



Dear NJSFDA Members,

As you are aware, the NJSFDA Executive Committee voted to cancel the 2020 Funeral Directors Convention and Expo due to the unprecedented circumstances surrounding the COVID-19 pandemic and to abide by Executive Orders issued by New Jersey Governor Philip D. Murphy during the public health emergency.

In lieu of the report normally provided at General Session during Convention, the Board of Directors submit the following annual report to members in good standing.

New Jersey State Funeral Directors Association

1. NJSFDA Board of Directors for the year 2020-2021

2020 NJSFDA Officers

New Jersey State Funeral Directors Association Board
NJSFDA is a 501(c)6 organization

<div style="text-align: center;">  <p>PRESIDENT</p> <p>Gregory M. Aseltta (732) 771-3981 Flynn & Son Funeral Homes, Inc. 57 Webb Drive Fords, NJ 08863 Fax: (732) 225-2406 stifpusher@aol.com</p> </div>	<div style="text-align: center;">  <p>DELEGATE-AT-LARGE</p> <p>Tara M. Scarponi-Danniballe (908) 236-2520 Scarponi-Bright Funeral Home, Inc. 26 Main Street Lebanon, NJ 08833 scarponifuneral@comcast.net</p> <p>Term expires 2021</p> </div>
<div style="text-align: center;">  <p>PRESIDENT-ELECT</p> <p>John J. Radzieta (609) 465-7458 Radzieta Funeral Home 9 Hand Avenue PO Box 37 Cape May Court House, NJ 08210 Fax: (609) 465-3154 jjradz1@verizon.net</p> </div>	<div style="text-align: center;">  <p>DELEGATE-AT-LARGE</p> <p>Mark L. Tobie (609) 597-4411 Maxwell-Tobie Funeral Home & Cremation Service LLC 573 Mill Creek Road Manahawkin NJ 08050 Fax (609) 978-7819 marktobie@gmail.com</p> <p>Term expires 2021</p> </div>
<div style="text-align: center;">  <p>1ST VICE PRESIDENT</p> <p>Alison Perinchief Reinhard (609) 267-0399 Perinchief Chapels Inc. 438 High Street PO Box 94 Mount Holly, NJ 08060 Fax: (609) 267-7599 a.perinchief@comcast.net</p> </div>	<div style="text-align: center;">  <p>DELEGATE-AT-LARGE</p> <p>Ryan M. Buckland (908) 218-0281 Buckland Funeral Home LLC 233 Angle Avenue Manville, NJ 08835 Fax: (908) 218-0281 ryanmbuckland@yahoo.com</p> <p>Term expires 2022</p> </div>
<div style="text-align: center;">  <p>2ND VICE PRESIDENT</p> <p>Frank R. Galante (973) 226-1801 Galante Funeral Home 54 Roseland Avenue Caldwell, NJ 07006 Fax: (973) 226-2834 frg226@gmail.com</p> </div>	<div style="text-align: center;">  <p>DELEGATE-AT-LARGE</p> <p>Rosa E. Hernandez (201) 861-6899 Jorge Rivera Funeral Home, Inc. 4543 Kennedy Boulevard North Bergen, NJ 07047 Fax: (201) 863-2843 rosahernandez45@aol.com</p> <p>Term expires 2022</p> </div>
<div style="text-align: center;">  <p>SECRETARY/TREASURER</p> <p>John K. Baltz (609) 399-0077 The Godfrey Funeral Home 210 Tennyson Place Seaville, NJ 08230 Fax: (609) 398-9454 jkbaltz@comcast.net</p> </div>	<div style="text-align: center;">  <p>IMMEDIATE PAST PRESIDENT</p> <p>Richard C. Campana Jr., CFSP (732) 350-5700 Anderson & Campbell Funeral Home 115 Lacey Road Whiting, NJ 08759 Fax: (732) 350-2415 richard.campana@dignitymemorial.com</p> </div>

NJSFDA Board Members

New Jersey State Funeral Directors Association Board

 <p>BERGEN FDA PRESIDENT William Brock Jr., CFSP (201) 891-3400 Vander Plaet Funeral Home LLC of Wyckoff 257 Godwin Avenue Wyckoff, NJ 07481 Fax: (201) 652-4230 <i>bill@vpfh.com</i> Term expires 2021</p>	 <p>MONMOUTH & OCEAN FDA PRESIDENT Bruce A. Polcino (732) 232-3464 Quinn-Hopping Funeral Home 108 Roanoke Avenue Pelican Island, NJ 08751 Fax: (732) 250-8053 <i>bpolcino@gmail.com</i> Term expires 2022</p>
 <p>BURLINGTON FDA PRESIDENT Thomas E. Weber Jr. (856) 829-2700 Weber Funeral Home 603 Lincoln Avenue Palmyra, NJ 08065 Fax: (856) 786-0836 <i>tweberjr@msn.com</i> Term expires 2021</p>	 <p>MORRIS FDA PRESIDENT Erica M. La Morte (201) 891-3400 Vander Plaet Funeral Home LLC of Wyckoff 257 Godwin Avenue Wyckoff, NJ 07481 Fax: (201) 652-4230 <i>ericalamorte@hotmail.com</i> Term expires 2022</p>
 <p>ESSEX, UNION & WEST HUDSON FDA PRESIDENT Mary K. Bannworth (908) 447-9212 Galante Funeral Home PO Box 87 Ship Bottom, NJ 08008 Fax: (973) 226-2834 <i>bannworth1@cs.com</i> Term expires 2021</p>	 <p>PASSAIC FDA PRESIDENT Jonathan R. Bender (732) 254-9393 Brunswick Memorial Home 16 Little Rock Lane Tinton Falls, NJ 07712 Fax: (732) 238-9844 <i>jrbender25@gmail.com</i> Term expires 2021</p>
 <p>HUDSON FDA PRESIDENT Michael A. Bruzzio Jr. (201) 436-5500 Migliaccio Funeral Home & Cremation Services 851 Kennedy Boulevard Bayonne, NJ 07002 Fax: (201) 353-0454 <i>mabruz@verizon.net</i> Term expires 2021</p>	 <p>TRI-COUNTY FDA PRESIDENT Richard T. McDonough Jr. (609) 397-0105 Van Horn-McDonough Funeral Home 21 York Street Lambertville, NJ 08530 Fax: (609) 397-9394 <i>rtmcdonough@aol.com</i> Term expires 2022</p>
 <p>MERCER FDA PRESIDENT Kyle P. Ledford Sr., CFSP (609) 393-4567 Ledford Funeral Home Inc. 929 South Clinton Avenue Trenton, NJ 08611 <i>kyle@ledfordfuneralhomeinc.com</i> Term expires 2021</p>	 <p>WEST JERSEY FDA PRESIDENT Thomas C. Jennings (856) 336-2078 Covington Funeral Home 176 East Mourning Dove Way Absecon, NJ 08205 Fax: (856) 336-2098 <i>tomychas.tj@gmail.com</i> Term expires 2022</p>
 <p>MIDDLESEX & SOMERSET FDA PRESIDENT Antonietta Cuoco (908) 725-1887 Bongiovi Funeral Home, Inc. 416 Bell Avenue Raritan, NJ 08869 Fax: (908) 725-7298 <i>bellina2009@aol.com</i> Term expires 2021</p>	 <p>NFDA POLICY BOARD REPRESENTATIVE Orlando G. Covington Jr., CFSP (856) 336-2078 Covington Funeral Home 755 White Horse Pike, PO Box 192 Atco NJ 08004 Fax (856) 336-2098 <i>ogcov@comcast.net</i> Term expires 2023</p>

2. Recognition of volunteers whose leadership terms have ended this year

The following members have given their time and effort to support and strengthen our association and its entities. We would like to thank them, their families, and their businesses for giving them the opportunity to be our leaders.

- A. Daniel J. Wright, Immediate Past President
- B. Mark Connor, NJSFDA Delegate-at-Large
- C. Brian T. Hassler, NJSFDA Delegate-at-Large
- D. Mark P. Whittaker, NJSFDA Delegate-at-Large
- E. Denise F. Maguire, Tri County FDA President
- F. Samuel Arnold, NJSFDA Trustee
- G. William J. Boglioli, NJFDS Board of Directors

3. Past Presidents

For 117 years, the NJSFDA Presidents have been dedicated leaders, volunteering their time to make sound decisions in some of the most difficult times. It is through their combined and collaborative efforts that we have been able to meet the needs of our members, the industry, and all future funeral service professionals.

We thank our past presidents for their dedication and recognize Richard C. Campana Jr., CFSP who now joins the list of Past Presidents of the NJSFDA.

NJSFDA Financial Report

Secretary Treasurer, John K. Baltz

1. Net Income

NJSFDA net income was \$520,280 in 2019. Revenue earned was \$1,212,170, while expenses totaled \$691,890.

2. Revenue Sources

NJSFDA has two primary sources of revenue: the annual convention and membership dues. For 2019, gross convention income totaled \$388,643 and member dues were \$357,165. The NJSFDA also earned \$463,862 in investment income, which as 79% owner, includes the distributable share of New Jersey Funeral Directors Services 2019 net income.

3. Expenses

Seventy-five percent of NJSFDA expenses are dedicated to Convention and management fees paid to NJFDS, which supplies the physical assets, building and personnel to run the association and its related entities.

4. NJFD-PAC Contributions

In 2019, as part of annual dues payments, first firm members contributed \$178,096 towards the NJSFDA political action fund. These contributions assisted the NJSFDA in making \$125,113 in political donations. While our rate of PAC collections remains relatively constant from year to year, the amount we contribute to political candidates can fluctuate depending on election cycles.

With all seats up for election in 2021, next year's end of year report will see a significance increase in political contributions.

State of the Association

CEO/Executive Director, George R. Kelder Jr., CFSP

Since my last annual report at the 2019 convention, the New Jersey State Funeral Directors Association has achieved many goals and accomplishments affecting the profession.

Over the past six months our role as primary spokesperson and communicator of urgent and critical information, necessary for the continuance of safe industry practices during the Novel Coronavirus pandemic, has been very difficult yet successful. Notably, one of the worst public health crises we have experienced in more than a century, we quickly saw the tripling of monthly fatalities in the state taxing not only funeral home capacity but also that of hospitals, health-care facilities, cemeteries and crematories.

In mid-March we began the remote relocation of association staff and the virtual provision of board and committee meetings, seamlessly continuing the work of the organization while ensuring the safety of all.

In the early stages of the COVID-19 public health State of Emergency, when the State failed to include the funeral profession as “essential workers,” the Association initiated the purchase of critically needed personal protective equipment and disaster pouches for distribution to districts in the hardest-hit areas of New Jersey.

We obtained waivers from the New Jersey State Board of Mortuary Science regarding continuing education in-person attendance requirements, allowing licensees to acquire mandated CEU training through webinars developed and deployed during the COVID-19 State of Emergency; the allowance of interns to oversee disposition at in-state burials, cremations and entombments; and the ability to make on-line funeral arrangements utilizing electronic signatures for all federal, state and locally required authorizations.

In addition to pandemic related achievements, we were able to conclude the dispute between the International Conference of Funeral Service Examining Boards and American Academy McAllister Institute of Funeral Service, Inc. over allegations that led to the invalidation of more than fifty individual test scores of New Jersey licensees.

We oversaw and assisted in the final passage of legislation permitting the provision of food and beverage in funeral homes after a decades-old prohibition.

We remained engaged in the Northeast Funeral Service Partnership and participated in its biennial 2020 Member Survey on wage and data to aid in the future provision of services by the five-state coalition, where collective and geographical cross-state sharing of association services, regional seminars, and professional development could provide for opportunities to further advance the value of membership in each of the affiliated states.

We supported the expansion and clarification of the “Right to Control” law, specifically creating documentation approved by the New Jersey Cemetery Board necessary to appoint a Funeral Agent outside of a will.

We also saw that comments were submitted on behalf of New Jersey licensees to the Federal Trade Commission regarding possible updates to the Funeral Rule.

Following on significant changes in the state regarding general employment law, we offered legal, legislative, and educational support to licensees affected by new laws, wage-and-hour accountability and independent contractor compliance placed upon all New Jersey funeral home employers.

We initiated social media campaigns and employed analytics in order to implement and effectively release a multi-year remake of a new, user-friendly NJSFDA website.

We aided New Jersey funeral licensees in re-establishing reciprocity with the City of New York.

We established the online distribution of monthly electronic Preneed Ledgers to all New Jersey Prepaid Funeral Trust Fund participants.

And finally, we concluded a multi-year SWOT analysis to determine the strengths, weaknesses, opportunities, and threats that the industry and Association face now and in the future. Interestingly, a threat that never came to mind was that of a global pandemic.

Since last convention, your organization has navigated through significant challenges during an unprecedented worldwide public health crisis, yet we still successfully moved short- and long-term agenda items to completion.

Although none of us can predict what the fall and winter months will bring as we enter the flu season, remaining optimistically cautious regarding any possible resurgence of COVID-19, the needs of the members and the profession have been and are continuing to be met in spite of the obstacles we have all encountered.

Continue with your indoor limitations, wear a mask, disinfect hard surfaces often, restock your PPE and above all - stay safe and well.

I am extremely proud how funeral service in New Jersey responded to the many and often changing limitations that were imposed upon the industry under the most taxing and stressful of times - we are all in this together.

NJSFDA Audit Committee

Chair, Frank Galante

The Audit Committee is comprised of members appointed by the NJSFDA and affiliated organizations' Boards of Directors. Each member serves a three-year term; terms are staggered to ensure continuity. The current committee members include: Frank Galante, Chair (Trustees), Evan Pflieger (NJFDS), Karen Nazare Zitman (NJFSEC), Jeffrey Fleming (NJSFDA), Thomas Givnish (Thanexus) and Mark Whittaker (Delegate-At-Large).

The Audit Committee operates under the Audit Committee Charter, initially adopted in 2002, revised in 2007, 2012, 2018 and again in 2019. The Charter is a set of rules and guidelines providing parameters from which the Audit Committee serves.

The role of the Audit Committee is to:

- Serve as an independent and objective party to monitor each organization's financial reporting processes;

- Assist the Boards of Directors in fulfilling their oversight responsibilities by reviewing established internal controls with respect to finance, accounting, ethics, and legal and regulatory compliance;
- Encourage continuous improvement of, and foster adherence to, each organization's policies, procedures, and practices;
- Oversee the completeness and accuracy of financial reporting;
- Review and appraise the audit efforts of the organization's independent auditors; and
- Provide an open avenue of communication between auditors, management, and Boards of Directors.

During the current reporting period, the Committee:

- Reviewed the December 31, 2018 financial statements for New Jersey State Funeral Directors Association, New Jersey Funeral Directors Services, New Jersey Prepaid Funeral Trust Fund, New Jersey Funeral Service Education Corporation, New Jersey Funeral Directors – Political Action Committee, and Knowledge Based Funerals, LLC, prepared by the auditing firm of *Wiss & Company LLC*;
- Reviewed the New Jersey Prepaid Funeral Trust Fund's Procedural Audits for June 29, 2018; July 31, 2018; August 15, 2018; January 31, 2019; March 29, 2019 and April 15, 2019.
- For the calendar year 2018, reviewed the IRS Form 990 for New Jersey State Funeral Directors Association and New Jersey Funeral Service Education Corporation, and IRS Form 990EZ for New Jersey Funeral Directors – Political Action Committee, prepared by *Wiss & Company LLC*;
- Reviewed the consolidated December 31, 2018 financial reports for Thanexus, Inc. and Thanexus Financial Services LLC, prepared by the auditing firm of *CohnReznick*;
- Reviewed December 31, 2018 audited financial statements for the Retirement Plan of Thanexus, Inc., prepared by *CohnReznick*;
- Met in executive session with each auditing firm;
- Reviewed the performance of the independent auditors;
- Revised the Audit Committee Charter;
- Elected Frank Galante, CFSP, as Audit Committee Chair for the 2019-2020 term; and
- Discussed, reviewed, and approved the audit and tax preparation fees for work to be performed on the financials for the year ended 2019.

The Audit Committee is pleased to report that it is satisfied with their respective organization's financial statements, reporting processes and internal control systems. Further, there were no material weaknesses, significant deficiencies, or other concerns to report.

New Jersey Funeral Service Education Corporation

Chair, John J. Radzieta

The New Jersey Funeral Service Education Corporation is a nationally recognized continuing education provider and is responsible for developing and presenting all continuing educational programming offered by the NJSFDA and its affiliated entities. We are pleased to provide this annual report to the membership.

1. Net Income

The NJFSEC's net income totaled \$123,434 in 2019. Revenue earned was \$280,782, while expenses were \$157,348.

2. Revenue Sources

Revenue is derived from continuing education registration fees and sponsorships, donations and in memoriam contributions. NJFSEC also earned \$61,452 in investment income, which as 21% owner, includes the distributable share of New Jersey Funeral Directors Services 2019 net income.

3. Expenses

Ninety-one percent of NJFSEC's expenses are related to the provision of continuing education and management fees paid to NJFDS, which supplies the physical assets, building and personnel to operate NJFSEC and its extensive program agenda.

4. Educational Programming

By the end of 2020, the NJFSEC presented a total of 78 hours of programming, allowing licensees to earn a maximum of 12 unique continuing education units.

These CEUs covered new courses in New Jersey's mandated topics of NJ Preneed, NJ Law, Ethics, and OSHA. This year's programming included two new NJ Law courses which thoroughly reviewed the provisions and compliance obligations of the Right-to-Control Law, which was amended in September 2019.

With the cancellation of the 2020 Convention, the NJFSEC is committed to expanding its offerings to include elective programming to assist licensees in obtaining the required number of continuing education hours necessary for licensure renewal in February 2021.

5. 2020 NJFSEC Webinar CE Series

The NJSFDA successfully advocated for a waiver of the in-person attendance requirement, allowing licensees to obtain mandated CEU training through webinars during the State of Emergency due to the COVID-19 pandemic. Committed to ensuring licensees have access to quality continuing education options, the New Jersey Funeral Service Education Corporation offered a Webinar CE Series starting in May 2020. The Webinar CE Series will be expanded to include elective webinars in the Fall of 2020.

6. Scholarship Recipients

Complementing the provision of excellent educational programs, our exploration of new ways to deliver continuing education and our philanthropic efforts, the Education Corporation annually awards deserving mortuary science students with scholarships to defray the costs of their education.

This year, we are awarding scholarships to two outstanding individuals seeking to enter funeral service. On behalf of NJFSEC, I would like to congratulate our scholarship recipients and wish them the best of luck in pursuing their future in funeral service. We look forward to their membership and participation in our association.

James Ryan Croonquist

James lives in Oradell, Bergen County. He earned his Associates Degree from Bergen Community College in Paramus with a 3.4 GPA and will begin the Mercer County Community College Funeral Service Program in September 2020. He is an intern with C.C. Van Emburgh Inc. in Ridgewood.

James was inspired to become a funeral director after experiencing the caring, empathetic, and supportive qualities of the funeral home that handled his grandmother's funeral arrangements. While most people wonder why he would want to work with the dead, he views it as just one aspect of the job. Being there to serve families during times of vulnerability and helping through grief is the part of the job he admires most. James hopes that one day he will be able to touch the lives of families in the way that his life was touched during his time of bereavement.

Fallon P. Endler

Fallon lives in Avenel, Middlesex County. She earned her Bachelor of Arts in Psychology and Biology at Moravian College in Pennsylvania, with a 3.65 GPA. She will begin the Mercer County Community College Funeral Service Program in September 2020 and interns with Gosselin Funeral Home in Edison.

As an adopted child, Fallon believes she brings a unique perspective to funeral directing, with the ability to connect with the emotions of those who grieve the loss of "family." With determination, grit and strength, Fallon is confident that she will make a difference in the funeral service industry.

She has received various honors and awards, including Woodbridge Mayor's Volunteer Award and JEMMS Foundation Inc. "Shine On" Award. Fallon is a member of Gamma Sigma Alpha Greek Honor Society and the Girl Scouts of America.

7. Community Outreach

In addition to delivering continuing education and scholarship opportunities, the NJFSEC has provided nearly \$80,000 of community outreach money toward public and allied professional events or organizations in the name of funeral service since its inception. These contributions were aimed at events or organizations aiding clergy and cemetery relations, hospice and palliative care, suicide prevention, crisis and grief, aging, organ and tissue donation, social worker and geriatric care manager interaction, and bereaved families. We remain committed to supporting allied professional organizations and causes.

As you can imagine, all of this work costs a considerable amount of money. Producing quality continuing education and the Education Corporation's philanthropic efforts are not cheap. While some of the funds for these endeavors come from the registration fees associated with our CEU offerings, we also rely on the generous donations from our supporters.

On behalf of the Board of Trustees, we say “thank you” to all of those that have supported the NJFSEC’s mission during its tenure.

The NJFSEC also encourages District Associations to support the Education Corporation so that the mission of scholarship, community outreach and continuing education can be adequately supported.

For those who have not yet supported, we ask that you consider doing so in the near future.

In Summary

Much has changed since 2019. The year 2020 has proven to be a challenge for everyone. The COVID-19 pandemic created a new normal for all of us. We should all be proud of what we have accomplished under the conditions we have faced. Know that your association continues to keep abreast of the changes taking place every day and will continue to share updates with our members through the FORUM and our website.

We must all set an example for the industry and our communities of what the new normal will look like. Prepare yourselves and your businesses, and stay safe.