August. Our September meeting will be 9/11/19 at 4:00 in the library.

The meeting adjourned at 5:00 PM

7/24/19 meeting

A brief meeting was held at the cemetery on 7/24/19 at 5:00.

Directors in attendance were; Bill Preston, Lorraine McPherson, Laurie Armer, Pete Hansen, Donna Shorkey, John Cromie and Bill Curtiss.

The only purpose of this meeting was to determine the exact location to place the columbarium unit that will be delivered in the spring of 2020. The vendor/contractor intends to construct the foundation for this unit late this summer so we need to decide placement beforehand.

Earlier in the day Bill C had marked the area outlining the 40' x 40' plot along with a center circle for landscaping and the four options for the placement of the columbarium.

All options were discussed and a consensus was agree to that the best location would be to the west side of the plot. The east side of the unit would sit approximately 10 feet from the western edge of the plot. A motion was made by Donna S and seconded by Laurie to place the unit at this location, all members present voted in the affirmative.

The meeting adjourned at 5:30.

Submitted by Bill Curtiss

Exhibit D

**Ballston Spa Cemetery Association
Columbarium Project for Section "G"
Cost and Pricing**

COSTS

Columbarium Unit	\$37,900.00			
Transportation charge	\$1,300.00			
Crane service charge	\$1,400.00			
Foundation cost	\$2,000.00			
Benches (budgeted)	\$2,000.00			
Walkways & Landscaping (budgeted)	\$8,000.00			
Marketing, signage, print materials, etc.	\$500.00			
Permanent Maintenance allocation	\$7,200.00			
Total planned/budgeted costs	\$60,300.00			
Cost per niche	\$1,005.00			

Planned Pricing Schedule

Price per niche (double depth)	\$1,200.00			
Engraving fee - Initial	\$300.00			
Engraving fee - Subsequent	\$200.00			
Opening fee (per interment)	\$325.00			
Gross revenue per niche	\$2,025.00	per unit		\$121,500.00
Less opening cost paid to our contractor	-\$175.00	per unit		-\$10,500.00
Net revenue per niche	\$1,850.00	per unit		\$111,000.00
Less total planned/budgeted costs				\$60,300.00
Net Profit realized per niche			\$845.00	
Total anticipated net profit for the 60 niche columbarium unit				\$50,700.00

NOTE:

This columbarium unit will be displacing 12 currently mapped graves. At our current pricing (\$500/grave) we would realize a profit of \$6,000 for these graves. Sales of 60 niches would give us an increase in profit of \$44,700.

Letter Memorial, Inc.

522 North Perry Street

Johnstown, NY 12095

phone: 518.725.7321

fax: 518.762.4953

email: lettermemorial@frontier.net

June 6, 2019

Attn: Mr. William Curtiss
Ballston Spa Cemetery
Ballston Spa, NY

Quote

Barre Gray (60) Niche Granite Columbarium

- Pre-Assembled (30) Niches front, 30 Niches back:

Columbarium to be all granite including shelving, dividers and crypt covers. Dividers and shelving all to be 2" thick. Barre Gray granite all polished exterior. The base of columbarium will have polished top and sides rock pitched. Roof and end walls to be 6" thick. The base to be 8" high.

Overall Size: 8'-2" x 4'-4" x 6'-10" - Niches to be oversized to 1'-0" x 1'-6" Depth.
Black crypt enclosures (for lettering see below).

Price \$37,900.00

FOB Barre, VT to Saratoga Area (approx. 22,000 lbs.)
(not included in columbarium price)

estimated \$1,300.00

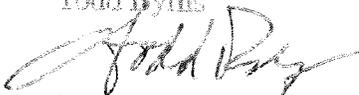
Price to letter niche covers - \$150.00 (Flat Fee) Templates to be provided.

** This price does not include the concrete foundation. We will provide specifications for foundation.

This quote is good for 60 days

Please contact me with any questions you may have. Thank you.

Todd Byns



Letter Memorial, Inc.

Letter Memorial, Inc.
522 North Perry Street
Johnstown, NY 12095
phone: 518.725.7321
fax: 518.762.4953
email: lettermemorial@frontiernet.net

June 25, 2019

**Mr. William Curtiss
Ballston Spa Village Cemetery**

Quote for Foundation

Work to be performed:

**Build frame for Columbarium foundation
Dig foundation hole 8-4 x 4-6 5' depth
Pour concrete foundation for columbarium**

Total price for columbarium foundation.....\$2,000.00

If you have any questions about this foundation quote please call us at the number above.

Thank you.

**Todd Byrns
Letter Memorial, Inc.**

**RICHARD W. FOX
1385 West High Street
Ballston Spa, NY 12020
518-857-2244**

April 26, 2019

Ballston Spa Village Cemetery Association

As discussed, please see plans and quote for a (60) Niche Polished Barre Gray Columbarium.

Overall size 8-2 x 4-4 x 6-10

Weight 21,600 lbs

1-0" x 1-6" Niche Depth (Double Depth) Solid Middle Divider

Exterior Polished Finish

8" Rock Pitch Base

6" All Polished Roof and End Walls

Polished Black Shutters

Please refer to the drawings showing:

Full 2" Interior Walls

Stainless Steel Pinned

2" Full Water Drip Edge Overhang on Roof

2" Full Overhang Reveal on Base

Columbarium Cost: \$44,908.00

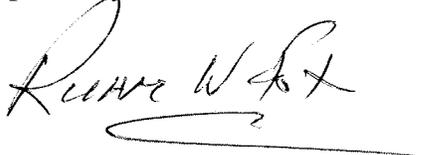
Concrete Foundation 8-2 x 4-4 x 5-0

Cost: \$5,488.00

Shutter Lettering Approx.

Cost: \$187.00

Respectfully Submitted



DON-MAR LANDSCAPING
RT 146A
BALLSTON LAKE, NY 12019

BALLSTON SPA CEMETARY

PAVERS

\$5-6,000⁰⁰

≈ 325 sq. ft

ORNAMENTAL TREE

\$550-

LANDSCAPE QUOTE FROM
AROUND DON-MAR LANDSCAPING
BOARD VOTED TO
LIMIT THIS COST
TO \$8000.00

\$100

~~ERR~~ RUBBLE/
(6'x

\$1000-1500

TOTAL

\$6650^{\$}-8150⁰⁰

TAX OR TAX EXEMPT

Exhibit E

A needed enhancement to the Village Cemetery !!

A columbarium is a permanent structure with compartments (niches) that will permanently house cremation urns. These structures are typically constructed from granite, which requires little maintenance other than cleaning.

In the last few years, cremation has become more popular as an option for the final disposition of loved ones remains. Statistics now show that over 50% of deaths result in the interment of cremation ashes.

Information from local funeral homes indicate that members of the community are seeking alternatives to a full in-ground burial for their deceased family members or their own planning. Some people do choose to keep the cremation urns of their loved ones at home, but many more are seeking a more permanent resting place.

Members of the local community who wish to utilize a public columbarium are now required to purchase cremation niches in other communities or counties.

The Board of Directors of the Ballston Spa Cemetery Association has concluded that the Ballston Spa Village Cemetery and the community at large would be well served by the addition of a columbarium unit(s) as a viable option in the cemetery.

The planned first columbarium unit for our cemetery will have 60 niches (30 each side). These niches will hold 2 (two) cremation urns each.

While the cost of a grave for in-ground burial is less expensive, cremation niches do not need or require a casket, vault/grave liner or a monument; saving thousands of dollars per interment. Additionally, the planned columbarium niches for the Village Cemetery will be double depth, able to house two cremation urns each.

The area chosen for our columbarium will allow for future units as well as walkways, benches and landscaping. This area is in the northeastern part of our recently opened Section 'G'.

The cost of the unit along with foundation work, transportation, embellishments, etc. will affect our selling prices for the niches. We plan to charge a per niche price that is both fair for our local demographics and that will also contribute to the financial longevity of the cemetery.

Public Comments for this construction project will be accepted through December 28th 2019.

Comments can be addressed to:

Ballston Spa Cemetery Association

PO Box 231

Ballston Spa, NY 12020

OR

518-428-2855

OR

Through our website 'contact us' tab: ballstonspacemetery.org

Signs Posted
10/28/2019

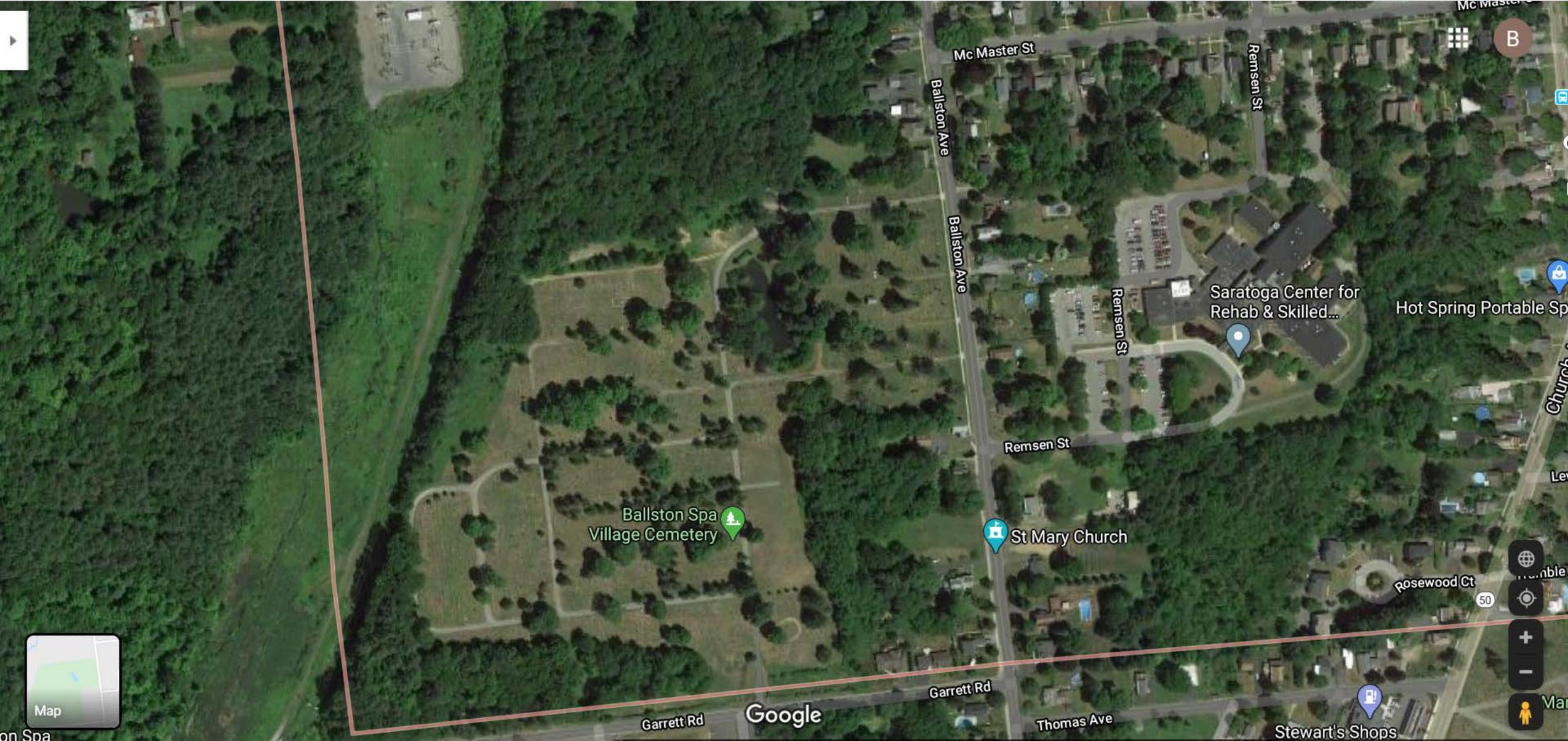


Exhibit F

BALLSTON SPA VILLAGE CEMETERY



LOCATION OF
COLUMBARIUM AREA



Mc Master St

Ballston Ave

Renssen St

Renssen St

Renssen St

Garrett Rd

Thomas Ave

Rosewood Ct

Ballston Spa
Village Cemetery

Saratoga Center for
Rehab & Skilled...

St Mary Church

Stewart's Shops

Google

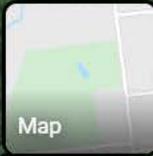
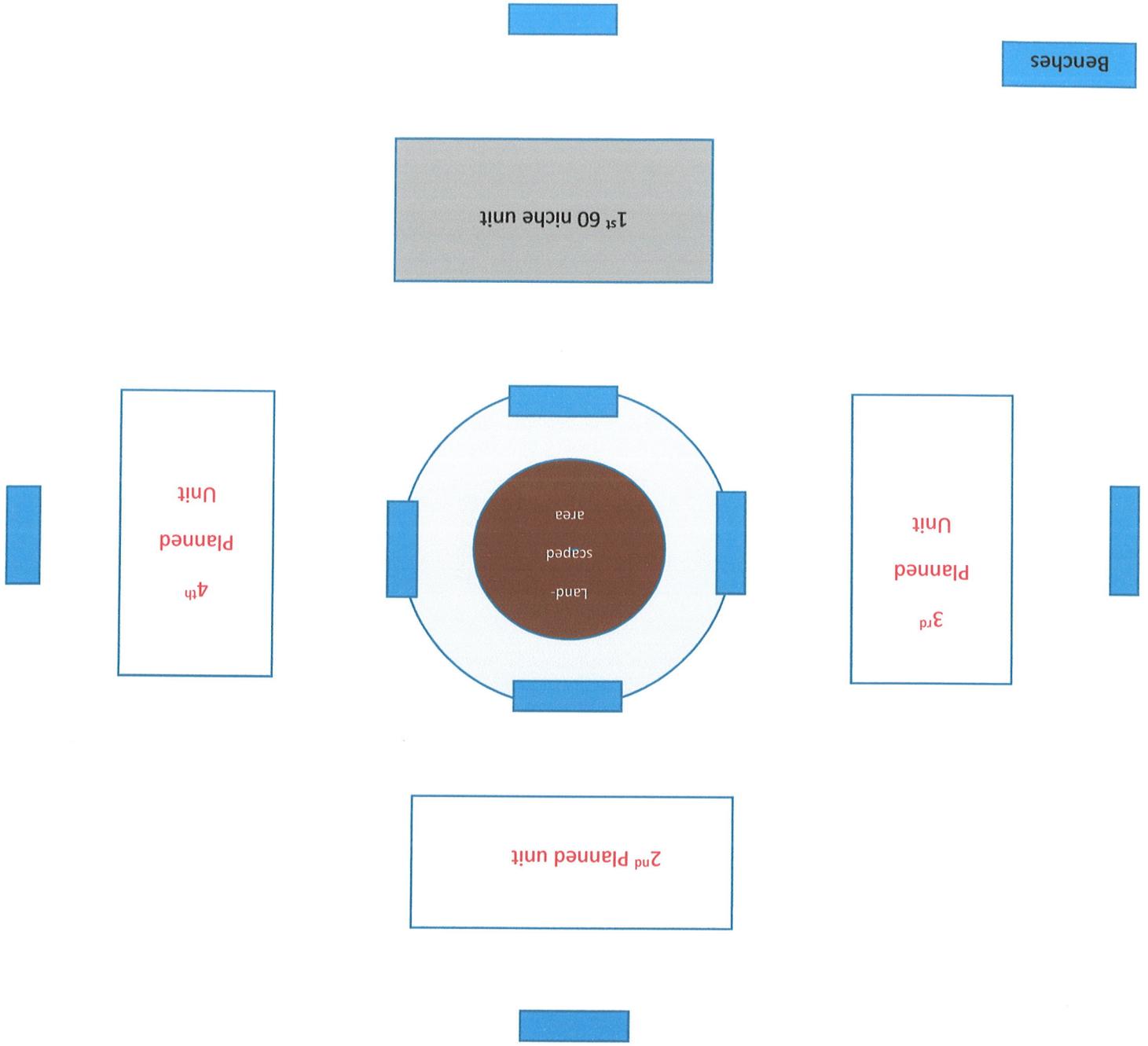


Exhibit G

Planned Columbarium Area 40' x 40'



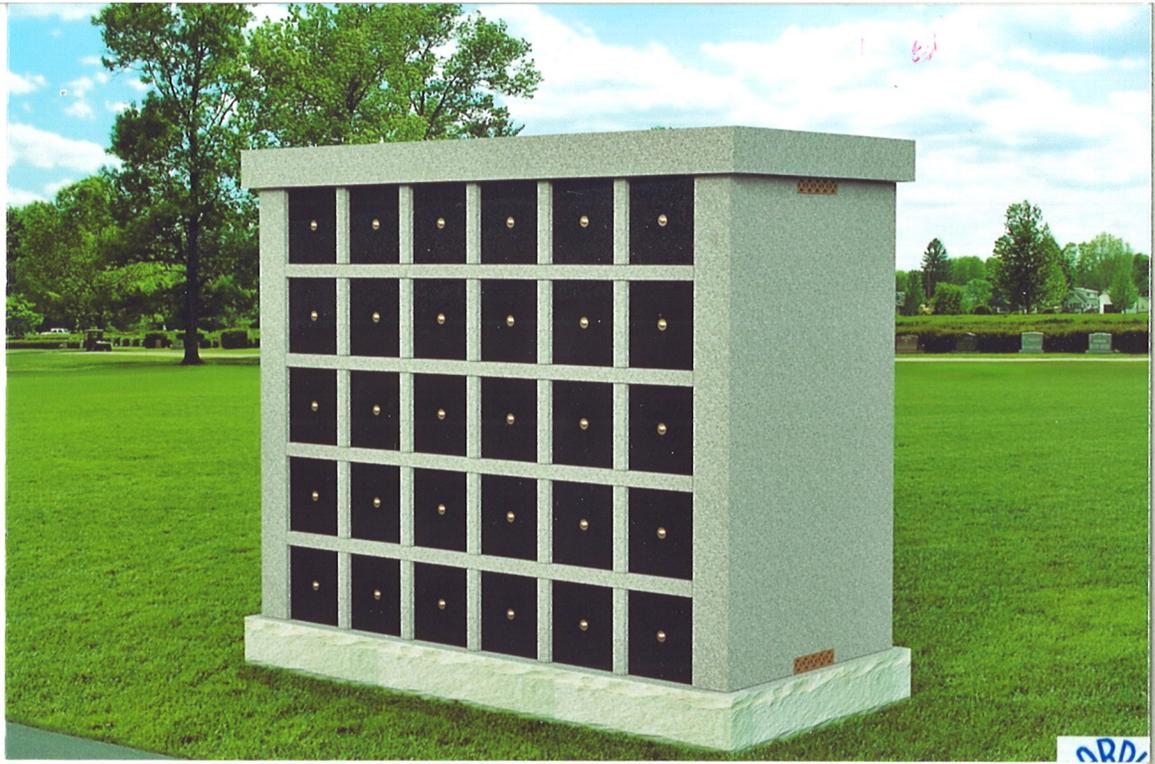


Exhibit H



Columbarium Quotation

Customer: Ballston Spa Cemetery
Attn: Bill Curtiss

Date: 2/18/20

Columbarium Description: 60 Niche Columbarium
Per attached

Granite(s): Blue Gray

Finish: All Memo/BRP Base Jet Black Shutters

Dimensions: 7-1 x 3-3 x 6-0

Weight: 7,500 lbs

Freight: Included

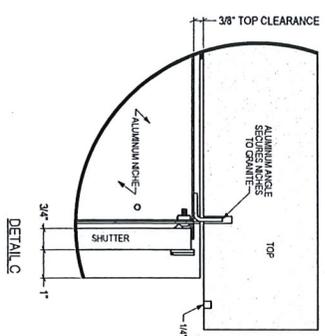
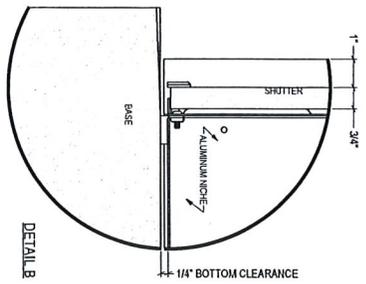
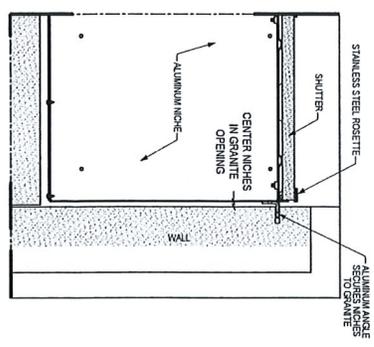
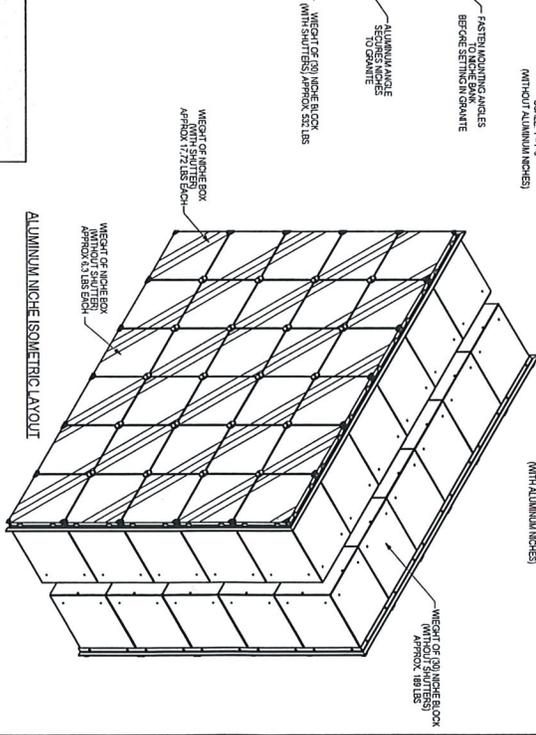
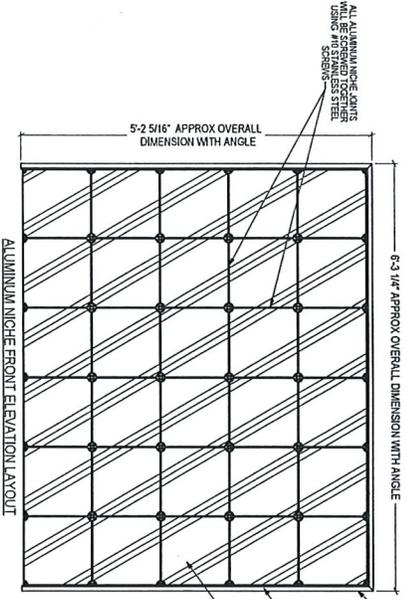
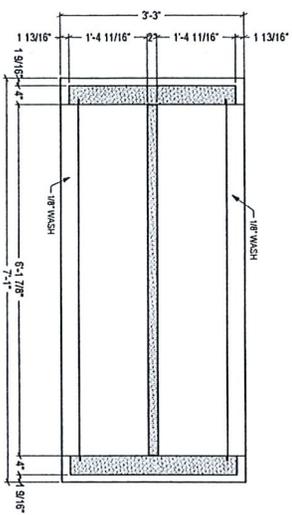
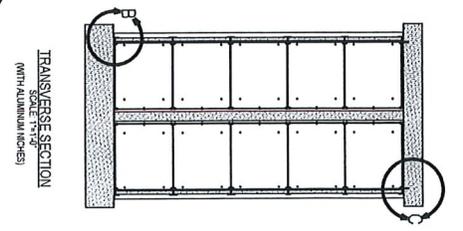
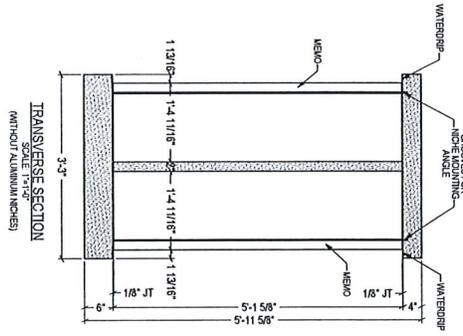
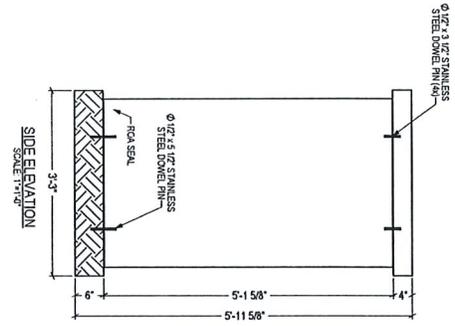
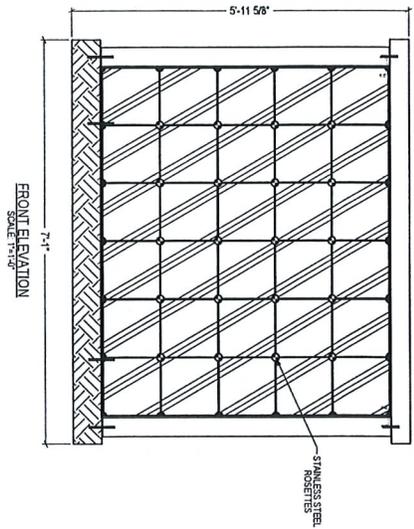
Setting: Included

Cost: \$33,400.00 net

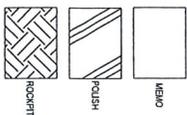
Terms: 1/3 1/3 1/3

Pre-assembled building yes No

Full Perpetual Warranty Yes No



GRANITE WILL BE BARRE GRAY EXCEPT THE BASE SIDES WHICH WILL BE BOOKMATCH SHUTTERS WILL BE SET BLACK POLISH GRANITE



60-Niche Columbianum
 As Noted
 1 of 1

From: [Bill](#)
To: [Stanton, Brendon \(DOS\)](#)
Subject: Fwd: Eickhof Columbaria
Date: Friday, February 21, 2020 10:24:35 AM
Attachments: [image001.png](#)

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

Here is a quote from Eickhof. Notice that the interior walls are constructed from 3/8" cement board, not granite. Another consideration is freight charges from Minnesota versus Vermont.
Bill Curtiss

Sent from my iPhone

Begin forwarded message:

From: Alex Tuuri <Alex@eickhofcolumbaria.com>
Date: February 20, 2020 at 5:15:19 PM EST
To: "wc1325@aol.com" <wc1325@aol.com>
Subject: Eickhof Columbaria

Good afternoon Bill,

My name is Alex Tuuri and I am a sales professional for Eickhof Columbaria. I received your initial inquiry and I see you are looking for a price on a rectangular, 2-sided, sixty niche (double depth) columbarium. You would like all polished gray granite with polished black granite shutters. 6 inch end walls and roof, 8 inch base. 2 inch thick walls and shelves between niches. Overall size should be approximately 4' x 8' x 6-1/2' tall (to match current structure).

The gray granite option we have is Barre gray. We have a few black granite options. Superior black is the least expensive, but Cambrian black is the blackest of the options we offer. Cambrian black has a higher price tag. Please visit our [granite colors page](#) to learn more about what colors we offer.

Are you looking for something like our [St. John The Baptist Catholic Cemetery](#) project? The middle wall in this garden 5 niches high by 9 niches wide and it is double sided. This wall has a total of 90 niches. We can defiantly do something that is 5 high by 6 wide and double sided to get you your 60 niches. This example has all Barre Gray surrounds and Cambrian Black niche fronts.

We would recommend a 3" thick cap stone, 3" thick end panels and a 9" tall base. A columbarium with these dimensions and a niche layout of 5 high x 6 wide will have an over all dimension of 6' tall by 6.5' wide. The double sided columbarium will be roughly 30" deep. Each niche is roughly 12" deep and there is an additional 3" from opening of

niche to face of niche front.

We would not have 2" thick walls between the niches. We use 3/8" thick cement fiberboard for the vertical stiles and extruded aluminum for the horizontal shelves. We can definitely accommodate the 6" thick end panels and cap stone request, but the cost goes way up once we start to use that thick of granite.

Your best option would be having us price out a 60 – 12" x 12" companion niche, free standing, back to back wall, with Polished Barre Gray cap stone, base trim and end panels with polished Cambrian Black niche fronts.

Do you have any idea what you would like to spend on your columbarium? Do you have a budget you would like to stay with in?

The ultimate bang for your buck is going to be an [Ossuarium](#). Any Eickhof Pre-Assembled Ossuarium is going to give you a spectacular ROI. We have nearly 40 Ossuarium models completed or nearing completion across the country. The Ossuarium concept originated in 2014 and has become more and more popular with our customers each year.

Our Ossuarium concept is growing in popularity and has countless benefits for any cemetery. On the surface the Ossuarium looks like one of our traditional Pre-Assembled columbarium models. In fact, it does have companion niches exactly like a traditional Pre-Assembled columbarium. The Ossuarium has access to the common hollow space within the memorial, where urns are placed. We add a memorial band for the names and dates of those inurned in the Ossuarium. The ossuary vault is above ground. It is accessed through one or more of the upper columbarium niches. In the future, when the ossuary is full, the access niche(s) can be sold as a traditional niche.

What makes the Ossuarium different from a traditional columbarium is the presence of an above ground ossuary. Satin Urns are deposited into the center core of the memorial, where they rest in the shared ossuary vault. Our Satin Urns come in a variety of fabrics. Embroidered inscriptions and emblems are available through Eickhof. Those who are put to rest inside the ossuary vault are memorialized by having their name, birth year, and death year inscribed on an Eickhof Memorial Band®.

80 Niche Canterbury Ossuarium

80 exterior companion niches and 180 urns in the ossuary space.

- Initial Cost—\$46,450
- 80 Exterior niches sold for \$3000 ea.= \$240,000
- 180 urns in the Ossuarium space sold for \$500.00 ea.= \$90,000
 - **Total gross profit generated per urn space sales--\$330,000**
 - **Total revenue generate after cost of Ossuarium is deducted - \$283,550**
- Selling 16 niches at \$3000 each will cover the initial cost of the Canterbury

Ossuarium.

- The 80 niche Canterbury Ossuarium has a 340 urn capacity.
- This capacity gives you a \$137 per urn space price point.

Marketing:

The Ossuarium allows the owner the option to market low cost memorialization. When those interested in low cost memorialization request information, the owner will have the opportunity to present all cremation options to the prospect. As more and more people become fiscally responsible and environmentally conscience our Ossuarium concept is becoming more and more popular.

I look forward to hearing from you.

Alex Tuuri | Sales Professional



Minneapolis, MN 55407

c. 218.280.5634

alex@eickhofcolumbaria.com | www.eickhofcolumbaria.com

[Facebook](#) | [YouTube](#)

[Newsletter: 2018 The Larger Circle](#) | [Newsletter: 2019 The Larger Circle](#)

EXHIBIT I

