

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

KATHY HOCHUL
GOVERNOR

CEMETERY BOARD

ROBERT J. RODRIGUEZ
SECRETARY OF STATE
CHAIR

LETITIA JAMES
ATTORNEY GENERAL

MARY T. BASSETT, M.D., M.P.H.
COMMISSIONER OF HEALTH

To: New York State Cemetery Board

From: Leonard Breen, Investigator

Subject: Oakwood Cemetery (Troy), #42-034

Re: Major Renovation – New Retort

Date: July 19, 2022

Introduction

By application dated May 11, 2022, Oakwood Cemetery seeks approval to replace an old retort in their crematory. The crematory currently operates two retorts, however, one of these retorts has been in operation since 1976 and ultimately will not comply with the new DEC emission guidelines for retorts. The other retort in the crematory has been in use since 1995 and does comply with DEC emission guidelines, therefore will be kept in place at this time.

The cemetery would replace a 1976 ALL 1701 retort with a new Matthews Super Power Pak Plus retort.

Total cost of the project is \$250,506.48

Exhibits

- A. Application
- B. Memorandum of Assistant Director Alicia Young
- C. Board Meeting Minutes
- D. Conflict of Interest Policy

Report

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

The crematory is in an isolated area of the cemetery and has not damaged, modified or interfered in any way.

the location, design and duration of the major alteration

Estimated time of completion is 2 weeks.

the financial impact on the applicant

Please see the accompanying memorandum of Associate Accountant Kerry Forezzi.

The project will be financed by a loan from Merrill Lynch LMA.



Department
of State

whether the alteration will interfere with the lots or the interests of the lot owners

Since the crematory is situated in an isolated area of the cemetery, it has not interfered with the lots or the interests of the lot owners.

whether the alteration will be appropriate for cemetery purposes

The cemetery performed 1038 cremations in 2021. The new retort is more efficient and will allow the cemetery to keep pace with anticipated continued growth in the number of cases per year.

whether the alteration will have an adverse impact on the surrounding community

As stated above, the crematory is situated in an isolated area of the cemetery with no residential housing located anywhere close to the building. The cemetery has never received any complaints from the community.

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

The crematory has not and will not adversely affected public health and safety or natural resources.

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

N/A

required permits

There are no permits required for this project.

certification by licensed architect or engineer

An engineers report is included.

Recommendation

As the number of cremations that Oakwood Cemetery has performed has steadily increased for the past several years, this is a necessary major alteration. The Division recommends approval.

EXHIBIT A

EXHIBIT A



May 11, 2022

NYS Department of State
Division of Cemeteries
Attn: Leonard Breen
One Commerce Plaza
Albany, NY 12231-000

Re: Application for Cemetery renovation/major alteration

Troy Cemetery Association Inc. Oakwood
50 – 101st Street
Troy, NY 12180
Cemetery ID 42034, Rensselaer County

Project name: **New Cremation Chamber**

Dear Mr. Breen;

As required by section 201.16 (Cemetery Renovation) the following is our report for the above referenced project.

(1) New Cremation Chamber

Recent revision by NYS DEC which necessitates replacement of crematory units which cannot comply with recently enacted air emission guidelines we are faced with having to replace our 1976 unit. We have a 2nd unit (from 1995) which will remain on-line. Costs are as follows:

Matthews Environmental Solutions		
Super Power Pak Plus	\$166,764.48 *	*shipping charge of \$5,010. included, subject to change
Duncan & Cahill Architects & Engineers	83,742.00	
Troy NY. Removal of old unit, installation of new unit. All inclusive		
Total	<u>\$250,506.48</u>	

After a down payment of \$17,747.45 towards the cremation chamber, the additional expenses will total ca. \$232,000.

We will be financing the expense through Merrill Lynch LMA (Loan Management Account) The interest rate is variable, and is set in part by the cemetery's assets held there. The rate is currently 3.74%.

continued

There is no required set term on the repayment, nor a prepayment penalty. The enclosed amortization sample schedule is set at a 24 year term. We believe that over time our investments will outperform the loan rate, thus we are not seeking to apply for a loan from our PM fund at this time.

The first part of the packet you will find the vendor expenses in detail, the rest is in the order that the application dictates.

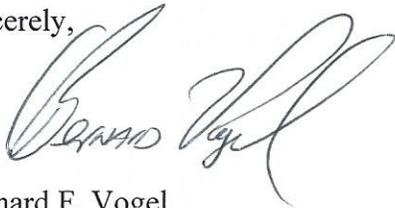
Lastly, we have received the NYDEC Air registration certificate (permit) copy attached.

Note: Oakwood is up to date with:

- Annual reports
- Vandalism and assessment payments
- Current PM liabilities
- Outstanding PM loan payments.

If you have any questions or comments please do not hesitate to call upon me.

Sincerely,

A handwritten signature in cursive script, appearing to read "Bernard F. Vogel".

Bernard F. Vogel
Administrator

Troy Cemetery Association Inc.
Oakwood Cemetery
50-101st Street
Troy NY 12180

Major Alteration: Construction Budget

Matthews Environmental Solutions	
Super Power Pak Plus	\$ 163,001.00
Extra 5' stack length	2,340.00
Gov't surcharge: pen recording	1,737.00
	\$ 167,078.00
Loyalty discount	(7,111.52)
Services	1,788.00
Shipping & Freight	5,010.00 *subject to change
	<u>\$ 166,764.48</u>
Duncan & Cahill, General Contractor	<u>\$ 83,742.00</u>
Installation, and removal of old unit	
GRAND TOTAL	<u><u>\$ 250,506.48</u></u>
MATTHEWS DOWNPAYMENT	(17,747.45)
Bal due	\$ 232,759.03



Return
Contract

November 16, 2021

Mr. Thomas O. Maggs
Troy Cemetery
50 101st Street
Troy, NY 12180

Dear Mr. Maggs,

Thank you for allowing us the opportunity to present this crematory equipment proposal. The enhanced business opportunities of owning cremation equipment have never been stronger. The choice for cremation services with today's consumer is growing and the timing is perfect to differentiate your services and enjoy the additional revenue opportunities with this expanding market.

Matthews represents the highest standards for cremation equipment, service and merchandising solutions. With more than 4,500 installations in over 50 countries, our clients confidently know that we symbolize the finest technology, highest safety standards and 24/7 service & technical support. We understand the magnitude of this decision and are committed to ensuring your investment is built upon a solid foundation for long-term success.

We are proud to present this equipment contract based on the information we have gathered about your current and future business requirements. This comprehensive proposal contains a Purchase Agreement, Project Itemization List and Terms & Conditions.

Upon acceptance of this proposal the next step is to sign and initial all enclosed documents, then return the originals with a standard 10% "good faith" deposit. After receipt of these documents, we will forward a "Pre-Construction Checklist" for you to complete and return to us as soon as possible. Once we receive this checklist, we will prepare the appropriate environmental application and forward it to you along with the equipment installation instructions. If you are unable to obtain all necessary permits and financing, we will cancel the order and return your full deposit. This is our commitment to you.

We want you to be confident with your purchase and know that with Matthews, you have a team of experts who will guide you through this process. I will follow-up shortly to review any questions you may have, or please feel free to call me at our toll free number (800)-327-2831. Thank you.

Sincerely,

A handwritten signature in black ink that reads 'Ron Salvatore'.

Ron Salvatore
Sales Representative
ext. 206-6140
rsalvatore@matw.com

Enclosures

Matthews Environmental Solutions
2045 Sprint Boulevard | Apopka, Florida 32703
O: 407-886-5533 | F: 407-886-5990 | www.matthewsenvironmentalsolutions.com

Matthews Environmental Solutions is a (MATWA) Matthews International company

Seller: Matthews Environmental Solutions
2045 Sprint Boulevard
Apopka, Florida 32703

Purchaser: Mr. Thomas O. Maggs
Troy Cemetery
50 101st Street
Troy, NY 12180

Project Price*

\$177,474.48, which represents the scope of the project brought forward from the Project Itemization List. The Project Price is subject to change due to modifications to the scope of this original contract.

Downpayment [10% of the Project Price - Minimum]**

Downpayment of \$17,747.45 is payable upon the execution of this agreement and shall be applied to the Project Price.

Project Shipment [85% of the Project Price - Minimum]

Prior to shipment, 85% of the Project Price \$150,853.31 must be paid three (3) weeks prior to packing and shipping of equipment. Payment not received will delay shipment.

Remaining Balance of Project Price

The final project balance of \$8,873.72 is due and payable 30 days after shipment of equipment (via wire transfer or check) or at the time of start-up, whichever occurs first. *Startup and training will not occur without this final payment.*

Lease Financing requires a \$2,500 deposit.****

Project

Sale to Purchaser of cremation equipment (as described by parts on Attachment I), all in accordance with the Terms and Conditions hereof. All attachments are incorporated herein for all purposes.

Modifications to the Project

The equipment to be sold may be modified from time to time by execution of a "change order" in substantially the same form as this agreement. Such agreement shall be attached hereto and incorporated herein for all proposed. Changes made prior to scheduled shipment may subject Project to additional charges and delays in delivery. Modifications include any additional stacking custom elbow brackets, additional instrumentation required by an environmental agency or any other customization requested by Owner.

Cancellation & Delivery Postponement Policy

If cancellation of an order occurs after Matthews assists in the successful completion of a zoning hearing and/or preparation of an environmental permit, before production of the equipment occurs, there will be a \$2,500 holdback of Purchaser's deposit. An additional cancellation fee, 30% of total project price, will apply if order has entered the production phase. The date of shipment and delivery will be agreed upon and finalized by Seller and Purchaser before production begins. If Purchaser requests a postponement of delivery after equipment has entered the production phase, Purchaser will be subject to a storage fee (per unit) of \$50 per day. Storage fee begins the day after the original agreed upon shipment date and continues until order leaves Seller's facility.

Cost Summary

Cremation Equipment	\$163,001.00
Accessory Total	+ \$10,710.00
Miscellaneous Total	+ \$2,340.00
Government Surcharges	+ \$1,737.00
Sub Total:	\$177,788.00
Loyalty Discount	- \$7,111.52
Services Total	+ \$1,788.00
Shipping & Freight***	+ \$5,010.00
TOTAL DUE:	\$177,474.48

STRIKE REMOVAL OF OLD UNIT TO FL. AND DISPOSE.

Plus Applicable Government and Local Taxes

166,764.48

Terms

- *The Terms and Price contained herein are valid for ninety (90) days from the written date of this contract.
- **Downpayment received by Matthews will hold the Terms and Price contained herein for twelve (12) months from the written date of this contract. If equipment is not shipped within that twelve (12) months from the date of this contract, project cost will be subject to prevailing terms and prices.
- *** Freight charges are estimates and subject to change based on prevailing market rates.
- **** Lease Finance requires separate payment terms outlined by the finance agency.

Dated: November 16, 2021

Seller: Matthews Environmental Solutions

R Salvatore

Ron Salvatore

Purchaser: Troy Cemetery

Thomas O Maggs

Accepted By: Mr. Thomas O. Maggs

Accepted By: _____
Matthews Environmental Solutions

Date: _____

Title: President

Date: *12/15/21*

Bill To: Troy Cemetery
50 101st Street
Troy, NY 12180

Contact: Mr. Thomas O. Maggs
Phone: 518-272-7520

Ship To: Troy Cemetery
50 101st Street
Troy, NY 12180

Title: President
Email: oakwood_cemetery@yahoo.com

	Cost	Quantity	Total
Cremation Equipment			
1. Super Power-Pak PLUS (Front Cleanout)	\$163,001.00	1	\$163,001.00
Services			
1. M-pyre 2.0™ 1 Year Auto-Renewal Subscription	\$1,788.00	1	\$1,788.00
Accessories			
1. Backhaul/Disposal of Existing unit. (Based on estimated freight back and may be adjusted)	\$10,710.00	1	\$10,710.00
Miscellaneous Items			
1. Stainless Steel Refractory Stack: 4.5" (cost per foot)	\$468.00	5	\$2,340.00
Government Surcharges			
1. 1-Pen: Installed complete with thermocouple and wiring, 24-hour recording chart	\$1,737.00	1	\$1,737.00
Standard Supplies & Services Included			
1			M-Pyre 2.0 Intuitive Logic Control (ILC) Operating System.*
1			Set of Sentry loading door safety latches.
1			Stainless Steel Stack lined with 4.5 inches of refractory, 10 feet of stack included. Also includes storm collar. <i>Note: Additional Stainless Steel Stack costs an additional fee per foot.</i>
1			Opacity Monitor.
1			Set of Clean-Out Tools.
1			Ashpan for transporting the cremated remains from the collection hopper to the processing area.
1			Environmental applications forms with the necessary technical data for you to submit to the environmental authorities of your area. <i>Note: Does not include local engineering costs/permitting fees that may be required, local environmental modeling or other site specific costs.</i>
1			Pre-paid and allowed freight from Apopka, Florida to your location.
1			Start-up service after arrival and installation of equipment. Services include operator training.
1			Owner's manual.
1			Case of (36) TCC-1 temporary cremains containers.
1			Case of shipping boxes (36) for the containers.
1			Case of rollers (60) for loading the case to be processed.
100			Stainless Steel identification discs with the name of your facility, city, state and sequential numbering.
1			LT-1BS Hydraulic Battery Lift Table with Scale.

Notice (if applicable)

***M-pyre 2.0 Subscription Notice:**

60-Day Free Trial is included. After 60 Days from start-up there will be a \$149 per month charge. Each additional unit is \$50 per month. Facility must have a hard wired internet connection, ethernet cable should reach the control panel with 6ft extra. Minimum internet speed required is 128Kbps. Early Termination Fee is \$295 on 1 year auto-renewal contract, plus \$195 for each additional year. All Subscriptions are auto-renewed, cancellations must be submitted in writing atleast 60 days prior to next renewal period.

Optional Accessories	Cost (Each)	Quantity	Initial
1. On-site Supervision: Installation	\$4,830.00	_____	_____
2. BB-3 Metal Recovery Processor with Ventless Upgrade	\$15,000.00	_____	_____
3. Automatic Recovery Processor & Dust-Control Workstation Combo	\$32,000.00	_____	_____

Delivery & Warranty

The time of delivery will be approximately twelve (12) weeks after receipt of the pre-construction checklist & environmental construction permit to proceed. The warranty applicable is one (1) year from date of shipment against defects in material and/or workmanship, F.O.B. Apopka, Florida.


Initial

General

- 1 The Terms and Conditions of Sale are only those stated below and in the Purchase/Lease Agreement, (collectively, the "Agreement"). The parties hereto agree there are no agreements between the parties, oral or written, with respect to the goods sold or the services provided hereunder (including any made or implied from past dealings) except as expressed in the Agreement and/or herein. To the extent there are any inconsistencies and/or conflicts between the terms and/or language of the Agreement and the Terms and Conditions of Sale, the Terms and Conditions of Sale shall govern and control.
- 2 Shipping and performance dates are estimated only and are not guaranteed. Matthews International Corporation (hereinafter referred to as "Seller") will use every effort to make shipments and/or perform services as scheduled and may make partial shipments. However, the completion of the Agreement is subject to acts of God or the public enemy, fires, floods, unusually severe weather, delays caused by governments (including government priorities, preferences or allocations), delays of suppliers in furnishing materials and services, and any other causes beyond Seller's control ("Force Majeure"). In the event of a Force Majeure, Seller shall not be liable to Purchaser for any delays related to the manufacturing, shipping and/or delivery of the items and/or services contemplated and/or specified in the Agreement.
- 3 Prices quoted, unless otherwise stated, are F.O.B. destination and do include sales tax. If taxes are not paid to Seller, Purchaser will pay these items directly if the law permits or will reimburse Seller if Seller is required to pay them. Purchaser will provide tax exemption certificates or evidence of tax payment if requested by Seller.
- 4 Any amount not paid when due can delay shipment where Purchaser can incur fees associated from rescheduling freight logistics. Purchaser shall not be entitled to set off any amount owing under the Agreement at any time to Seller or any of Seller's affiliated entities.
- 5 Purchaser's execution of the Agreement will be deemed a representation that Purchaser is solvent and able to pay for the items ordered. If Purchaser fails to make payments when due or if bankruptcy or insolvency proceedings are instituted by or against Purchaser, or if Purchaser makes an assignment for the benefit of creditors, Purchaser will be deemed in default, and Seller will have the right to terminate its obligations by written notice to Purchaser, but such termination will not affect Purchaser's obligation to pay for items delivered and work in progress.
- 6 No goods may be returned without prior written approval of Seller. Orders placed with and accepted by Seller may not be canceled by Purchaser except upon (a) Seller's written consent prior to shipment and (b) Purchaser's acceptance of Seller's cancellation charges, 30% of total project price if order is in production phase, which shall protect Seller against all costs and losses. Seller reserves the right to cancel any sale (and related services) hereunder without liability to Purchaser (except for refund of monies already paid), if the manufacture or sale of the goods or provision of services is or becomes technically or economically impractical.
- 7 Purchaser is exclusively responsible for the installation of the any and all equipment specified in the Agreement and is also responsible for installing it pursuant to Seller's installation instructions. Accordingly, Purchaser shall be responsible for coordinating facility preparation, including the retention of subcontractors if necessary and may include, but is not limited to, electrical and fuel hookup, crane for off-loading and placement of equipment, stack installation and connection.
- 8 Governing Law: This Agreement shall be governed by the laws of Pennsylvania, excluding the choice of law provisions thereof. Any litigation shall be brought in Allegheny County in the State of Pennsylvania for all issues relating to sale. All disputes arising out of this order shall be resolved by arbitration in accordance with the Commercial Arbitration Rules (as amended and effective on the date of the Demand, the "Arbitration Rules") of the AAA. The hearing and all other proceedings and documents in such arbitration shall be conducted in the English language in Pittsburgh, Pennsylvania. The arbitrator(s) shall, with reasonable diligence, render a final decision with respect to the Dispute as disclosed in the Demand and the answering statement, if any, filed by the other party. The decision shall be rendered within 90 days after the commencement of the hearing, unless the arbitrator(s) find it necessary to extend this period to hear the dispute or reasonably render a decision. Until the award is issued, performance under this order shall continue in the manner and form existing prior to the dispute but subject to adjustment as a result of the award. The provisions of this Section 8 shall be a complete defense to any suit, action or proceeding instituted in any federal, state or local court or before any administrative tribunal with respect to any Dispute arising with regard to this order. In connection with enforcing any arbitration award entered pursuant to this Section 8, or any other action related to this order, Seller hereby consents and submits to jurisdiction of the state and Federal courts seated in Allegheny County, Pennsylvania any action at law, suit in equity or other proceeding that may arise out of this order. Seller also agrees during the periods of performance and warranty to maintain within the Commonwealth of Pennsylvania an agent to accept service of legal process on its behalf. Seller will require such agent to acknowledge such appointment in writing to Purchaser, and such agent will agree in writing to Purchaser that such appointment may not lapse or otherwise terminate without prior written notice to Purchaser at least 180 days prior to such lapse or termination.

Title and Damage of Shipment

- 9 All goods sold hereunder are warranted, when paid for and properly installed. A claim should be immediately filed with the carrier when damages are identified upon delivery. A full report of the damage should be forwarded to Seller so that Seller can arrange for repair or replacement.
- 10 To the extent applicable, title to items contemplated in the Agreement and not subject to leasing terms under the agreement, passes upon tender of delivery by carrier to Purchaser, and if items are damaged, Seller must receive Purchaser's claim for loss or damage in transit within ten (10) days after receipt of shipment, which must be signed by the carrier.

Warranty for Goods and Services

- 11 Seller cremators and collateral equipment sold are warranted free from defects in workmanship and/or materials, under normal use and service, for one (1) year from date of shipment. Seller's obligation under this warranty is limited to the repair or replacement of any parts or part, F.O.B. Apopka, Florida, which may prove defective under normal use and service within one (1) year from date of shipment, and which is found by our inspection to be thus defective. This warranty shall not apply to any cremator and collateral equipment which has been repaired or altered outside our factory in any way so as, in our judgment, to affect its performance, safety, stability and reliability. No other express warranty is given. Written notice of defect must be received by Seller within warranty period. At Purchaser's request, Seller will make reasonable efforts to provide warranty service at the Project premises. If a fault has been caused by improper installation (other than by Seller or third parties under contract to Seller), maintenance or use, or by abnormal conditions of operation, repairs will be billed at normal rates.

If any fault develops, the following steps should be taken:

- A Notify Seller by giving the item model number, serial number and details of the difficulty. On receipt of this information, Purchaser will be given service data or shipping instructions.
- B On receipt of shipping instructions, forward the item prepaid. If the item or the fault is not covered by warranty, an estimate of charges will be furnished before work begins.

- 12 Seller warranties, including, without limitation, warranties with respect to the design, materials, workmanship, merchantability, fitness for purpose and performance of its products, shall be limited exclusively to those specifically expressed in writing from time to time by Seller. EXCEPT AS EXPRESSLY PROVIDED HEREIN, SELLER DISCLAIMS ANY AND ALL OTHER WARRANTIES, EXPRESS OR IMPLIED, IN FACT OR BY OPERATION OF LAW OR OTHERWISE, CONTAINED OR DERIVED HEREFROM OR IN ANY OTHER MATERIALS, BROCHURES, PRESENTATIONS OR OTHER DOCUMENTS OR COMMUNICATION WHETHER ORAL OR WRITTEN, INCLUDING, WITHOUT LIMITATION, IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.

- 13 Any drawings submitted herewith are to show only the general style, arrangement, and approximate dimensions of the goods offered. No work is to be based on drawings unless the drawings are certified.
- 14 Purchaser agrees that all drawings, prints and other technical material which Seller provides to Purchaser, whether prepared by Seller or by third parties under contract to Seller, contain data which embody trade secrets and confidential know-how of commercial value to Seller or third parties under contract to Seller. Purchaser agrees (a) to keep such information confidential; (b) that it will not disclose such information to any other person, corporate division or entity; (c) that it will not use such information except in connection with the goods supplied hereunder; and (d) that it will not sell, lease, loan or permit any other person, corporate division or entity to use such information for any purpose, without Seller's prior written consent. Nothing herein shall restrict the use of information available to the general public.
- 15 Seller has the right to defend or, at its option, to settle, and Seller agrees, at its own expense, to defend or settle, any claims, suit or proceedings brought against Purchaser based on a claim of infringement of any United States patent by any item supplied to Purchaser under the Agreement.

Limitation of Damages

- 16 IN NO EVENT SHALL SELLER BE LIABLE, IN CONTRACT, TORT, STRICT LIABILITY, LAWS RELATING TO THE PROTECTION OF THE ENVIRONMENT, OR UNDER ANY OTHER LEGAL THEORY, FOR INCIDENTAL, INDIRECT, SPECIAL OR CONSEQUENTIAL DAMAGES, REGARDLESS OF WHETHER SELLER WAS INFORMED ABOUT THE POSSIBILITY OF SUCH DAMAGES, AND IN NO EVENT SHALL SELLER'S LIABILITY EXCEED AN AMOUNT EQUAL TO THE SALES PRICE OF THE GOODS AND/OR SERVICES CONTEMPLATED IN THE AGREEMENT AND SOLD TO PURCHASER THEREUNDER.

Project Provisions

- 17 Under limited circumstances, Purchaser may timely change orders in the work contemplated by the Agreement consisting of additions, deletions or modifications. However, such changes in the work shall be authorized by written change orders signed by Purchaser and approved in writing by Seller (each, a "Change Order"). If Purchaser elects to make any such changes pursuant to a Change Order, the project price and the date of completion of the desired work shall be adjusted accordingly by Seller.
- 18 Purchaser acknowledges that any additional requirements including, but not limited to: environmental testing, field evaluations by independent testing laboratories and/or any modifications to obtain or keep any permits in effect are the responsibility of the purchaser.
- 19 Purchaser shall secure and pay for all building permits, and other permits or licenses necessary for proper execution and completion of the work contemplated under the Agreement.
- 20 Purchaser and Seller acknowledge that time is of the essence hereunder and that the price quoted in the Agreement is based upon the project being as described in the Agreement. If Purchaser, or any party under Purchaser's control, interferes with or delays performance of the work contemplated by the Agreement (whether intentionally or otherwise), Seller shall (a) extend the date for completion of the work to account for the delay caused by such interference and (b) adjust the project price to reflect any cost or expenses incurred by Seller on account of such interference.
- 21 Seller is acting as an independent contractor hereunder and does not undertake in any way to perform any obligation of Purchaser or to assume any liability for Purchaser's business or operations. In addition, the Terms and Conditions specified herein relate solely to the rights and obligations of the Parties with respect to the purposes of the Agreement as set forth therein and shall not extend to any other activities, transactions, relationships, contracts or work, or be deemed to create a general partnership, joint venture, agency or employment relationship among the Parties of any kind whatsoever.
- 22 Indemnification: Purchaser agrees to release, indemnify and hold harmless Seller against any and all losses, damages, claims, liabilities, penalties, expenses (including costs and attorney's fees) directly or indirectly based upon or arising out of any negligent act, omission or the willful misconduct of Purchaser under the Agreement. Purchaser acknowledges that the provisions of this Section and Purchaser's obligations hereunder shall survive the termination of the Agreement.
- 23 Notice: Any notice required to be given pursuant to the Agreement and/or the Terms and Conditions set forth herein shall be in writing and mailed by certified or registered mail, return receipt requested, or delivered by a national overnight express service to the following Seller address:
- To Seller:
 Matthews International - Environmental Solutions Division
 2045 Sprint Boulevard
 Apopka, Florida 32703
- 24 Waiver. No waiver by either party of any default shall be deemed as a waiver of any prior or subsequent default of the same or other provisions of this agreement.
- 25 Severability. If any provision hereof is held invalid or unenforceable by a court of competent jurisdiction, such invalidity shall not affect the validity or operation of any other provision and such invalid provision shall be deemed to be severed from the Agreement.
- 26 Entire Agreement. The Terms and Conditions of Sale, in conjunction with the Agreement, constitute the entire understanding of the parties relating to the purchase, installation and operation of the products and/or services and revokes and supersedes all prior agreements between the parties relating to the purchase, installation and operation of the products and/or services and is intended as a final expression of their agreement. The Terms and Conditions of Sales shall not be modified or amended except in writing signed by the parties hereto and specifically referring to the Agreement.

IN WITNESS WHEREOF, the parties hereto have caused this Agreement to be executed as of the date indicated below.

Seller: Matthews Environmental Solutions
 Signed: Ron Salvatore
 Ron Salvatore
 Dated: November 16, 2021

Purchaser: Troy Cemetery
 Signed: Thomas O. Mays
 Print Name: THOMAS O MAYS
 Title: President
 Dated: December 16, 2021

Contract Change Order

Date: April 25, 2022
Contact: Bernie Vogel
Oakwood Cemetery
Customer: _____
50 101st St
Troy, NY 12180-1124
Email: oakwood_cemetery@yahoo.com

Thank you for selecting Matthews Environmental Solutions as your cremation equipment supplier.

As a follow up to our conversation, the following will be deducted from your existing cremator contract. Please sign below and return to me via email or via fax at 412-315-3003

Quantity	Stock Number	Description	Unit Price	Extended Amount
1		Removal/deduct of freight and back haul of existing ALL cremator.	(\$10,710)	(\$10,710)
* Plus any applicable sales taxes			* TOTAL	(\$10,710)

Thank you again for your valued business and we look forward to a long lasting mutually beneficial working relationship with you.

Sincerely,

Ron

Ron Salvatore
 Matthews Environmental Solutions

Accepted by: _____

Ivan O Maggs

Date: _____

April 29, 2022





General Contractor
expense for
INSTALL -
complete

Alisa Cahill Henderson
President

April 22, 2022

Oakwood Cemetery
50 101st Street
Troy, NY 12180

Attn: Tom Maggs and Bernard Vogel

Re: Alterations to earl chapel crematorium

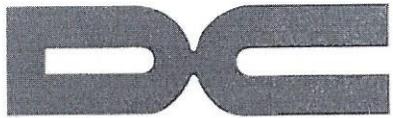
Gentlemen,

Duncan & Cahill Inc. proposes to furnish and install the necessary labor and material to perform the following scope of work

Scope:

1. Mobilize and setup shoring scaffold for roof support
2. Remove exterior doors, structural C-Channels and save for reuse
3. Sawcut masonry CMUs to expand opening for unit installation
4. Remove interior walls
5. Remove a portion of sheetrock ceiling above existing unit location
6. Remove Interior doors and frame and save for reuse
7. Remove existing furnace stack through the roof
8. Remove gas lines and electrical lines from old unit for removal
9. Remove outdated unit and place at owners' location
10. Provide temporary protection at CMU door opening and roof openings during construction
11. Remove a portion of EPDM roofing material to expose wood roof framing
12. Reframe roof joists to accept new stack location and prep for new EPDM installation
13. Fabricate and install thimble and collar in preparation for new stack vent
14. Install new EPDM rubber roofing at areas of removal
15. Patch ceiling Sheetrock/tape/sand/paint
16. Receive delivery of new unit and place inside building along with installing new stack vent
17. Repair CMU masonry walls and reinstall C-Channels and salvaged doors/frame/hardware
18. Frame interior walls to owners desired layout so both units are separated from each other
19. GWB/Tape/Sand/Paint new interior walls
20. Repair small dent on interior doors and paint after reinstallation into adjacent wall
21. Reconnect natural gas to new unit with spec'd regulator within the gas line running to unit
22. Core drill floor slab for new electrical conduit and gas lines
23. Provide spec'd power from new unit to existing electrical panel. Unit must be single phase power setup
24. Install a new outlet at new interior wall
25. Remove all temp protection, shoring and cleanup to GC provided dumpsters





DUNCAN & CAHILL
I N C O R P O R A T E D
C O N T R A C T O R S • E N G I N E E R S

Alisa Cahill Henderson
President

Total Cost of Project: \$83,742.00

Thank you for the opportunity to quote this scope of work.

Sincerely,
Duncan & Cahill Inc.

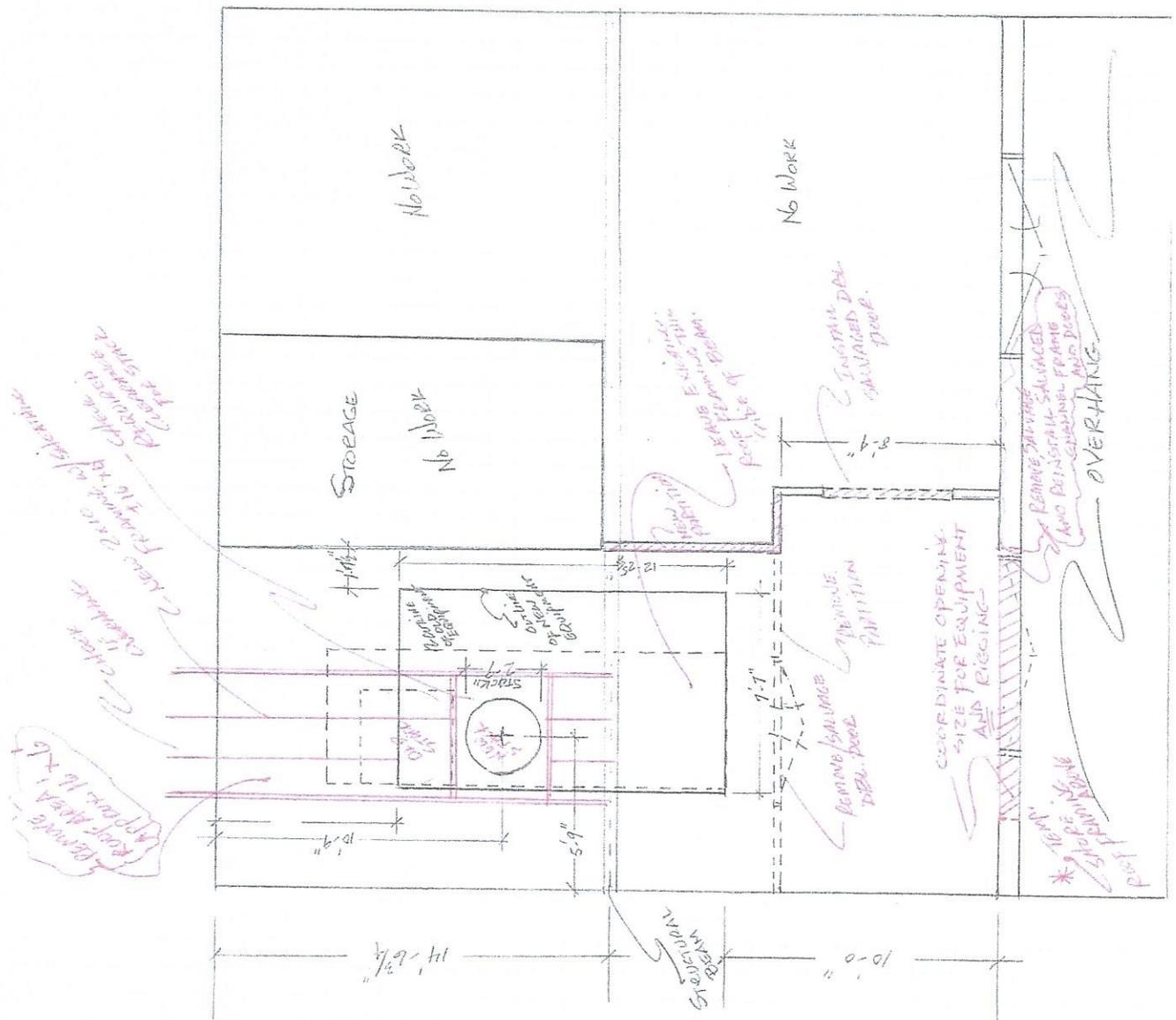
A handwritten signature in black ink, appearing to read 'D. Ian Henderson', written in a cursive style.

D. Ian Henderson



Work Scope Plan As of 4/20/22

- CREATE MASONRY OPENING FOR REMOVAL AND REINSTALLATION OF EQUIPMENT. SALVAGE STEEL CHANNEL FRAME AND TOP OF PIPES. PERFORM MECHANICAL/ELECTRICAL DISCONNECTS.
- REMOVE OLD EQUIPMENT AND STACK
- REMOVE AND REBUILD ROOF AREA APPROXIMATELY 16' X 16' SIDE WITH FRAMING FOR NEW STACK LOCATION. PATCH REPAIR ROOF, COVER OPENING SHEET ROCK AND TYPE CEILING.
- RIG-IN NEW EQUIPMENT AND SET STACK. CONNECT ALL MECHANICAL/ELECTRICAL
- BOOT FLASH-IN STACK.
- REBUILD BRICK OPENING WITH SALVAGED CHANNEL FRAME. REHANG DOORS.
- CONSTRUCT NEW WALL CONFIGURATION. INSTALL SALVAGED INTERIOR DOUBLE DOOR
- TAPE AND PAINT ALL NEW WORK.



DUNGAN & CAHILL, INC.
 11 Oakwood Ave.
 Troy, NY 12180
 SKETCH BY: S.C.
 4/20/22
 1/4" = 1'-0"



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
<https://dos.ny.gov>

APPLICATION FOR APPROVAL OF A MAJOR ALTERATION

BASIC INFORMATION

Cemetery Name Troy Cemetery Association Inc		New York State - Cemetery Five Digit ID Number 42 - 034	
Location of Cemetery: Street Address 50-101st Street			
City Troy	or Town and Village	NY	Zip Code 12180
Contact Person Name: Bernard F Vogel		Title Administrator	
Phone Number 518-272-7520	Email oakwood_cemetery@yahoo.com		Date Form Completed
Cemetery Total Acres: 281.5	Cemetery Developed Acres: 13.92	Cemetery Acres Sold: 116.65	
Does the cemetery have certificates of indebtedness or land shares? (This is not common) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			

PROJECT DESCRIPTION

Explain the purpose of the project and why it is in the cemetery's best interests.

Troy Cemetery Assoc. Inc (Oakwood) has 2 cremation retorts. A 1995 "ALL" unit & a 1976 "ALL" unit. This application is for the purchase and installation of a new Matthews Environmental Solutions Super Power Pac Plus human cremation unit to replace (and to be removed) our existing 1976 "ALL" cremation retort as this machine has been deemed obsolete by NYS DEC.

Cremation income is vital to the Cemetery's current and future preservation.

APPLICATION FOR APPROVAL OF A MAJOR ALTERATION

Major alteration means: a project for which an environmental assessment form (EAF) is prepared or required; an activity which can reasonably be expected to have a substantial and adverse impact on the adjacent community, the lots or the lot owners of the cemetery, including: demolition; stockpiling materials; grading and other forms of earthwork; dumping, filling or depositing of any material; excavation or trenching; dredging; removal of soil; flooding or draining; or paving or construction of buildings, structures or facilities.

Major alterations do not include construction of mausoleums, columbariums, or lawn crypts; use the forms found at <https://dos.ny.gov/cemetery-operators#forms> for applications concerning those projects. Some mausoleum, columbarium, or lawn crypt projects also involve major alterations (e.g., installing lawn crypts where there will be significant regrading and installation of drainage). For those projects, please submit this major alteration form and the appropriate form for that type of project.

Will the alteration include any of the following activities?

- Yes No Environmental Assessment Form
- Yes No Demolition
- Yes No Stockpiling materials
- Yes No Building construction
- Yes No Grading and other forms of earthwork
- Yes No Dumping, filling or depositing of any material
- Yes No Excavation or trenching, dredging or removal of soil
- Yes No Flooding or draining
- Yes No Paving or construction of buildings, structures or facilities (note: paving does not include sealing or putting a top coat on existing paved surfaces)

If you answered "NO" to all of the questions above, STOP HERE and submit this form by email to cemeteryboardapplications@dos.ny.gov, together with a short (approximately one page) explanation of the project and cost estimate, and await further guidance. If you do not have access to email, please fax or mail a copy to the Division's Albany office. The fax is (518) 473-0876 and the address is on the first page of this form.

If you answered YES to ANY of the questions above, or if directed by the Division of Cemeteries, please complete the rest of this form.

COMPLIANCE WITH NEW YORK STATE CEMETERY BOARD REGULATIONS

How will the alteration avoid the destruction, damage to, modification or interference with existing graves and markers, crypts, mausoleums, roadways and pathways?

Not applicable

APPLICATION FOR APPROVAL OF A MAJOR ALTERATION

COMPLIANCE WITH NEW YORK STATE CEMETERY BOARD REGULATIONS (Continued)

What is the location, design, and duration of the alteration?

This new cremation unit will exactly replace our 1976 unit in the same space that the old unit occupies

Location: In our current crematory building

Design:

The entry way (door) will have to be opened up temporarily to fit the new unit in.

Old unit will be removed, disassembled and carted away.

New unit will be offloaded by crane and rolled into building, stacks set

The electrical and gas supply will be connected.

(Note: Electrical & natural gas is already at this building)

The roof of the building will have to be modified to allow for the new location of the exiting exhaust stack.

The interior of the building will require minor partition repositioning.

Duration: 2 crane mobilizations. Total time. ca. 2 week's

Describe the financial impact of the alteration on the cemetery.

The initial cost (investment) will be high for a new cremation unit, its installation and the removal and disposal of the old unit is ca. \$250,506.48.

However, cremation income is absolutely necessary for Troy Cemetery Assoc. Inc. Oakwood Cemetery to continue as a going concern.

Explain how the alteration will or will not interfere with the lots or the interests of lot owners.

The installation of the new cremation chamber will not interfere with cemetery lots as the crematory building is located away and apart from lots and graves.

The installation of the new cremation chamber will not interfere with the interests of lot owners, in fact it is a vital piece of equipment needed for the cemetery's continued business operations.

Our Crematory has been serving the greater community continuously since 1890.

APPLICATION FOR APPROVAL OF A MAJOR ALTERATION

COMPLIANCE WITH NEW YORK STATE CEMETERY BOARD REGULATIONS (Continued)

How will the alteration be appropriate for cemetery purposes?

A continuation of current operations, equipment brought up to current NYDEC Air Standards.

Will the alteration have an adverse impact on the surrounding community? Explain why or why not. If there is such an impact, explain the measures to be taken to minimize that impact.

The cremation unit upgrade will meet new recently enacted NYDEC air regulations for this existing emission point. Thus its placement would benefit the community over the older model from a clean air stand point.

List all permits required to complete this project, attach copies of permits already obtained and describe the status of permits you have not yet obtained.

NY DEC Air Facility Registration Certificate: Standard NYDEC permitting
Mailed in to NYDEC January 24, 2022.
RECEIVED BY LETTER DATED MARCH 1, 2022

Permit(s) from local City of Troy: Our General Contractor (Duncan & Cahill Troy NY) does not think this will be applicable since the job is a replacement of equipment. They will however check to be sure.

NYS Department of State, Division of Cemeteries.

APPLICATION FOR APPROVAL OF A MAJOR ALTERATION

COST

Total Cost of Construction:

\$ 250,506.48

ADDITIONAL REQUIRED DOCUMENTS

- Minutes or resolution of board or lot owners approving the major alteration
- Map of the cemetery with the location of the major alteration indicated
- Rendering or sketch of the major alteration
- Construction budget, including a detailed list of all costs associated with the major alteration
- Is the cost of the project greater than \$ 25,000? Yes No If yes, submit a copy of the architect's or engineer's report.
(REALLY N/A FOR THIS JOB)
- Copies of any permits received for the project
- A list of lot prices and service fees associated with the major alteration
- Does your cemetery file Form 990 or Form 990-EZ with the IRS? Yes No
 - If you file Form 990, attach Part VII, Compensation of Officers, Directors, and Trustees for the last year available
 - If you file Form 990-EZ, attach Part VI for the last year available
 - If you file Form 990-N-Electronic Notice (e-Postcard), no additional document is required
- If you intend to finance the project by borrowing from your permanent maintenance fund, you must also submit a separate "Application for Recommendation for Approval of a Loan or Grant from a Cemetery's Permanent Maintenance Fund," found at <https://dos.ny.gov/cemetery-operators#forms>

REQUIRED SCHEDULES

- Schedule A: summary detailing the last four years of income and expenses and fund balances as reported on your annual report; use the form found at <https://dos.ny.gov/cemetery-operators#forms>.
- Schedule B: anticipated annual revenue and expenses from the project if the project is anticipated to generate revenue; use the form found at <https://dos.ny.gov/cemetery-operators#forms>.
- If you are borrowing money to finance the project from a source other than the cemetery's permanent maintenance fund, attach an amortization schedule (this is not a Department of State form)
- Does the proposed project involve a related party? Yes No
If yes, please complete Schedule C: Related Party Transactions.
 - A related party is an officer, director, or key person of the cemetery or their relatives, or entities of which these people own a specific percentage. For purposes of applications, entities affiliated with cemeteries (such as funeral entities for grandfathered standalone crematories) are related parties. For more information, please see the New York State Office of the Attorney General's guide to Conflict of Interest Policies available at: https://www.charitiesnys.com/pdfs/Charities_Conflict_of_Interest.pdf.

An Historic "Rural" Cemetery ° A Nonsectarian



Not-For-Profit Cemetery ° Founded in 1848

November 9, 2021

RESOLVED:

Due to the directive from NYS DEC which necessitates replacement of crematory units which cannot comply with recently enacted air emission guidelines we are faced with having to replace our 1976 unit. In speaking to Matthews international the cost for the new unit is roughly \$165,000. Not including freight. The removal and disposal of our old unit is expected to be \$10,000.

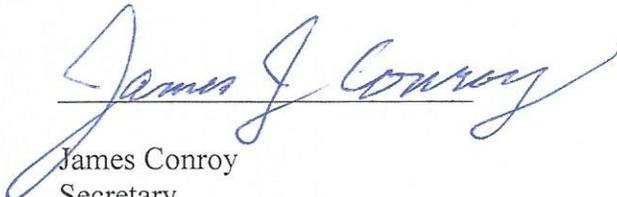
There will be other expenses such as modifying the building opening to fit the new larger unit as well as having a crane and riggers here to remove the old unit and offload and install the new one. Roofing work will be needed to account for the new location of a large exhaust stack as well as electrical and gas service workers to finish the installation.

The new unit build and permitting process I understand is approximately 7 months in length. Since the cost is rather significant and we have no choice, I ask for full board approval to proceed.

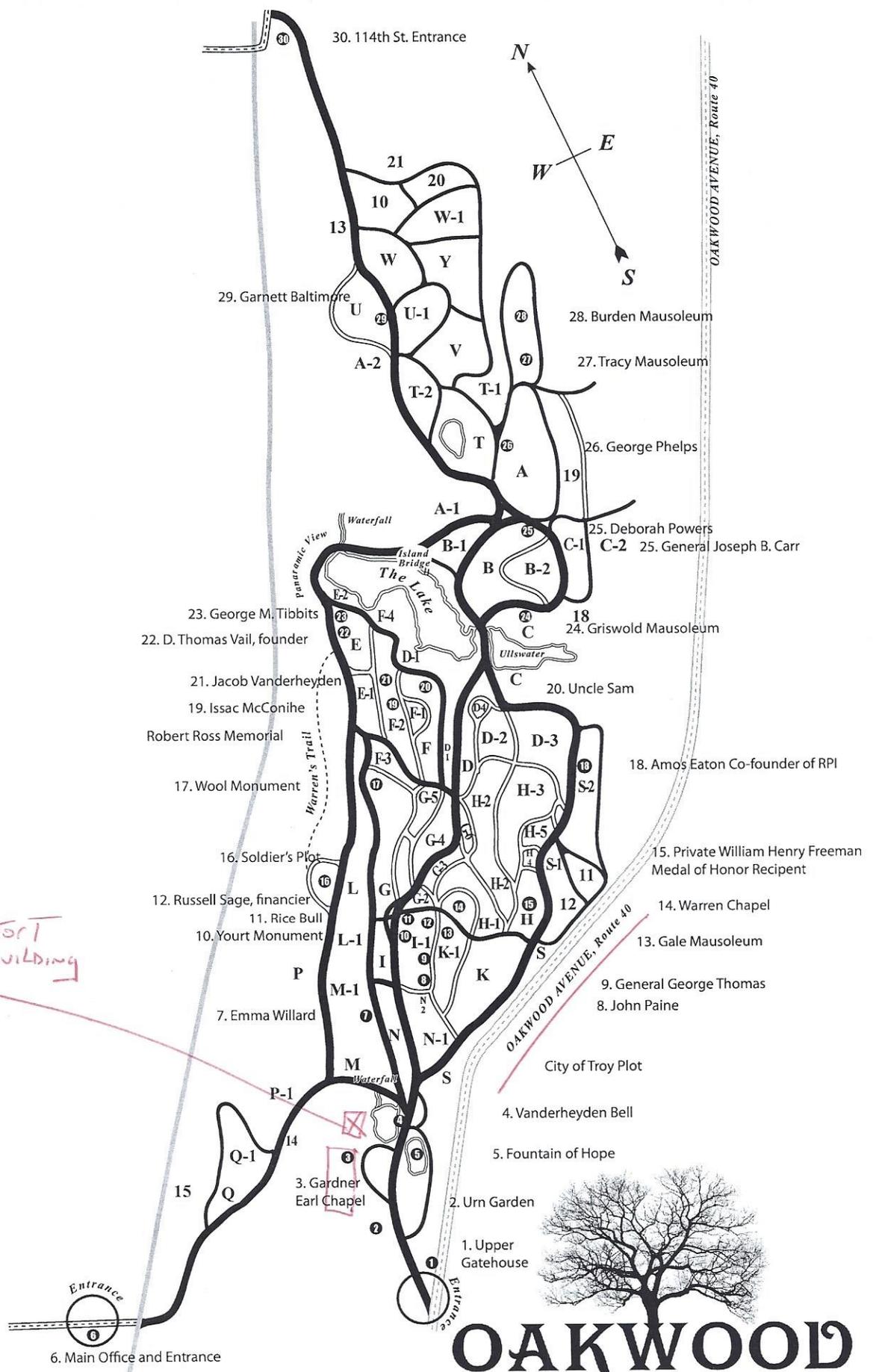
Thomas O. Maggs, President

Approved

Passed unanimously via email voting November 8 – 9th, 2021


James Conroy
Secretary

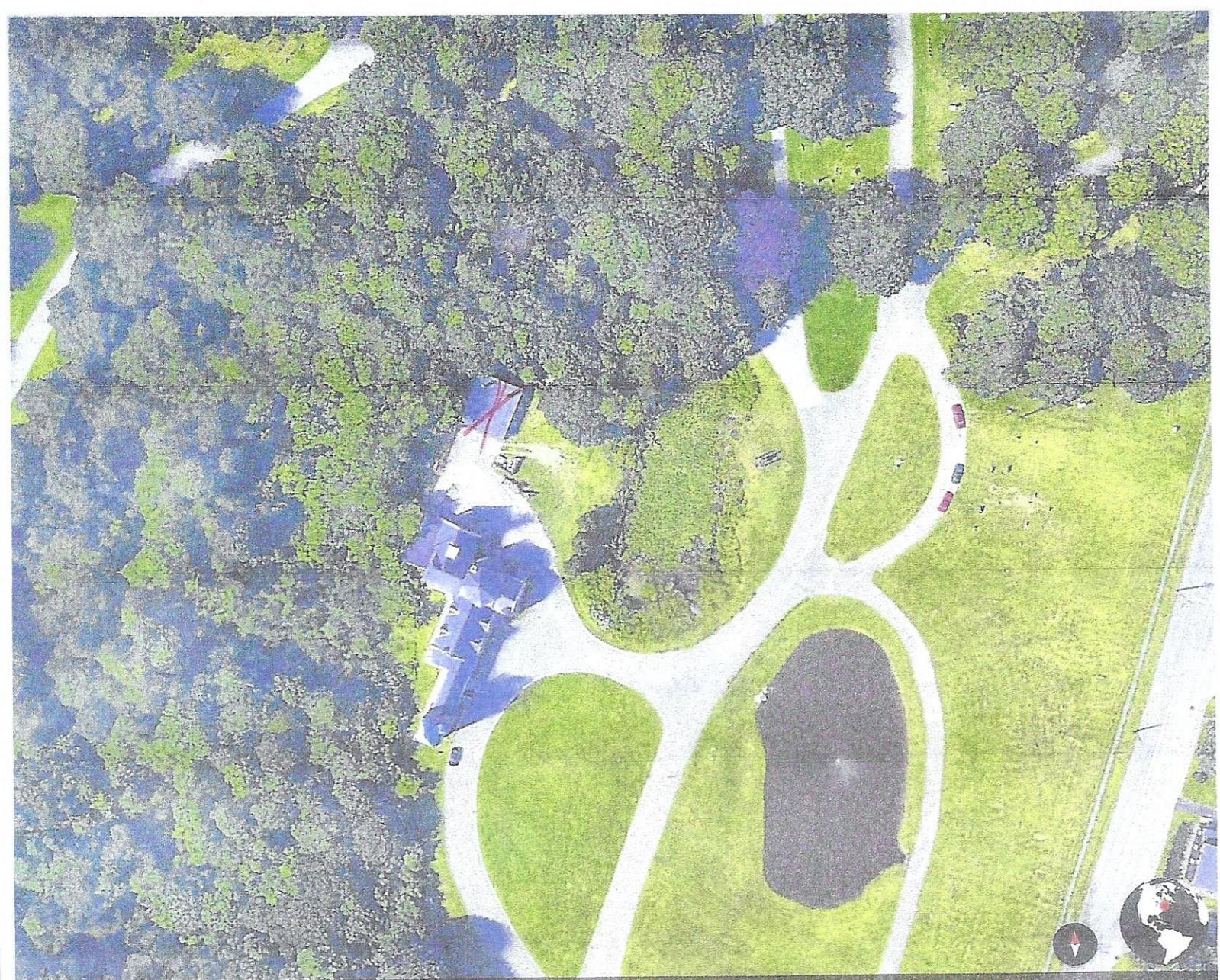
Retort Building



OAKWOOD Cemetery

Troy Cemetery Association Inc.
 50 101st Street • Troy, NY 12180 • (518) 272-7520

- 30. 114th St. Entrance
- 21
- 20
- 10
- W-1
- 13
- W
- Y
- 29. Garnett Baltimore
- U
- U-1
- 28. Burden Mausoleum
- A-2
- V
- 27. Tracy Mausoleum
- T-2
- T-1
- 26. George Phelps
- T
- A
- 19
- A-1
- B-1
- B
- B-2
- 25. Deborah Powers
- C-1
- C-2
- 25. General Joseph B. Carr
- 23. George M. Tibbits
- F-4
- 18
- 24. Griswold Mausoleum
- 22. D. Thomas Vail, founder
- E
- D-1
- 20. Uncle Sam
- 21. Jacob Vanderheyden
- E-1
- F-1
- 19. Issac McConihe
- Robert Ross Memorial
- 17. Wool Monument
- F-2
- F-3
- F
- D-2
- D-3
- 18. Amos Eaton Co-founder of RPI
- 16. Soldier's Plot
- G-5
- H-2
- H-3
- 15. Private William Henry Freeman Medal of Honor Recipient
- 12. Russell Sage, financier
- L
- G
- G-2
- H-2
- H-1
- H
- 14. Warren Chapel
- 11. Rice Bull
- L-1
- I
- K-1
- K
- 13. Gale Mausoleum
- 10. Yourt Monument
- M-1
- N
- N-1
- 9. General George Thomas
- 8. John Paine
- 7. Emma Willard
- P
- P-1
- City of Troy Plot
- 4. Vanderheyden Bell
- 5. Fountain of Hope
- 3. Gardner Earl Chapel
- 2. Urn Garden
- 1. Upper Gatehouse
- 6. Main Office and Entrance

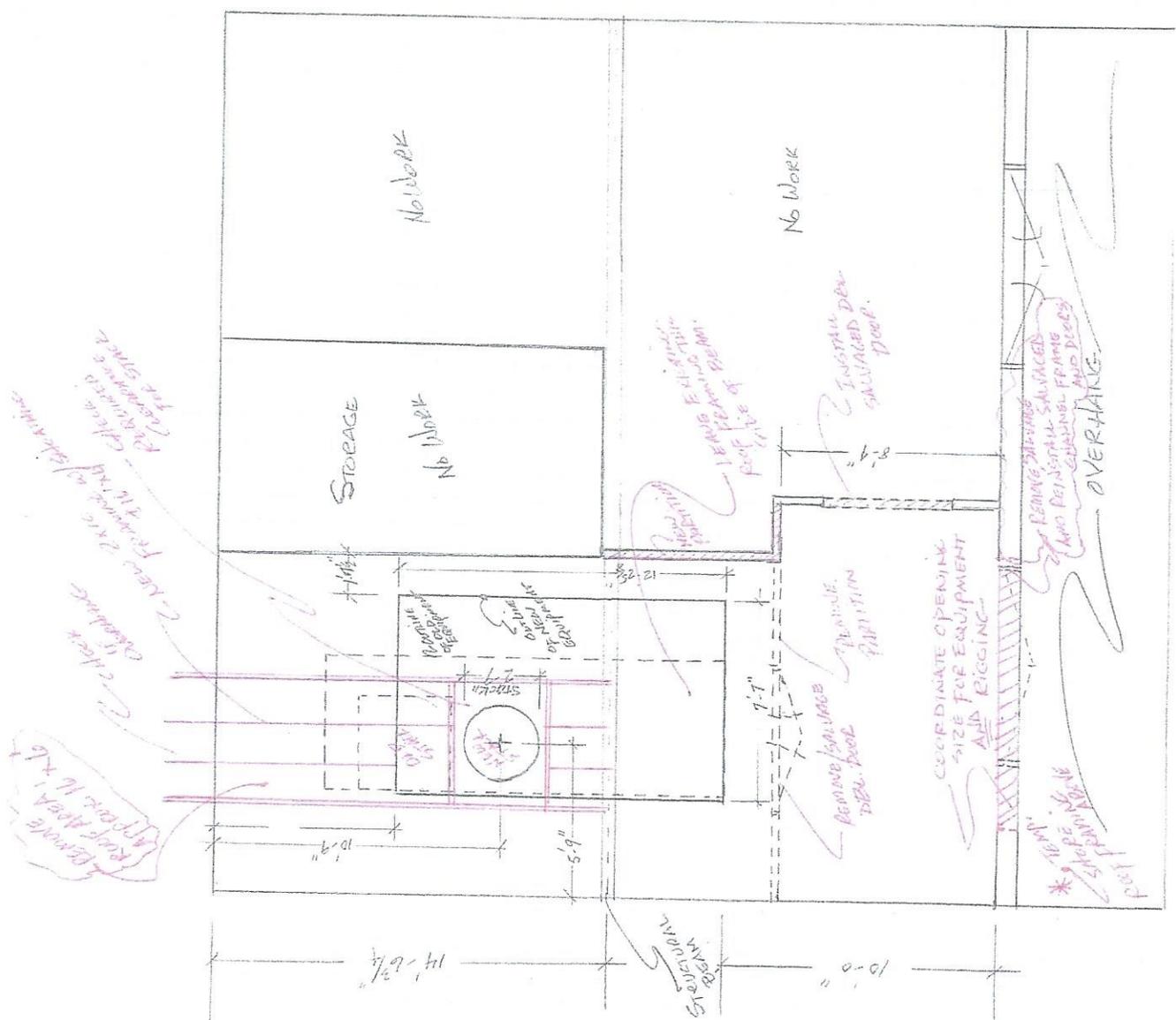


Google Earth

40 m Camera: 453 m 42°45'20"N 73°40'15"W 83 m

WORK SCOPE PLAN AS OF 4/20/22

- CREATE MASONRY OPENING FOR REMOVAL AND REINSTALLATION OF EQUIPMENT. SALVAGE STEEL CHANNEL FRAME AND DOORS FOR REUSE. PERFORM MECHANICAL/ELECTRICAL DISCONNECTS.
- REMOVE OLD EQUIPMENT AND STACK
- REMOVE AND REBUILD ROOF AREA APPROXIMATELY 16' X 16' WITH FRAMING FOR NEW STACK LOCATION. PATCH REPAIR ROOF, COVER OPENING SHEETROCK AND TYPING CEILING.
- RIG-IN NEW EQUIPMENT AND SET STACK. CONNECT ALL MECHANICAL/ELECTRICAL
- BOOT FLASH-IN STACK.
- REBUILD BRICK OPENING WITH SALVAGED CHANNEL FRAME. REHANG DOORS.
- CONSTRUCT NEW UPRIG CONFIGURATION. INSTALL SALVAGED INTERIOR DOUBLE DOOR.
- TAPE AND PAINT ALL NEW WORK.



DUNCAN & CAHILL, INC.
 11 Oakwood Ave.
 Troy, NY 12180
 SKETCH BY: S.C.
 4/20/22
 1/4" = 1'-0"

Troy Cemetery Association Inc.
Oakwood Cemetery
50-101st Street
Troy NY 12180

Major Alteration: Construction Budget

Matthews Environmental Solutions	
Super Power Pak Plus	\$ 163,001.00
Extra 5' stack length	2,340.00
Gov't surcharge: pen recording	1,737.00
	\$ 167,078.00
Loyalty discount	(7,111.52)
Services	1,788.00
Shipping & Freight	5,010.00 *subject to change
	<u>\$ 166,764.48</u>
Duncan & Cahill, General Contractor	<u>\$ 83,742.00</u>
Installation, and removal of old unit	
GRAND TOTAL	<u><u>\$ 250,506.48</u></u>
MATTHEWS DOWNPAYMENT	(17,747.45)
Bal due	\$ 232,759.03

NEW YORK STATE DEPARTMENT OF ENVIRONMENTAL CONSERVATION

Office of Environmental Quality, Region 4
1130 North Westcott Road, Schenectady, NY 12306-2014
P: (518) 357-2045 | F: (518) 357-2398
www.dec.ny.gov

March 1, 2022

Gardner Earl Memorial Chapel & Crematorium
Attn: Bernard F. Vogel
50 101st Street
Troy, NY 12180

RE: Gardner Earl Memorial Chapel & Crematorium
50 101st Street
Troy (C), Rensselaer County
DEC ID: 4-3817-00057
Air Registration ID: 4-3817-00057/00004

Dear Bernard F. Vogel:

The Air Registration Certificate you applied for is enclosed. Please be advised that validation of this registration is contingent upon the corporation being the owner and/or having the legal authority to use the described location and site for the purposes described in the application and for complying with all applicable State and Federal laws, rules, and regulations, and any applicable local ordinances. In addition, you are responsible for obtaining any other permits and approvals that may be required.

6 NYCRR Part 201 contains various requirements that must be complied with to maintain your facility's continued status as a registered facility. Work beyond the scope of the registration may be considered a violation of the law and subject to appropriate enforcement action.

The incinerator must be operated in accordance with operating specifications of equipment utilized and in accordance with representative stack tests submitted for each incineration unit. The incinerator must also comply with all standards indicated in 6 NYCRR 219.

If you object to this registration as issued or if you have any questions regarding this registration, please contact me at (518) 357-2359.

Sincerely,



Don Welsted
Environmental Engineer
Region 4 - Schenectady

Enclosure

cc: Benjamin Potter



Department of
Environmental
Conservation

Division of Air Resources

Registration ID: 4-3817-00057/00004

Ren: 1

**AIR FACILITY REGISTRATION CERTIFICATE
in accordance with 6 NYCRR Subpart 201-4**

Registration Issued to: TROY CEMETERY ASSOCIATION INC
50 101ST ST
TROY, NY 12180

Contact: TROY CEMETERY ASSOCIATION INC
50 101ST ST
TROY, NY 12180
(518) 272-7520

Facility: GARDNER EARL MEMORIAL CHAPEL & CREMATORIUM
50 101ST ST
TROY, NY 12180

Description:

The (2) crematory units that fire on natural gas.

(1) The All unit Model 1701 Serial #: 769536 will be replaced with Model IE43-SPP Plus in near future from issuance date of this registration.

Existing Unit

Model 1701

- Primary Burner 0.6 MMBtu/hr
- Secondary Burner 1.2 MMBtu/hr
- Exhaust air flow rate is 3504 ACFM

New Unit

Model IE43-SPP Plus

- Primary Burner and Secondary Burner combined 3.0 MMBtu/hr
- Exhaust Air Flow Rate is 2500 ACFM

(2) The All unit Model 2101 Serial #: C-081895

Model 2101

- Primary Burner 0.6 MMBtu/hr
- Secondary Burner 1.2 MMBtu/hr
- Exhaust Flow Rate is 2767 ACFM

The exhaust temperature for all units is 1300 to 1500 degrees Fahrenheit.
The units discharge through separate stacks located 21 feet above the ground and 10 feet above highest point on the roof.

Records pertaining to loading rates and temperature shall be maintained in accordance with 6 NYCRR 219.

Registration ID: 4-3817-00057/00004

Ren: 1

**AIR FACILITY REGISTRATION CERTIFICATE
in accordance with 6 NYCRR Subpart 201-4**

Total Number of Emission Points: 2

Cap By Rule: No

Authorized Activity By Standard Industrial Classification Code:

6553 - CEMETERY SUBDIVIDERS AND DEVELOPERS

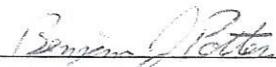
7261 - FUNERAL SERVICE AND CREMATORIES

Registration Effective Date: 03/01/2022

Registration Expiration Date: 02/29/2032

List of Regulations in Application:

6 NYCRR Part 200	General Provisions
6 NYCRR Part 201	Permits and Registrations
6 NYCRR Part 202	Emissions Verification
6 NYCRR Part 219	Incinerators



 BENJAMIN POTTER
 REGION 4 AIR POLLUTION CONTROL ENGINEER
 NYSDEC - REGION 4
 1130 N WESTCOTT RD
 SCHENECTADY, NY 12306

This registrant is required to operate this facility in accordance with all air pollution control applicable Federal and State laws and regulations. Failure to comply with these laws and regulations is a violation of the ECL and the registrant is subject to fines and/or penalties as provided by the ECL. If ownership of this facility changes, the registrant is required to notify the Department at the address shown above using the appropriate forms and procedures within 30 days after the transfer takes place. The present registrant will continue to be responsible for all fees and penalties until the Department has been notified of any change in ownership.

An Historic "Rural" Cemetery ° A Nonsectarian

Not-For-Profit Cemetery ° Founded in 1848



SERVICE CHARGES

Effective Date

2021

Applicable Fees include NYS Vandalism Contribution &
Permanent Maintenance Fund additions.

Approved by the New York State Division of Cemeteries

Interments

Adult	Minimum Service - Interment & recording fee (Includes use of lowering device and artificial grass decorations.)	\$	700.00
Overtime:	Saturday A.M.	\$	75.00
	Saturday P.M.	\$	150.00
Sundays & Holidays			950.00
No outside case (vault)			200.00
Infant			220.00
Children (case to 3')			295.00
Children (case to 5')			375.00
Cremated Remains:			310.00
Overtime:	Saturday A.M.	\$	40.00
	Saturday P.M.	\$	80.00
Entombment			420.00
Disinterment - One grave to another within Oakwood Cemetery			1,520.00
Disinterment - To another Cemetery			860.00

Cremation

Adult	\$	370.00
Metal Bex. Container (Urn)		included
Packing fee		included
Mailing fee. Registered mail with return receipt		100.00
Infants (Stillborn to 12 months)		115.00
Children (13 months-12 years)		175.00
Cremation Carton		40.00

Part VII Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors

Check if Schedule O contains a response or note to any line in this Part VII

Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

1a Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year.

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation. Enter -0- in columns (D), (E), and (F) if no compensation was paid.
 - List all of the organization's **current** key employees, if any. See instructions for definition of "key employee."
 - List the organization's five **current** highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (Box 5 of Form W-2 and/or Box 7 of Form 1099-MISC) of more than \$100,000 from the organization and any related organizations.
 - List all of the organization's **former** officers, key employees, and highest compensated employees who received more than \$100,000 of reportable compensation from the organization and any related organizations.
 - List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than \$10,000 of reportable compensation from the organization and any related organizations.
- See instructions for the order in which to list the persons above.

Check this box if neither the organization nor any related organization compensated any current officer, director, or trustee.

(A) Name and title	(B) Average hours per week (list any hours for related organizations below line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former			
(1) THOMAS MAGGS PRESIDENT	3.00			X				0.	0.	0.
(2) TRUDY HANMER VICE PRESIDENT	1.00			X				0.	0.	0.
(3) JAMES CONROY SECRETARY	1.00			X				0.	0.	0.
(4) TONI CRAFT TREASURER	1.00			X				0.	0.	0.
(5) JOHN G WAITE TRUSTEE	1.00	X						0.	0.	0.
(6) JOHN R ROY TRUSTEE	1.00	X						0.	0.	0.
(7) DEBORAH BENNETT TRUSTEE	1.00	X						0.	0.	0.
(8) CHRISTIE FRONHOFER TRUSTEE	1.00	X						0.	0.	0.
(9) P. JOSHUA HATALA TRUSTEE	1.00	X						0.	0.	0.



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 <i>Troy Cemetery Assoc. Inc. OAKWOOD</i>	New York State Cemetery Five Digit ID Number <i>42 - 034</i>			
YEAR ENDING (enter last date of year reporting for each column, i.e. 12/31/20)	<i>10/31/21</i>	<i>10/31/20</i>	<i>10/31/19</i>	<i>10/31/18</i>

SIZE AND INVENTORY

Acres-Total	<i>281.5</i>	<i>281.5</i>	<i>281.5</i>	<i>281.5</i>
Acres-Developed	<i>13.96</i> 0.01	<i>13.96</i> 0.01	<i>13.96</i> 0.01	<i>13.96</i> 0.01
Acres-Developed and Available	<i>2</i>	<i>2</i>	<i>2</i>	<i>2</i>

BURIALS AND LOT SALES

Burials	<i>118</i>	<i>107</i>	<i>84</i>	<i>92</i>
Number of lots (graves, crypts, niches) sold	<i>63</i>	<i>49</i>	<i>50</i>	<i>48</i>

INCOME (RECEIPTS)

Lots and grave sales				
Interment fees				
Foundations				
Dividends and interest				
Donations				
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	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00

See ATTACHED

SCHEDULE A – INCOME AND EXPENSES AND FUND BALANCES

Cemetery Name	New York State Cemetery Five Digit ID Number
---------------	--

YEAR ENDING 10/31/21 10/31/20 10/31/19 10/31/18

EXPENSES (DISBURSEMENTS)

Employee Wages				
Independent Contractor Grave Openings				
Independent Contractor Maintenance and Mowing				
Salaries of Officers				
Supplies and Repairs				
Equipment				
Insurance – General Liability				
Workers Compensation				
Commercial Crime/ Employee Dishonesty				
Vandalism and Assessment Fee				
Other – specify;				
attach additional sheet as needed				
Other – specify;				
attach additional sheet as needed				
Other – specify;				
attach additional sheet as needed				

See Attached

TOTAL DISBURSEMENTS	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
OPERATING SURPLUS (LOSS)	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00

INTER-FUND TRANSFERS

Transfers To Operating Account				
From permanent maintenance fund (retained income from previous years)	\$ 0.00	\$ 0.00	\$ 0.00	78,659. \$ 0.00
From other funds (i.e., perpetual care, special, bequests, pre-need, etc.)	56,723. \$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL TRANSFERS FROM OTHER FUNDS TO OPERATING ACCOUNT	56,723. \$ 0.00	\$ 0.00	\$ 0.00	78,659. \$ 0.00
Transfers From Operating Account				
To permanent maintenance fund	20,607. \$ 0.00	\$ 0.00	\$ 0.00	18,332. \$ 0.00
To other funds (i.e., perpetual care, special, bequests, pre-need, etc.)	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL TRANSFERS FROM OTHER FUNDS FROM OPERATING ACCOUNT	20,607. \$ 0.00	\$ 0.00	\$ 0.00	18,332. \$ 0.00

SCHEDULE A – INCOME AND EXPENSES AND FUND BALANCES

Cemetery Name	New York State Cemetery Five Digit ID Number
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YEAR ENDING

<u>10/31/21</u>	<u>10/31/20</u>	<u>10/31/19</u>	<u>10/31/18</u>
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**FINANCIAL ASSETS
(FUND BALANCES)**

General Fund	<u>1,827,777.88</u> \$ 0.00	<u>1,766,437.18</u> \$ 0.00	<u>1,740,300.55</u> \$ 0.00	<u>1,711,867.82</u> \$ 0.00
Permanent Maintenance Fund	<u>276,520.35</u> \$ 0.00	<u>238,364.62</u> \$ 0.00	<u>231,116.22</u> \$ 0.00	<u>216,654.24</u> \$ 0.00
Perpetual Care	<u>246,219.78</u> \$ 0.00	<u>206,138.49</u> \$ 0.00	<u>202,595.27</u> \$ 0.00	<u>190,631.27</u> \$ 0.00
Special Trust <u>Endowment</u>	<u>388,433.44</u> \$ 0.00	<u>328,357.76</u> \$ 0.00	<u>319,613.61</u> \$ 0.00	<u>300,737.96</u> \$ 0.00
Other <u>Temp. Rest. Fund.</u>	<u>5882.96</u> \$ 0.00	<u>6278.91</u> \$ 0.00	<u>6492.90</u> \$ 0.00	<u>6,777.09</u> \$ 0.00
TOTAL FINANCIAL ASSETS	<u>7,449,486.03</u> \$ 0.00	<u>6,566,105.18</u> \$ 0.00	<u>6,403,482.55</u> \$ 0.00	<u>6,092,322.45</u> \$ 0.00

PER ACRE ANALYSIS'

Total Income Per Developed Acre	<u>640.00</u> \$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Total Expense Per Developed Acre	<u>base 1516.06</u> \$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Net Income (Loss) Per Developed Acre	<u>624.394</u> \$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Funds Per Developed Acre	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00

Permanent Maintenance Loan

Approved Date	<u>3/19/2009</u>
Original Loan Amount	<u>215,500.</u>
Current Balance	<u>110,500.</u>

NOTES:

Troy Cemetery Assoc. Inc. Oakwood

Income Expense: 4 YEARS

CREMATIONS PERFORMED 1,004 913 710 713

Account ID	Account Description	10/31/21	10/31/20	10/31/19	10/31/18
INCOME					
4005	LOT SALES Net of 13%	-43,347.75	-35,517.75	-34,452.00	-33,973.50
4011	Lot Sales Due to PM 13%	-6,477.25	-5,307.25	-5,148.00	-5,076.50
4020	U - Cremations-Unrestricted	-359,688.00	-325,781.00	-252,454.00	-252,134.00
4030	U - Interments	-56,410.01	-58,242.01	-42,755.01	-49,583.00
4040	U - Misc Work Lots & Graves	-5,227.00	-1,110.00	-500.00	-575.00
4042	U - Foundations	-20,483.68	-10,792.39	-13,262.29	-28,160.24
4044	U - Wreaths & Flowers	-5,561.31	-5,490.03	-6,256.00	-4,061.58
4050	U - Bronze Memorials	-4,742.00	-1,581.00	0.00	0.00
4060	U - Urn Sales	0.00	0.00	0.00	-25.00
4080	U - Vaults & Containers	-80.00	-120.00	-2,816.00	0.00
4100	U - UR Donations Not Appeal	0.00	-185.00	0.00	-278.32
4100.2	U - Donation, In Memory of	-200.00	-150.00	0.00	0.00
4100.3	U - Memorial gift	-10,000.00	0.00	0.00	0.00
4100.4	U - Mower Appeal	0.00	-1,550.00	0.00	0.00
4100.5	Donation SUV Civil War	-25.00	0.00	0.00	0.00
4101	U - XMas Appeal	-14,939.78	-19,837.10	-15,823.24	-16,088.30
4101.1	U - Gen. Thomas	-785.00	-50.00	0.00	0.00
4101.2	Friends Warren Chapel	-103,502.26	-19,420.45	-3,666.10	-1,220.00
4101.3	Warren ChapelIncome	0.00	0.00	-4,028.97	0.00
4102	U - Memorial Day Appeal	-15,605.81	-17,788.48	-13,818.08	-15,227.65
4103	U - Bequests-Unrestricted	0.00	-5,000.00	-5,000.00	0.00
4112.20	U - MERRILL PRF Income	-91,735.50	-101,398.59	-108,557.31	-105,723.49
4112.21	U - MERRILL PRF Income NORTHL	-27,325.87	-30,016.32	-32,215.01	-29,507.03
4151	U - Chapel Staffing fees	0.00	-150.00	-408.50	0.00
4160	U - Friends of Oakwood	0.00	-12,064.21	-5,750.00	0.00
4162	2019 Gala Income	0.00	-250.00	-21,765.00	0.00
4163	2020 Gala Income	-2,000.00	-22,834.00	-250.00	-26,164.00
4164	U - 2017 Gala Income	0.00	0.00	0.00	-150.00
4164.12	2021 GALA Income	-19,450.00	0.00	0.00	0.00
4170	U - Miscellaneous Income	-2,050.86	-367.56	-1,938.18	-542.18
4172	U - Tour / Concert Income	-2,368.00	-20.01	-1,613.00	-1,646.00
4172.1	Daffodill Brunch	0.00	0.00	-4,005.00	-4,370.00
4173	U -Earl - USE OF CHAPEL	-3,450.00	-2,100.00	-1,385.00	-900.00
4180	U - Purchase Discount	-0.40	0.00	-32.80	0.00
4196.1	Wk Comp Sala salary recovery	-2,731.41	-2,200.00	0.00	0.00
4196.2	NYS Vandalism fund 2014	0.00	-66,505.78	0.00	0.00
4196.4	NYS Sales Tax Refund GASOLINE	-2,224.08	0.00	0.00	-2,277.09
4196.5	2021 NYS Dilap Mon grant	-67,247.97	0.00	-66,355.18	-20,120.00
4220	Trust income released TRF	-395.02	-214.92	-227.25	169.58
4252	U - N/Asset Released from TR	0.00	0.00	-58.94	-158.00
4263	U - N/Asset Released from PR	-56,723.00	0.00	0.00	0.00

Troy Cemetery Assoc. Inc. Oakwood

Income Expense: 4 YEARS

Account ID	Account Description	10/31/21	10/31/20	10/31/19	10/31/18
4310	IGIVE Proceeds/First Financia	-228.52	-161.07	-108.82	-216.50
4311	Cremation Metal Recycling	-3,725.17	-3,486.33	-6,889.11	-6,609.68
4318	Film Shoot income	-7,300.00	0.00	0.00	0.00
	Income	-936,030.65	-749,691.25	-651,538.79	-604,617.48

Expenses

5011	Total Payroll	282,348.19	245,714.13	226,136.95	214,805.96
5030	U - Gas - Crematory	28,869.76	27,808.54	25,614.45	29,741.47
5031	U - Electric - Crematory	3,583.48	3,278.38	2,641.15	2,993.97
5033	U - Heating Oil - Lower GH	7,026.41	7,136.59	8,069.94	7,474.91
5034	U - Nat. Gas - Lower GH	432.96	439.90	395.14	445.68
5034A	U - Electric - Lower GH	2,572.56	2,037.70	2,060.80	2,963.37
5034B	U - PAL - 2 Gates	687.94	589.11	652.69	682.14
5035	U - Gas - Upper GH	1,716.94	1,606.45	1,726.18	1,896.57
5035A	U - Electric - Upper GH	3,085.54	2,920.89	2,497.60	2,605.90
5036	U - Electric - PUMP	749.64	1,351.14	919.61	1,401.71
5040	U - Telephone	5,393.04	5,004.76	4,960.61	5,262.07
5050	U - Office Expense	3,635.55	2,410.00	1,961.18	4,408.75
5051	Gala Exp 2021	1,262.65	0.00	0.00	0.00
5051.01	2018 Gala Expense	0.00	0.00	0.00	3,826.59
5051.11	2020 Gala Expense	0.00	1,531.65	2,386.77	0.00
5051.2	Gen Event/Tour Exp	646.46	44.39	1,343.79	889.37
5052	U - Printing Expense	2,054.76	2,491.27	1,511.50	1,170.50
5060	U - Postage & Freight	2,560.71	2,085.06	2,207.57	2,796.15
5070	U - Advertising	974.40	528.40	3,329.40	872.73
5071	U - Website expenses	132.83	0.00	350.00	350.00
5072	Stryker Comm	10,675.00	11,225.00	0.00	0.00
5073	Stryker Comm Web	0.00	5,000.00	0.00	0.00
5080	U - Water & Sewer	2,659.87	1,867.94	1,847.68	1,827.50
5090	U - Gasoline	13,474.36	9,668.20	13,001.34	13,066.14
5091	Diesel Fuel-Tractor	586.53	669.71	861.23	802.66
5092	Kerosene-heater	0.00	120.86	151.64	224.57
5101	U - R & M Vehicles	3,135.38	2,013.80	3,437.55	3,623.66
5102	U - R & M Equipment	9,244.56	15,253.60	8,430.71	12,841.64
5103	U - R & M Grounds	32,077.06	25,136.66	18,134.94	19,378.05
5103.1	U - R & M ROADS	601.60	626.01	1,363.90	832.84
5104	U - R & M Upper Gatehouse	12,244.37	6,663.29	3,314.11	8,778.24
5105	U - R & M Earl	957.74	4,896.44	1,663.22	4,750.09
5106	U - R & M Warren Chapel	2,028.27	2,775.06	2,406.60	0.00
5106.1	R & M Warren Contractors Exp.	93,570.68	15,435.49	0.00	0.00
5106.12	U - R & M 1976 Building	260.50	6,110.53	1,589.75	597.17
5107	U - R & M Lower Gatehouse	1,146.96	3,375.40	256.42	3,195.67
5110	U - Pay Roll Taxes	27,323.42	23,604.07	20,611.16	20,978.68
5120	U - Depreciation Expense	110,738.68	91,491.55	89,974.75	82,448.97

Troy Cemetery Assoc. Inc. Oakwood

Income Expense: 4 YEARS

Account ID	Account Description	10/31/21	10/31/20	10/31/19	10/31/18
5130	U - Supplies	334.36	285.63	344.95	345.92
5140	U - Insurance - Other	46,810.28	43,032.76	40,229.78	40,727.61
5141	U - Insurance - Workers Comp	9,347.30	7,623.64	11,062.58	7,055.07
5150	U - Dues & Subscriptions	1,880.50	1,722.50	1,666.50	1,550.50
5160	U - Interest Exp.-Truck	78.35	285.75	475.92	661.46
5171	U - Legal Fees	665.00	0.00	1,350.00	509.40
5172	U - Audit & Acctng Fees	9,300.00	14,000.00	7,500.00	13,500.00
5173	U - Payroll - PAYCHEX	7,164.41	6,322.40	6,147.25	5,941.60
5174	U - Alarm Service	1,395.25	1,140.00	2,277.25	1,140.00
5175	U - Dumpster Service	2,508.09	2,859.84	2,636.12	2,122.61
5176	MERRILL Financial Acct fee's	10,452.20	9,073.69	8,867.63	8,957.01
5176.1	NorthlandsFinancial Acct fee's	4,530.56	3,785.42	3,539.50	3,521.70
5180	U - Health Insurance	19,855.84	18,222.62	9,637.08	9,450.34
5189	Crematory Suppys/Retort Repair	23,706.65	21,199.89	10,127.29	12,256.97
5190	U - Cost of Services	9,506.37	5,920.46	5,999.13	15,296.95
5191	U - Flower & Wreath Expense	5,193.30	4,440.02	4,820.32	4,403.44
5200	U - Travel & Entertainment	807.88	100.45	386.81	173.95
5220	U - Miscellaneous Expense	4,142.42	1,481.47	2,065.10	829.75
5221	U-Trustco fees & Charges	34.00	58.00	28.00	191.00
5221.1	U-KEY Credit Card Machine	0.00	198.18	0.00	0.00
5221.12	U-Merchant Credit Card Mac	1,868.39	1,167.40	967.40	1,281.30
5230	U - Discount on Sales	0.10	0.00	0.00	142.00
5240	U - Computer Expense	148.38	329.81	353.85	144.71
5255	Grant application Exp	0.00	0.00	3,750.00	0.00
5260	PAYPAL fees	37.35	44.06	57.27	54.91
5281	Provision for PM 13%	6,477.25	5,307.25	5,148.00	5,076.50
5295	Dangerous stone expense	39,353.18	37,437.07	33,939.50	359.63
5295.1	Dangerous stone expense 2017	0.00	0.00	0.00	20,120.00
5546	Crem Operators Cert Prog	495.00	0.00	495.00	990.00
5546.1	Fence hit- property damage	0.00	2,200.00	0.00	0.00
5547	Pond Project Rifenburg	20.80	0.00	0.00	0.00
5570	Plot resto work	173.94	619.17	1,823.50	700.00
5575	Friends of Oakwood	0.00	0.00	1,600.00	0.00
Expenses		874,745.95	721,769.45	623,106.06	615,438.05
Gain (Loss)		61,284.70	27,921.80	28,432.73	-10,820.57



Sample

Print This Schedule

Amortization Schedule by Calculators.org

Loan Date: 8/11/2022					
Principal: \$232,000.00					
Interest Rate: 3.74%					
Payment Interval: Monthly					
# of Payments: 288					
Payment: \$1,221.64					
Schedule of Payments					
Please allow for slight rounding differences.					
Pmt #	Date	Principal	Interest	Payment	Balance
1	Sep 11th 2022	\$498.57	\$723.07	\$1,221.64	\$231,501.43
2	Oct 11th 2022	\$500.13	\$721.51	\$1,221.64	\$231,001.30
3	Nov 11th 2022	\$501.69	\$719.95	\$1,221.64	\$230,499.61
4	Dec 11th 2022	\$503.25	\$718.39	\$1,221.64	\$229,996.36
Total	2022	\$2,003.64	\$2,882.92	\$4,886.56	\$229,996.36
5	Jan 11th 2023	\$504.82	\$716.82	\$1,221.64	\$229,491.54
6	Feb 11th 2023	\$506.39	\$715.25	\$1,221.64	\$228,985.15
7	Mar 11th 2023	\$507.97	\$713.67	\$1,221.64	\$228,477.18
8	Apr 11th 2023	\$509.55	\$712.09	\$1,221.64	\$227,967.63
9	May 11th 2023	\$511.14	\$710.50	\$1,221.64	\$227,456.49
10	Jun 11th 2023	\$512.73	\$708.91	\$1,221.64	\$226,943.76
11	Jul 11th 2023	\$514.33	\$707.31	\$1,221.64	\$226,429.43
12	Aug 11th 2023	\$515.93	\$705.71	\$1,221.64	\$225,913.50
13	Sep 11th 2023	\$517.54	\$704.10	\$1,221.64	\$225,395.96
14	Oct 11th 2023	\$519.16	\$702.48	\$1,221.64	\$224,876.80
15	Nov 11th 2023	\$520.77	\$700.87	\$1,221.64	\$224,356.03
16	Dec 11th 2023	\$522.40	\$699.24	\$1,221.64	\$223,833.63
Total	2023	\$6,162.73	\$8,496.95	\$14,659.68	\$223,833.63
17	Jan 11th 2024	\$524.03	\$697.61	\$1,221.64	\$223,309.60
18	Feb 11th 2024	\$525.66	\$695.98	\$1,221.64	\$222,783.94
19	Mar 11th 2024	\$527.30	\$694.34	\$1,221.64	\$222,256.64
20	Apr 11th 2024	\$528.94	\$692.70	\$1,221.64	\$221,727.70
21	May 11th 2024	\$530.59	\$691.05	\$1,221.64	\$221,197.11
22	Jun 11th 2024	\$532.24	\$689.40	\$1,221.64	\$220,664.87
23	Jul 11th 2024	\$533.90	\$687.74	\$1,221.64	\$220,130.97
24	Aug 11th 2024	\$535.57	\$686.07	\$1,221.64	\$219,595.40
25	Sep 11th 2024	\$537.23	\$684.41	\$1,221.64	\$219,058.17
26	Oct 11th 2024	\$538.91	\$682.73	\$1,221.64	\$218,519.26

Amortization Schedule

27	Nov 11th 2024	\$540.59	\$681.05	\$1,221.64	\$217,978.67
28	Dec 11th 2024	\$542.27	\$679.37	\$1,221.64	\$217,436.40
Total	2024	\$6,397.23	\$8,262.45	\$14,659.68	\$217,436.40
29	Jan 11th 2025	\$543.96	\$677.68	\$1,221.64	\$216,892.44
30	Feb 11th 2025	\$545.66	\$675.98	\$1,221.64	\$216,346.78
31	Mar 11th 2025	\$547.36	\$674.28	\$1,221.64	\$215,799.42
32	Apr 11th 2025	\$549.07	\$672.57	\$1,221.64	\$215,250.35
33	May 11th 2025	\$550.78	\$670.86	\$1,221.64	\$214,699.57
34	Jun 11th 2025	\$552.49	\$669.15	\$1,221.64	\$214,147.08
35	Jul 11th 2025	\$554.21	\$667.43	\$1,221.64	\$213,592.87
36	Aug 11th 2025	\$555.94	\$665.70	\$1,221.64	\$213,036.93
37	Sep 11th 2025	\$557.67	\$663.97	\$1,221.64	\$212,479.26
38	Oct 11th 2025	\$559.41	\$662.23	\$1,221.64	\$211,919.85
39	Nov 11th 2025	\$561.16	\$660.48	\$1,221.64	\$211,358.69
40	Dec 11th 2025	\$562.91	\$658.73	\$1,221.64	\$210,795.78
Total	2025	\$6,640.62	\$8,019.06	\$14,659.68	\$210,795.78
41	Jan 11th 2026	\$564.66	\$656.98	\$1,221.64	\$210,231.12
42	Feb 11th 2026	\$566.42	\$655.22	\$1,221.64	\$209,664.70
43	Mar 11th 2026	\$568.19	\$653.45	\$1,221.64	\$209,096.51
44	Apr 11th 2026	\$569.96	\$651.68	\$1,221.64	\$208,526.55
45	May 11th 2026	\$571.73	\$649.91	\$1,221.64	\$207,954.82
46	Jun 11th 2026	\$573.51	\$648.13	\$1,221.64	\$207,381.31
47	Jul 11th 2026	\$575.30	\$646.34	\$1,221.64	\$206,806.01
48	Aug 11th 2026	\$577.09	\$644.55	\$1,221.64	\$206,228.92
49	Sep 11th 2026	\$578.89	\$642.75	\$1,221.64	\$205,650.03
50	Oct 11th 2026	\$580.70	\$640.94	\$1,221.64	\$205,069.33
51	Nov 11th 2026	\$582.51	\$639.13	\$1,221.64	\$204,486.82
52	Dec 11th 2026	\$584.32	\$637.32	\$1,221.64	\$203,902.50
Total	2026	\$6,893.28	\$7,766.40	\$14,659.68	\$203,902.50
53	Jan 11th 2027	\$586.14	\$635.50	\$1,221.64	\$203,316.36
54	Feb 11th 2027	\$587.97	\$633.67	\$1,221.64	\$202,728.39
55	Mar 11th 2027	\$589.80	\$631.84	\$1,221.64	\$202,138.59
56	Apr 11th 2027	\$591.64	\$630.00	\$1,221.64	\$201,546.95
57	May 11th 2027	\$593.49	\$628.15	\$1,221.64	\$200,953.46
58	Jun 11th 2027	\$595.34	\$626.30	\$1,221.64	\$200,358.12
59	Jul 11th 2027	\$597.19	\$624.45	\$1,221.64	\$199,760.93
60	Aug 11th 2027	\$599.05	\$622.59	\$1,221.64	\$199,161.88
61	Sep 11th 2027	\$600.92	\$620.72	\$1,221.64	\$198,560.96
62	Oct 11th 2027	\$602.79	\$618.85	\$1,221.64	\$197,958.17
63	Nov 11th 2027	\$604.67	\$616.97	\$1,221.64	\$197,353.50
64	Dec 11th 2027	\$606.55	\$615.09	\$1,221.64	\$196,746.95

Total	2027	\$7,155.55	\$7,504.13	\$14,659.68	\$196,746.95
65	Jan 11th 2028	\$608.45	\$613.19	\$1,221.64	\$196,138.50
66	Feb 11th 2028	\$610.34	\$611.30	\$1,221.64	\$195,528.16
67	Mar 11th 2028	\$612.24	\$609.40	\$1,221.64	\$194,915.92
68	Apr 11th 2028	\$614.15	\$607.49	\$1,221.64	\$194,301.77
69	May 11th 2028	\$616.07	\$605.57	\$1,221.64	\$193,685.70
70	Jun 11th 2028	\$617.99	\$603.65	\$1,221.64	\$193,067.71
71	Jul 11th 2028	\$619.91	\$601.73	\$1,221.64	\$192,447.80
72	Aug 11th 2028	\$621.84	\$599.80	\$1,221.64	\$191,825.96
73	Sep 11th 2028	\$623.78	\$597.86	\$1,221.64	\$191,202.18
74	Oct 11th 2028	\$625.73	\$595.91	\$1,221.64	\$190,576.45
75	Nov 11th 2028	\$627.68	\$593.96	\$1,221.64	\$189,948.77
76	Dec 11th 2028	\$629.63	\$592.01	\$1,221.64	\$189,319.14
Total	2028	\$7,427.81	\$7,231.87	\$14,659.68	\$189,319.14
77	Jan 11th 2029	\$631.60	\$590.04	\$1,221.64	\$188,687.54
78	Feb 11th 2029	\$633.56	\$588.08	\$1,221.64	\$188,053.98
79	Mar 11th 2029	\$635.54	\$586.10	\$1,221.64	\$187,418.44
80	Apr 11th 2029	\$637.52	\$584.12	\$1,221.64	\$186,780.92
81	May 11th 2029	\$639.51	\$582.13	\$1,221.64	\$186,141.41
82	Jun 11th 2029	\$641.50	\$580.14	\$1,221.64	\$185,499.91
83	Jul 11th 2029	\$643.50	\$578.14	\$1,221.64	\$184,856.41
84	Aug 11th 2029	\$645.50	\$576.14	\$1,221.64	\$184,210.91
85	Sep 11th 2029	\$647.52	\$574.12	\$1,221.64	\$183,563.39
86	Oct 11th 2029	\$649.53	\$572.11	\$1,221.64	\$182,913.86
87	Nov 11th 2029	\$651.56	\$570.08	\$1,221.64	\$182,262.30
88	Dec 11th 2029	\$653.59	\$568.05	\$1,221.64	\$181,608.71
Total	2029	\$7,710.43	\$6,949.25	\$14,659.68	\$181,608.71
89	Jan 11th 2030	\$655.63	\$566.01	\$1,221.64	\$180,953.08
90	Feb 11th 2030	\$657.67	\$563.97	\$1,221.64	\$180,295.41
91	Mar 11th 2030	\$659.72	\$561.92	\$1,221.64	\$179,635.69
92	Apr 11th 2030	\$661.78	\$559.86	\$1,221.64	\$178,973.91
93	May 11th 2030	\$663.84	\$557.80	\$1,221.64	\$178,310.07
94	Jun 11th 2030	\$665.91	\$555.73	\$1,221.64	\$177,644.16
95	Jul 11th 2030	\$667.98	\$553.66	\$1,221.64	\$176,976.18
96	Aug 11th 2030	\$670.06	\$551.58	\$1,221.64	\$176,306.12
97	Sep 11th 2030	\$672.15	\$549.49	\$1,221.64	\$175,633.97
98	Oct 11th 2030	\$674.25	\$547.39	\$1,221.64	\$174,959.72
99	Nov 11th 2030	\$676.35	\$545.29	\$1,221.64	\$174,283.37
100	Dec 11th 2030	\$678.46	\$543.18	\$1,221.64	\$173,604.91
Total	2030	\$8,003.80	\$6,655.88	\$14,659.68	\$173,604.91

Amortization Schedule

101	Jan 11th 2031	\$680.57	\$541.07	\$1,221.64	\$172,924.34
102	Feb 11th 2031	\$682.69	\$538.95	\$1,221.64	\$172,241.65
103	Mar 11th 2031	\$684.82	\$536.82	\$1,221.64	\$171,556.83
104	Apr 11th 2031	\$686.95	\$534.69	\$1,221.64	\$170,869.88
105	May 11th 2031	\$689.10	\$532.54	\$1,221.64	\$170,180.78
106	Jun 11th 2031	\$691.24	\$530.40	\$1,221.64	\$169,489.54
107	Jul 11th 2031	\$693.40	\$528.24	\$1,221.64	\$168,796.14
108	Aug 11th 2031	\$695.56	\$526.08	\$1,221.64	\$168,100.58
109	Sep 11th 2031	\$697.73	\$523.91	\$1,221.64	\$167,402.85
110	Oct 11th 2031	\$699.90	\$521.74	\$1,221.64	\$166,702.95
111	Nov 11th 2031	\$702.08	\$519.56	\$1,221.64	\$166,000.87
112	Dec 11th 2031	\$704.27	\$517.37	\$1,221.64	\$165,296.60
Total	2031	\$8,308.31	\$6,351.37	\$14,659.68	\$165,296.60
113	Jan 11th 2032	\$706.47	\$515.17	\$1,221.64	\$164,590.13
114	Feb 11th 2032	\$708.67	\$512.97	\$1,221.64	\$163,881.46
115	Mar 11th 2032	\$710.88	\$510.76	\$1,221.64	\$163,170.58
116	Apr 11th 2032	\$713.09	\$508.55	\$1,221.64	\$162,457.49
117	May 11th 2032	\$715.31	\$506.33	\$1,221.64	\$161,742.18
118	Jun 11th 2032	\$717.54	\$504.10	\$1,221.64	\$161,024.64
119	Jul 11th 2032	\$719.78	\$501.86	\$1,221.64	\$160,304.86
120	Aug 11th 2032	\$722.02	\$499.62	\$1,221.64	\$159,582.84
121	Sep 11th 2032	\$724.27	\$497.37	\$1,221.64	\$158,858.57
122	Oct 11th 2032	\$726.53	\$495.11	\$1,221.64	\$158,132.04
123	Nov 11th 2032	\$728.80	\$492.84	\$1,221.64	\$157,403.24
124	Dec 11th 2032	\$731.07	\$490.57	\$1,221.64	\$156,672.17
Total	2032	\$8,624.43	\$6,035.25	\$14,659.68	\$156,672.17
125	Jan 11th 2033	\$733.35	\$488.29	\$1,221.64	\$155,938.82
126	Feb 11th 2033	\$735.63	\$486.01	\$1,221.64	\$155,203.19
127	Mar 11th 2033	\$737.92	\$483.72	\$1,221.64	\$154,465.27
128	Apr 11th 2033	\$740.22	\$481.42	\$1,221.64	\$153,725.05
129	May 11th 2033	\$742.53	\$479.11	\$1,221.64	\$152,982.52
130	Jun 11th 2033	\$744.84	\$476.80	\$1,221.64	\$152,237.68
131	Jul 11th 2033	\$747.17	\$474.47	\$1,221.64	\$151,490.51
132	Aug 11th 2033	\$749.49	\$472.15	\$1,221.64	\$150,741.02
133	Sep 11th 2033	\$751.83	\$469.81	\$1,221.64	\$149,989.19
134	Oct 11th 2033	\$754.17	\$467.47	\$1,221.64	\$149,235.02
135	Nov 11th 2033	\$756.52	\$465.12	\$1,221.64	\$148,478.50
136	Dec 11th 2033	\$758.88	\$462.76	\$1,221.64	\$147,719.62
Total	2033	\$8,952.55	\$5,707.13	\$14,659.68	\$147,719.62
137	Jan 11th 2034	\$761.25	\$460.39	\$1,221.64	\$146,958.37
138	Feb 11th 2034	\$763.62	\$458.02	\$1,221.64	\$146,194.75

139	Mar 11th 2034	\$766.00	\$455.64	\$1,221.64	\$145,428.75
140	Apr 11th 2034	\$768.39	\$453.25	\$1,221.64	\$144,660.36
141	May 11th 2034	\$770.78	\$450.86	\$1,221.64	\$143,889.58
142	Jun 11th 2034	\$773.18	\$448.46	\$1,221.64	\$143,116.40
143	Jul 11th 2034	\$775.59	\$446.05	\$1,221.64	\$142,340.81
144	Aug 11th 2034	\$778.01	\$443.63	\$1,221.64	\$141,562.80
145	Sep 11th 2034	\$780.44	\$441.20	\$1,221.64	\$140,782.36
146	Oct 11th 2034	\$782.87	\$438.77	\$1,221.64	\$139,999.49
147	Nov 11th 2034	\$785.31	\$436.33	\$1,221.64	\$139,214.18
148	Dec 11th 2034	\$787.76	\$433.88	\$1,221.64	\$138,426.42
Total	2034	\$9,293.20	\$5,366.48	\$14,659.68	\$138,426.42
149	Jan 11th 2035	\$790.21	\$431.43	\$1,221.64	\$137,636.21
150	Feb 11th 2035	\$792.67	\$428.97	\$1,221.64	\$136,843.54
151	Mar 11th 2035	\$795.14	\$426.50	\$1,221.64	\$136,048.40
152	Apr 11th 2035	\$797.62	\$424.02	\$1,221.64	\$135,250.78
153	May 11th 2035	\$800.11	\$421.53	\$1,221.64	\$134,450.67
154	Jun 11th 2035	\$802.60	\$419.04	\$1,221.64	\$133,648.07
155	Jul 11th 2035	\$805.10	\$416.54	\$1,221.64	\$132,842.97
156	Aug 11th 2035	\$807.61	\$414.03	\$1,221.64	\$132,035.36
157	Sep 11th 2035	\$810.13	\$411.51	\$1,221.64	\$131,225.23
158	Oct 11th 2035	\$812.65	\$408.99	\$1,221.64	\$130,412.58
159	Nov 11th 2035	\$815.19	\$406.45	\$1,221.64	\$129,597.39
160	Dec 11th 2035	\$817.73	\$403.91	\$1,221.64	\$128,779.66
Total	2035	\$9,646.76	\$5,012.92	\$14,659.68	\$128,779.66
161	Jan 11th 2036	\$820.28	\$401.36	\$1,221.64	\$127,959.38
162	Feb 11th 2036	\$822.83	\$398.81	\$1,221.64	\$127,136.55
163	Mar 11th 2036	\$825.40	\$396.24	\$1,221.64	\$126,311.15
164	Apr 11th 2036	\$827.97	\$393.67	\$1,221.64	\$125,483.18
165	May 11th 2036	\$830.55	\$391.09	\$1,221.64	\$124,652.63
166	Jun 11th 2036	\$833.14	\$388.50	\$1,221.64	\$123,819.49
167	Jul 11th 2036	\$835.74	\$385.90	\$1,221.64	\$122,983.75
168	Aug 11th 2036	\$838.34	\$383.30	\$1,221.64	\$122,145.41
169	Sep 11th 2036	\$840.95	\$380.69	\$1,221.64	\$121,304.46
170	Oct 11th 2036	\$843.57	\$378.07	\$1,221.64	\$120,460.89
171	Nov 11th 2036	\$846.20	\$375.44	\$1,221.64	\$119,614.69
172	Dec 11th 2036	\$848.84	\$372.80	\$1,221.64	\$118,765.85
Total	2036	\$10,013.81	\$4,645.87	\$14,659.68	\$118,765.85
173	Jan 11th 2037	\$851.49	\$370.15	\$1,221.64	\$117,914.36
174	Feb 11th 2037	\$854.14	\$367.50	\$1,221.64	\$117,060.22
175	Mar 11th 2037	\$856.80	\$364.84	\$1,221.64	\$116,203.42

Amortization Schedule

176	Apr 11th 2037	\$859.47	\$362.17	\$1,221.64	\$115,343.95
177	May 11th 2037	\$862.15	\$359.49	\$1,221.64	\$114,481.80
178	Jun 11th 2037	\$864.84	\$356.80	\$1,221.64	\$113,616.96
179	Jul 11th 2037	\$867.53	\$354.11	\$1,221.64	\$112,749.43
180	Aug 11th 2037	\$870.24	\$351.40	\$1,221.64	\$111,879.19
181	Sep 11th 2037	\$872.95	\$348.69	\$1,221.64	\$111,006.24
182	Oct 11th 2037	\$875.67	\$345.97	\$1,221.64	\$110,130.57
183	Nov 11th 2037	\$878.40	\$343.24	\$1,221.64	\$109,252.17
184	Dec 11th 2037	\$881.14	\$340.50	\$1,221.64	\$108,371.03
Total	2037	\$10,394.82	\$4,264.86	\$14,659.68	\$108,371.03
185	Jan 11th 2038	\$883.88	\$337.76	\$1,221.64	\$107,487.15
186	Feb 11th 2038	\$886.64	\$335.00	\$1,221.64	\$106,600.51
187	Mar 11th 2038	\$889.40	\$332.24	\$1,221.64	\$105,711.11
188	Apr 11th 2038	\$892.17	\$329.47	\$1,221.64	\$104,818.94
189	May 11th 2038	\$894.95	\$326.69	\$1,221.64	\$103,923.99
190	Jun 11th 2038	\$897.74	\$323.90	\$1,221.64	\$103,026.25
191	Jul 11th 2038	\$900.54	\$321.10	\$1,221.64	\$102,125.71
192	Aug 11th 2038	\$903.35	\$318.29	\$1,221.64	\$101,222.36
193	Sep 11th 2038	\$906.16	\$315.48	\$1,221.64	\$100,316.20
194	Oct 11th 2038	\$908.99	\$312.65	\$1,221.64	\$99,407.21
195	Nov 11th 2038	\$911.82	\$309.82	\$1,221.64	\$98,495.39
196	Dec 11th 2038	\$914.66	\$306.98	\$1,221.64	\$97,580.73
Total	2038	\$10,790.30	\$3,869.38	\$14,659.68	\$97,580.73
197	Jan 11th 2039	\$917.51	\$304.13	\$1,221.64	\$96,663.22
198	Feb 11th 2039	\$920.37	\$301.27	\$1,221.64	\$95,742.85
199	Mar 11th 2039	\$923.24	\$298.40	\$1,221.64	\$94,819.61
200	Apr 11th 2039	\$926.12	\$295.52	\$1,221.64	\$93,893.49
201	May 11th 2039	\$929.01	\$292.63	\$1,221.64	\$92,964.48
202	Jun 11th 2039	\$931.90	\$289.74	\$1,221.64	\$92,032.58
203	Jul 11th 2039	\$934.81	\$286.83	\$1,221.64	\$91,097.77
204	Aug 11th 2039	\$937.72	\$283.92	\$1,221.64	\$90,160.05
205	Sep 11th 2039	\$940.64	\$281.00	\$1,221.64	\$89,219.41
206	Oct 11th 2039	\$943.57	\$278.07	\$1,221.64	\$88,275.84
207	Nov 11th 2039	\$946.51	\$275.13	\$1,221.64	\$87,329.33
208	Dec 11th 2039	\$949.46	\$272.18	\$1,221.64	\$86,379.87
Total	2039	\$11,200.86	\$3,458.82	\$14,659.68	\$86,379.87
209	Jan 11th 2040	\$952.42	\$269.22	\$1,221.64	\$85,427.45
210	Feb 11th 2040	\$955.39	\$266.25	\$1,221.64	\$84,472.06
211	Mar 11th 2040	\$958.37	\$263.27	\$1,221.64	\$83,513.69
212	Apr 11th 2040	\$961.36	\$260.28	\$1,221.64	\$82,552.33
213	May 11th 2040	\$964.35	\$257.29	\$1,221.64	\$81,587.98

214	Jun 11th 2040	\$967.36	\$254.28	\$1,221.64	\$80,620.62
215	Jul 11th 2040	\$970.37	\$251.27	\$1,221.64	\$79,650.25
216	Aug 11th 2040	\$973.40	\$248.24	\$1,221.64	\$78,676.85
217	Sep 11th 2040	\$976.43	\$245.21	\$1,221.64	\$77,700.42
218	Oct 11th 2040	\$979.47	\$242.17	\$1,221.64	\$76,720.95
219	Nov 11th 2040	\$982.53	\$239.11	\$1,221.64	\$75,738.42
220	Dec 11th 2040	\$985.59	\$236.05	\$1,221.64	\$74,752.83
Total	2040	\$11,627.04	\$3,032.64	\$14,659.68	\$74,752.83
221	Jan 11th 2041	\$988.66	\$232.98	\$1,221.64	\$73,764.17
222	Feb 11th 2041	\$991.74	\$229.90	\$1,221.64	\$72,772.43
223	Mar 11th 2041	\$994.83	\$226.81	\$1,221.64	\$71,777.60
224	Apr 11th 2041	\$997.93	\$223.71	\$1,221.64	\$70,779.67
225	May 11th 2041	\$1,001.04	\$220.60	\$1,221.64	\$69,778.63
226	Jun 11th 2041	\$1,004.16	\$217.48	\$1,221.64	\$68,774.47
227	Jul 11th 2041	\$1,007.29	\$214.35	\$1,221.64	\$67,767.18
228	Aug 11th 2041	\$1,010.43	\$211.21	\$1,221.64	\$66,756.75
229	Sep 11th 2041	\$1,013.58	\$208.06	\$1,221.64	\$65,743.17
230	Oct 11th 2041	\$1,016.74	\$204.90	\$1,221.64	\$64,726.43
231	Nov 11th 2041	\$1,019.91	\$201.73	\$1,221.64	\$63,706.52
232	Dec 11th 2041	\$1,023.09	\$198.55	\$1,221.64	\$62,683.43
Total	2041	\$12,069.40	\$2,590.28	\$14,659.68	\$62,683.43
233	Jan 11th 2042	\$1,026.28	\$195.36	\$1,221.64	\$61,657.15
234	Feb 11th 2042	\$1,029.48	\$192.16	\$1,221.64	\$60,627.67
235	Mar 11th 2042	\$1,032.68	\$188.96	\$1,221.64	\$59,594.99
236	Apr 11th 2042	\$1,035.90	\$185.74	\$1,221.64	\$58,559.09
237	May 11th 2042	\$1,039.13	\$182.51	\$1,221.64	\$57,519.96
238	Jun 11th 2042	\$1,042.37	\$179.27	\$1,221.64	\$56,477.59
239	Jul 11th 2042	\$1,045.62	\$176.02	\$1,221.64	\$55,431.97
240	Aug 11th 2042	\$1,048.88	\$172.76	\$1,221.64	\$54,383.09
241	Sep 11th 2042	\$1,052.15	\$169.49	\$1,221.64	\$53,330.94
242	Oct 11th 2042	\$1,055.43	\$166.21	\$1,221.64	\$52,275.51
243	Nov 11th 2042	\$1,058.71	\$162.93	\$1,221.64	\$51,216.80
244	Dec 11th 2042	\$1,062.01	\$159.63	\$1,221.64	\$50,154.79
Total	2042	\$12,528.64	\$2,131.04	\$14,659.68	\$50,154.79
245	Jan 11th 2043	\$1,065.32	\$156.32	\$1,221.64	\$49,089.47
246	Feb 11th 2043	\$1,068.64	\$153.00	\$1,221.64	\$48,020.83
247	Mar 11th 2043	\$1,071.98	\$149.66	\$1,221.64	\$46,948.85
248	Apr 11th 2043	\$1,075.32	\$146.32	\$1,221.64	\$45,873.53
249	May 11th 2043	\$1,078.67	\$142.97	\$1,221.64	\$44,794.86
250	Jun 11th 2043	\$1,082.03	\$139.61	\$1,221.64	\$43,712.83

Amortization Schedule

251	Jul 11th 2043	\$1,085.40	\$136.24	\$1,221.64	\$42,627.43
252	Aug 11th 2043	\$1,088.78	\$132.86	\$1,221.64	\$41,538.65
253	Sep 11th 2043	\$1,092.18	\$129.46	\$1,221.64	\$40,446.47
254	Oct 11th 2043	\$1,095.58	\$126.06	\$1,221.64	\$39,350.89
255	Nov 11th 2043	\$1,099.00	\$122.64	\$1,221.64	\$38,251.89
256	Dec 11th 2043	\$1,102.42	\$119.22	\$1,221.64	\$37,149.47
Total	2043	\$13,005.32	\$1,654.36	\$14,659.68	\$37,149.47
257	Jan 11th 2044	\$1,105.86	\$115.78	\$1,221.64	\$36,043.61
258	Feb 11th 2044	\$1,109.30	\$112.34	\$1,221.64	\$34,934.31
259	Mar 11th 2044	\$1,112.76	\$108.88	\$1,221.64	\$33,821.55
260	Apr 11th 2044	\$1,116.23	\$105.41	\$1,221.64	\$32,705.32
261	May 11th 2044	\$1,119.71	\$101.93	\$1,221.64	\$31,585.61
262	Jun 11th 2044	\$1,123.20	\$98.44	\$1,221.64	\$30,462.41
263	Jul 11th 2044	\$1,126.70	\$94.94	\$1,221.64	\$29,335.71
264	Aug 11th 2044	\$1,130.21	\$91.43	\$1,221.64	\$28,205.50
265	Sep 11th 2044	\$1,133.73	\$87.91	\$1,221.64	\$27,071.77
266	Oct 11th 2044	\$1,137.27	\$84.37	\$1,221.64	\$25,934.50
267	Nov 11th 2044	\$1,140.81	\$80.83	\$1,221.64	\$24,793.69
268	Dec 11th 2044	\$1,144.37	\$77.27	\$1,221.64	\$23,649.32
Total	2044	\$13,500.15	\$1,159.53	\$14,659.68	\$23,649.32
269	Jan 11th 2045	\$1,147.93	\$73.71	\$1,221.64	\$22,501.39
270	Feb 11th 2045	\$1,151.51	\$70.13	\$1,221.64	\$21,349.88
271	Mar 11th 2045	\$1,155.10	\$66.54	\$1,221.64	\$20,194.78
272	Apr 11th 2045	\$1,158.70	\$62.94	\$1,221.64	\$19,036.08
273	May 11th 2045	\$1,162.31	\$59.33	\$1,221.64	\$17,873.77
274	Jun 11th 2045	\$1,165.93	\$55.71	\$1,221.64	\$16,707.84
275	Jul 11th 2045	\$1,169.57	\$52.07	\$1,221.64	\$15,538.27
276	Aug 11th 2045	\$1,173.21	\$48.43	\$1,221.64	\$14,365.06
277	Sep 11th 2045	\$1,176.87	\$44.77	\$1,221.64	\$13,188.19
278	Oct 11th 2045	\$1,180.54	\$41.10	\$1,221.64	\$12,007.65
279	Nov 11th 2045	\$1,184.22	\$37.42	\$1,221.64	\$10,823.43
280	Dec 11th 2045	\$1,187.91	\$33.73	\$1,221.64	\$9,635.52
Total	2045	\$14,013.80	\$645.88	\$14,659.68	\$9,635.52
281	Jan 11th 2046	\$1,191.61	\$30.03	\$1,221.64	\$8,443.91
282	Feb 11th 2046	\$1,195.32	\$26.32	\$1,221.64	\$7,248.59
283	Mar 11th 2046	\$1,199.05	\$22.59	\$1,221.64	\$6,049.54
284	Apr 11th 2046	\$1,202.79	\$18.85	\$1,221.64	\$4,846.75
285	May 11th 2046	\$1,206.53	\$15.11	\$1,221.64	\$3,640.22
286	Jun 11th 2046	\$1,210.29	\$11.35	\$1,221.64	\$2,429.93
287	Jul 11th 2046	\$1,214.07	\$7.57	\$1,221.64	\$1,215.86
288	Aug 11th 2046	\$1,215.86	\$3.79	\$1,219.65	\$0.00

Total	2046	\$9,635.52	\$135.61	\$9,771.13	\$0.00
Grand Total		\$232,000.00	\$119,830.33	\$351,830.33	\$0.00

Close Window

EXHIBIT B

EXHIBIT B

New York State Department of State
Division of Cemeteries

Board Application- Accountant Review Checklist		
Cemetery Name:	Troy (Oakwood) Cemeterey Association	
County:	Rensselaer	
NYS ID#	42-034	
Purpose:	Retort Replacement	
Cost:	\$250,506.48	
Prepared by:	Alicia Young	
Date:	8/17/2022	
Review Areas	Response	Comments
Project Funding	Other	The cemetery will secure a loan through Merrill Lynch LMA
Schedules A/B reviewed?	yes	There is no Schedule B
Is there a Schedule C?	no	
Is there an expected return on investment?	no	The cemetery will increase its capacity and efficiency with the new machine.
Does the cemetery have a conflict of interest policy?	yes	
Are there any conflicts of interest in this project?	no	
Is this a related party transaction?	no	
Annual Reports up to Date	yes	
Vandalism and Assessment payments current?	yes	
Operates at a surplus?	yes	
Permanent Maintenance Deficit?	no	
Permanent Maintenance Loan?	yes	The cemetery is up to date with PM loan payents
Date of last Division Audit		8/23/2016
Does the Cemetery have a minimum of three active trustees?	yes	
Does the cemetery advertise and hold annual lot owner meetings?	yes	
Does the cemetery carry commercial crime insurance?	yes	
Are service fees approved?	yes	
Are there any major unresolved concerns identified in last audit?	no	
Recommendation	Approve	The cemetery is required by DEC to replace its old retorts by 2025. They are financing the project through their investment company Merrill Lynch. Currently the interest rate on the loan is less than the rate of return on their investments. There is no set term on the repayment, nor a prepayment penalty.

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
[HTTPS://DOS.NY.GOV](https://dos.ny.gov)

KATHY HOCHUL
GOVERNOR

CEMETERY BOARD
ROBERT J. RODRIGUEZ
SECRETARY OF STATE
CHAIR

LETITIA JAMES
ATTORNEY GENERAL

MARY T. BASSETT, M.D., M.P.H.
COMMISSIONER OF HEALTH

TO: New York State Cemetery Board
FROM: Alicia Young, Assistant Director
SUBJECT: Troy (Oakwood) Cemetery 42-034
RE: Application for Approval of a Retort Replacement
DATE: August 18, 2022

Summary:

Troy (Oakwood) Cemetery is a combination cemetery and crematory seeking approval to replace a 1976 retort. This project will not involve expanding the footprint of the crematory. Troy (Oakwood) Cemetery needs to replace this retort per DEC's new regulation. The crematory currently has two (2) units installed in 1976 and 1995.

Cost:

The estimated cost to replace the retort is \$250,506.48 including installation and removal of the old unit.

Increased capacity:

The manufacturer advertises the new unit can perform 10+ cremations per day. The current unit has a capacity of 4-5 cremations per day. The number of cremations Troy CA will actually perform will be dictated by need.

Expenses:

Obviously, expenses are anticipated to go down for repairs, since the new unit will be replacing a very old unit. Additionally, Troy CA is looking to see fuel savings as the new retort has a cremation cycle of 90 minutes vs. 180 minutes for the old unit.

Financing:

The total construction cost of \$250,506.48 will be financed through a loan with Merrill Lynch LMA, using the general fund investment account as collateral. General Funds totaled \$1,827,777.88 as of December 31, 2021. The loan has a variable interest rate starting at 3.74% with no penalty for pre-payment. The cemetery's board anticipates the investment portfolio will generate a greater return than the interest rate charged on the loan.



**Department
of State**

Return on Investment:

A return on investment was not calculated as the retort replacement is necessitated by new DEC requirements and the crematory is not anticipating a significant increase in capacity. That said, the new retort will pay for itself over time in operating savings and a potential increase in capacity.

Annual Report Filings:

Troy – Oakwood Cemetery is up to date with the Division's required Annual Financial Reports and fees.

Related Party Transactions:

The cemetery has indicated there are no related party transactions in this project.

Recommendation:

The cemetery relies heavily on crematory income to sustain cemetery operations. Furthermore, DEC regulations are requiring the retirement of old equipment. Not having a second retort would severely limit the cemetery's ability to maintain its grounds. Division recommendation is to approve this project.

EXHIBIT C

EXHIBIT C

Financing Meeting
minutes
& Vote

Oakwood Cemetery Board of Trustees
Special Meeting
Minutes, April 28, 2022
Meeting held remotely

Present: Tom Maggs, Trudy Hanmer, Christie Fronhofer, Jim Conroy, Toni Craft,
Administrator Bernie Vogel
Excused: Deborah Bennett, Jack Waite, Peter Hatala, John Roy

The meeting was convened at 4:05 p.m.

Special meeting to consider a proposal to replace an outdated crematory retort (1976) and to request permission to use permanently restricted funds for the project.

Mr. Vogel explained the New York State requirements that the 1976 crematory retort must be replaced. Oakwood has priced a new cremation chamber and the installation. Total \$250,506.

Oakwood needs to petition the State for approval of the project and how it is to be financed.

Mr. Vogel reported on Oakwood's current outstanding loan from its permanently restricted funds: the 2009 loan in the amount of \$215,500. has an outstanding balance of \$110,500. The repayment plan was agreed at \$5,000. annually, however Oakwood has been paying \$10,000. annually. Mr. Maggs noted we have a good relationship with our State regulators.

Moved that Oakwood apply to New York State for a loan of \$232,000 from the Cemeteries permanently restricted fund. Hanmer moved.

Mr. Maggs suggested that he wants to maintain our unrestricted cash balance for emergency's and the loan process seems more advantageous.

Discussion ensued regarding the financing, as historically our rate of investment return would outperform loan interest.

Motion to authorize the Administrator to develop a plan to finance the project by

1. Inquire of loan possibilities, and move forward on a loan.
2. Apply for a loan from Oakwood's permanently restricted funds.

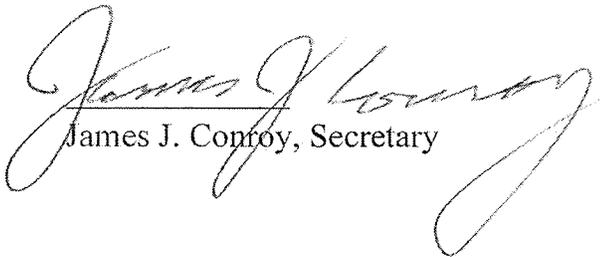
Moved Hanmer
Second, Craft

Approved 5-0

Mr. Maggs suggested that we reach out to several banks as well as our investment custodian to see if they could be interested.

Paper work on the total cost proposal is attached.

On a motion by Hanmer, seconded by Fronhofer, the meeting adjourned at 4:40 P.M.



James J. Conroy, Secretary

New cabinet
vote

An Historic "Rural" Cemetery ° A Nonsectarian



Not-For-Profit Cemetery ° Founded in 1848

November 9, 2021

RESOLVED:

Due to the directive from NYS DEC which necessitates replacement of crematory units which cannot comply with recently enacted air emission guidelines we are faced with having to replace our 1976 unit. In speaking to Matthews international the cost for the new unit is roughly \$165,000. Not including freight. The removal and disposal of our old unit is expected to be \$10,000.

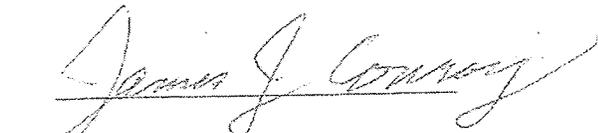
There will be other expenses such as modifying the building opening to fit the new larger unit as well as having a crane and riggers here to remove the old unit and offload and install the new one. Roofing work will be needed to account for the new location of a large exhaust stack as well as electrical and gas service workers to finish the installation.

The new unit build and permitting process I understand is approximately 7 months in length. Since the cost is rather significant and we have no choice, I ask for full board approval to proceed.

Thomas O. Maggs, President

Approved

Passed unanimously via email voting November 8 – 9th, 2021


James Conroy
Secretary

Oakwood new crematory

From: Oakwood Cemetery (oakwood_cemetery@yahoo.com)

To:



Date: Monday, November 8, 2021 at 08:40 AM EST

My dear friends:

Due to the directive from NYS DEC which necessitates replacement of crematory units which cannot comply with recently enacted air emission guidelines we are faced with having to replace our 1976 unit.

In speaking to Matthews International the cost for a new unit is roughly \$165,000. not including freight. The removal and disposal of our old unit is expected to be \$10,000.

There will be other expenses such as modifying the building opening to fit the new larger unit as well as having a crane and riggers here to remove the old unit and offload and install the new one. Roofing work will be needed to account for the new location of a large exhaust stack as well as electrical and gas service people to finish the installation.

This new unit build and permitting process I understand is approximately 7 months in length.

Since the cost is rather significant and we have no choice I ask for Board approval to proceed.

Thank you

Tom

Re: Oakwood new crematory

From: Toni Craft ([REDACTED])

To: [REDACTED] <[REDACTED]@bbhblake.com>

Date: Monday, November 8, 2021 at 08:47 AM EST

You have my approval

[Sent from the all new AOL app for Android](#)

On Mon, Nov 8, 2021 at 8:40 AM, Oakwood Cemetery
<oakwood_cemetery@yahoo.com> wrote:

My dear friends:

Due to the directive from NYS DEC which necessitates replacement of crematory units which cannot comply with recently enacted air emission guidelines we are faced with having to replace our 1976 unit. In speaking to Matthews International the cost for a new unit is roughly \$165,000. not including freight. The removal and disposal of our old unit is expected to be \$10,000.

There will be other expenses such as modifying the building opening to fit the new larger unit as well as having a crane and riggers here to remove the old unit and offload and install the new one. Roofing work will be needed to account for the new location of a large exhaust stack as well as electrical and gas service people to finish the installation.

This new unit build and permitting process I understand is approximately 7 months in length.

Since the cost is rather significant and we have no choice I ask for Board approval to proceed.

Thank you

Tom

RE: Oakwood new crematory

From: Christie Fronhofer ([REDACTED])

To: [REDACTED]

Date: Monday, November 8, 2021 at 08:50 AM EST

My approval also.

Christie

From: Toni Craft < [REDACTED] >
Sent: Monday, November 8, 2021 8:48 AM

[REDACTED]

Subject: Re: Oakwood new crematory

You have my approval

[Sent from the all new AOL app for Android](#)

On Mon, Nov 8, 2021 at 8:40 AM, Oakwood Cemetery

[<oakwood_cemetery@yahoo.com>](mailto: oakwood_cemetery@yahoo.com) wrote:

My dear friends:

Due to the directive from NYS DEC which necessitates replacement of crematory units which cannot comply with recently enacted air emission guidelines

we are faced with having to replace our 1976 unit.

In speaking to Matthews International the cost for a new unit is roughly \$165,000. not including freight. The removal and disposal of our old unit is expected to be \$10,000.

There will be other expenses such as modifying the building opening to fit the new larger unit as well as having a crane and riggers here to remove the old

Re: Oakwood new crematory

From: Jim Conroy [REDACTED]

To: [REDACTED]

Cc: [REDACTED]

Date: Monday, November 8, 2021 at 09:07 AM EST

Yes, I approve.

On Mon, Nov 8, 2021, 8:50 AM Christie Fronhofer <[REDACTED]> wrote:

My approval also.

Christie

From: Toni Craft [REDACTED]

Sent: Monday, November 8, 2021 8:48 AM

[REDACTED]

Subject: Re: Oakwood new crematory

You have my approval

Sent from the all new AOL app for Android

On Mon, Nov 8, 2021 at 8:40 AM, Oakwood Cemetery

<[REDACTED]> wrote:

My dear friends:

Due to the directive from NYS DEC which necessitates replacement of crematory units which cannot comply with recently enacted air emission guidelines

we are faced with having to replace our 1976 unit.

In speaking to Matthews International the cost for a new unit is roughly \$165,000. not including freight. The removal and disposal of our old unit is expected to be \$10,000.

Re: Oakwood new crematory

From: Tjhanmer [REDACTED]

To: oakwood_cemetery@yahoo.com

Cc: [REDACTED]

Date: Monday, November 8, 2021 at 09:37 AM EST

Approve.

Sent from my iPad

On Nov 8, 2021, at 8:41 AM, Oakwood Cemetery <oakwood_cemetery@yahoo.com> wrote:

My dear friends:

Due to the directive from NYS DEC which necessitates replacement of crematory units which cannot comply with recently enacted air emission guidelines we are faced with having to replace our 1976 unit. In speaking to Matthews International the cost for a new unit is roughly \$165,000. not including freight. The removal and disposal of our old unit is expected to be \$10,000.

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This new unit build and permitting process I understand is approximately 7 months in length.

Since the cost is rather significant and we have no choice I ask for Board approval to proceed.

Thank you

Tom

Re: Oakwood new crematory

From: Peter Hatala [REDACTED]

To: [REDACTED]

Cc: [REDACTED]

Date: Monday, November 8, 2021 at 10:05 AM EST

Approve.

On Mon, Nov 8, 2021 at 9:37 AM Tjhanm [REDACTED] wrote:

Approve.

Sent from my iPad

On Nov 8, 2021, at 8:41 AM, Oakwood Cemetery <oakwood_cemetery@yahoo.com> wrote:

My dear friends:

Due to the directive from NYS DEC which necessitates replacement of crematory units which cannot comply with recently enacted air emission guidelines we are faced with having to replace our 1976 unit. In speaking to Matthews International the cost for a new unit is roughly \$165,000. not including freight. The removal and disposal of our old unit is expected to be \$10,000.

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This new unit build and permitting process I understand is approximately 7 months in length.

Since the cost is rather significant and we have no choice I ask for Board approval to proceed.

Thank you

Tom

Re: Oakwood new crematory

From: Deborah Bennett [REDACTED]

To: oakwood_cemetery@yahoo.com

Cc: [REDACTED]

Date: Monday, November 8, 2021 at 10:10 AM EST

I approve.

Sent from my iPhone

On Nov 8, 2021, at 8:40 AM, Oakwood Cemetery <oakwood_cemetery@yahoo.com> wrote:

My dear friends:

Due to the directive from NYS DEC which necessitates replacement of crematory units which cannot comply with recently enacted air emission guidelines we are faced with having to replace our 1976 unit.

In speaking to Matthews International the cost for a new unit is roughly \$165,000. not including freight. The removal and disposal of our old unit is expected to be \$10,000.

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This new unit build and permitting process I understand is approximately 7 months in length.

Since the cost is rather significant and we have no choice I ask for Board approval to proceed.

Thank you

Tom

Re: Oakwood new crematory

From: John Ro [REDACTED]

To: [REDACTED]

Cc: [REDACTED]

Date: Tuesday, November 9, 2021 at 04:01 PM EST

I approve

On Mon, Nov 8, 2021 at 10:10 AM Deborah Bennett <[REDACTED]> wrote:

I approve.

Sent from my iPhone

On Nov 8, 2021, at 8:40 AM, Oakwood Cemetery <oakwood_cemetery@yahoo.com> wrote:

My dear friends:

Due to the directive from NYS DEC which necessitates replacement of crematory units which cannot comply with recently enacted air emission guidelines we are faced with having to replace our 1976 unit.

In speaking to Matthews International the cost for a new unit is roughly \$165,000. not including freight. The removal and disposal of our old unit is expected to be \$10,000.

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This new unit build and permitting process I understand is approximately 7 months in length.

Since the cost is rather significant and we have no choice I ask for Board approval to proceed.

Thank you

Tom

Oakwood Cemetery Board members: Oakwood Crematory financing

From: Oakwood Cemetery (oakwood_cemetery@yahoo.com)

To:



Date: Monday, May 9, 2022 at 07:18 PM EDT

My dear friends:

As you know we are in the process of our due diligence on the financing for the new cremation unit for Oakwood Cemetery.

After reviewing board member suggestions, and consulting with our financial advisor Dan Vartigian and also our accountant

Mary Anne Skavina, it appears that the best plan of action would be to do the following:

Utilize Merrill Lynch LMA (Loan management account) for the funding of \$232,000.

They offer a simple process of acquiring the funding, there is no set term on the repayment, no penalty for pre-payment.

The interest rate is variable and is set in part, based on the Cemetery's assets held. The rate is currently 3.74.

At this time we feel that it would be proper and wise to go forward with this plan but we need you concurrence or if you feel differently your suggestions on another route.

Thank you

Tom

Re: Oakwood Cemetery Board members: Oakwood Crematory financing

From: Jim Conroy [REDACTED]

To: oakwood_cemetery@yahoo.com

Cc: [REDACTED]

Date: Monday, May 9, 2022 at 07:21 PM EDT

I vote yes. I think this is the best option.

On Mon, May 9, 2022, 7:19 PM Oakwood Cemetery <oakwood_cemetery@yahoo.com> wrote:

My dear friends:

As you know we are in the process of our due diligence on the financing for the new cremation unit for Oakwood Cemetery.

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Mary Anne Skavina, it appears that the best plan of action would be to do the following:

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At this time we feel that it would be proper and wise to go forward with this plan but we need you concurrence or if

you feel differently your suggestions on another route.

Thank you

Tom

Re: Oakwood Cemetery Board members: Oakwood Crematory financing

From: Tjhanmer [REDACTED]

To: oakwood_cemetery@yahoo.com

Cc: [REDACTED]

Date: Monday, May 9, 2022 at 07:24 PM EDT

I vote yes.

Sent from my iPad
Trudy J. Hanmer

[REDACTED]

[REDACTED]

On May 9, 2022, at 7:19 PM, Oakwood Cemetery <oakwood_cemetery@yahoo.com> wrote:

My dear friends:

As you know we are in the process of our due diligence on the financing for the new cremation unit for Oakwood Cemetery.

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Mary Anne Skavina, it appears that the best plan of action would be to do the following:

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At this time we feel that it would be proper and wise to go forward with this plan but we need you concurrence or if you feel differently your suggestions on another route.

Thank you
Tom

Re: Oakwood Cemetery Board members: Oakwood Crematory financing

From: Deborah Bennett ([REDACTED])

To: oakwood_cemetery@yahoo.com

Cc: [REDACTED]

Date: Monday, May 9, 2022 at 07:29 PM EDT

I vote yes.

Sent from my iPad

On May 9, 2022, at 7:19 PM, Oakwood Cemetery <oakwood_cemetery@yahoo.com> wrote:

My dear friends:

As you know we are in the process of our due diligence on the financing for the new cremation unit for Oakwood Cemetery.

After reviewing board member suggestions, and consulting with our financial advisor Dan Vartigian and also our accountant

Mary Anne Skavina, it appears that the best plan of action would be to do the following:

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At this time we feel that it would be proper and wise to go forward with this plan but we need you concurrence or if you feel differently your suggestions on another route.

Thank you
Tom

RE: Oakwood Cemetery Board members: Oakwood Crematory financing

From: Christie Fronhofer [REDACTED]

To: [REDACTED]

Date: Monday, May 9, 2022 at 08:29 PM EDT

I vote yes, sounds like the best plan.

Christie

From: Oakwood Cemetery <oakwood_cemetery@yahoo.com>

Sent: Monday, May 9, 2022 7:19 PM

[REDACTED]
cc: Roy <amstutz104@gmail.com>

Subject: Oakwood Cemetery Board members: Oakwood Crematory financing

My dear friends:

As you know we are in the process of our due diligence on the financing for the new cremation unit for Oakwood Cemetery.

After reviewing board member suggestions, and consulting with our financial advisor Dan Vartigian and also our accountant

Mary Anne Skavina, it appears that the best plan of action would be to do the following:

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They offer a simple process of acquiring the funding, there is no set term on the repayment, no penalty for pre-payment.

The interest rate is variable and is set in part, based on the Cemetery's assets held. The rate is currently 3.74.

At this time we feel that it would be proper and wise to go forward with this plan but we need you concurrence or if

Re: Oakwood Cemetery Board members: Oakwood Crematory financing

From: Michele Craft [REDACTED]

To: [REDACTED]

Cc: [REDACTED]

Date: Monday, May 9, 2022 at 10:35 PM EDT

I vote yes

Sent from my iPhone

On May 9, 2022, at 8:29 PM, Christie Fronhofer <[REDACTED]>

I vote yes, sounds like the best plan.

Christie

From: Oakwood Cemetery <oakwood_cemetery@yahoo.com>

Sent: Monday, May 9, 2022 7:19 PM

[REDACTED]

Subject: Oakwood Cemetery Board members: Oakwood Crematory financing

My dear friends:

As you know we are in the process of our due diligence on the financing for the new cremation unit for Oakwood Cemetery.

After reviewing board member suggestions, and consulting with our financial advisor Dan Vartigian and also our accountant

Mary Anne Skavina, it appears that the best plan of action would be to do the following:

Utilize Merrill Lynch LMA (Loan management account) for the funding of \$232,000.

Re: Oakwood Cemetery Board members: Oakwood Crematory financing

From: Peter Hatala [REDACTED]

To: [REDACTED]

Cc: [REDACTED]

Date: Tuesday, May 10, 2022 at 08:58 AM EDT

I vote yes.

On Mon, May 9, 2022 at 10:35 PM Michele Craft [REDACTED] wrote:

I vote yes

Sent from my iPhone

On May 9, 2022, at 8:29 PM, Christie Fronhofer <[REDACTED]> wrote:

I vote yes, sounds like the best plan.

Christie

From: Oakwood Cemetery <oakwood_cemetery@yahoo.com>

Sent: Monday, May 9, 2022 7:19 PM

[REDACTED]

Subject: Oakwood Cemetery Board members: Oakwood Crematory financing

My dear friends:

As you know we are in the process of our due diligence on the financing for the new cremation unit for Oakwood Cemetery.

After reviewing board member suggestions, and consulting with our financial advisor Dan Vartigian and also our accountant

Mary Anne Skavina, it appears that the best plan of action would be to do the following:

Oakwood Cemetery Board of Trustees
Minutes, June 6, 2022
Meeting held remotely

Present: Tom Maggs, Trudy Hanmer, Christie Fronhofer, Deborah Bennett, John Roy,
Administrator Bernie Vogel

Excused: Jim Conroy Jack Waite, Peter Hatala, Toni Craft

The meeting was convened at 4:05 p.m.

Minutes of regular meeting of April 11, 2022 and the special meeting held on April 28, 2022 were unanimously approved on motion by John Roy, seconded by Christie Fronhofer.

President Maggs thanked the board for their decision on financing the new cremation chamber project by utilizing Merrill Lynch LMA (Loan Management account) for the funding of \$232,000 voting via email on May 9, 2022. All responses were affirmative.

Our older cremation chamber has been a repair challenge for the staff, our plan is to have the new unit in-place this Fall.

Our Memorial Day weekend ceremony went very well thanks in large part to the Veterans of Lansingburgh and our guest speaker Historian Robert Mulligan. Next year we should have in place a stronger PA system.

Working with RPI, the signage marking the sites of the 9 past Presidents buried in Oakwood will soon be complete. We met with Suzanne Spellen and gave her a tour of Oakwood in advance of her showing the cemetery to RPI for the Juneteenth Holiday. I was very impressed with both Suzanne and the young musician Thistle whom we met when WTEN was at the Earl Chapel doing a piece on the Tiffany windows of Troy.

Treasurers report: Mr. Vogel reported that the cemetery is in a positive state, all bills and liabilities are current.

Administrators report: Mr. Vogel reported that May 12, 2022, a full application to purchase and finance the new cremation chamber has been sent to our regulator the NYS Division of Cemeteries for their review.

Old business: Annual fundraiser. Discussion ensued as to potential honoree's or a theme for our 2022 event. The sense of the board was that we would go with a Health-related theme perhaps both current day and researching the many Doctors who are interred at Oakwood. It was also decided not to do a live event.

New Business: Mr. Maggs reported that we met with the new President of the Veterans of Lansingburgh and look forward to partnering with them on many events. We will soon discuss and plan the annual Uncle Sam graveside ceremony in September.

Friends of Oakwood: Mr. Maggs reported that the Revolutionary War tour went extremely well, co-lead by Warren Broderick. Christie Fronhofer reported that the Warren Chapel open house was a great tour, the attendees enjoyed the ringing of the Meenely bell and it was well attended. We will ask Marcy Stryker to send our 2022 programs to the Times Union for greater exposure.

Next meeting will be September 12, 2022, 4:00 p.m.

On a motion by Trudy Hanmer, seconded by Christie Fronhofer, the meeting was adjourned at 5:16 p.m.

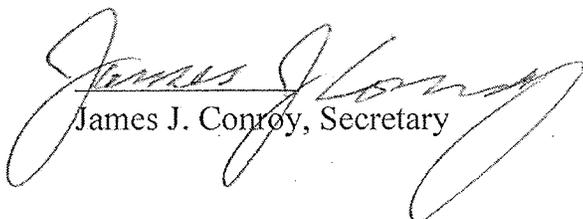
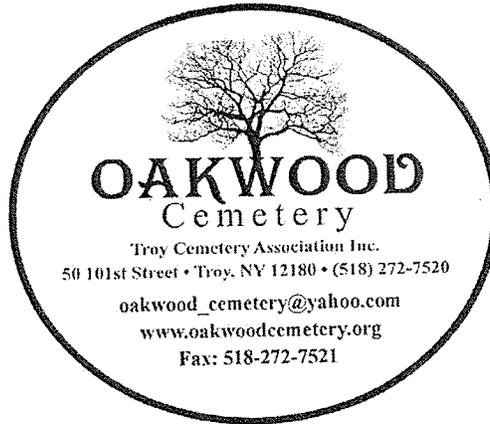

James J. Conroy, Secretary

EXHIBIT D

EXHIBIT D

An Historic "Rural" Cemetery ° A Nonsectarian



Not-For-Profit Cemetery ° Founded in 1848

Conflict of Interest

Our Board member's, employees and volunteers must avoid actual, potential and perceived conflicts of interest by;

- taking reasonable steps to restrict the extent to which a private interest could compromise, or be seen to compromise, their impartiality when carrying out their official duties;
- abstaining from involvement in official decisions and actions that could reasonably be seen to be compromised by their private interest and affiliations;
- avoiding private action in which they could be seen to have an improper advantage from inside information they might have access to because of their official duties;
- not using their official position or Oakwood's resources for private gain;
- assuring that there can be no perception that they have received an improper benefit that may influence the performance of their official duties; and
- not taking improper advantage of their official position or privileged information gained in that position when seeking employment at another establishment be it in the public or private sector.

Definitions;

1. Private interests

An "interest" in this context means anything that can have an impact on an individual or group. The term "private interests" include not only an employee's own personal, professional or business interests, but also the personal, professional or business interests of individuals or groups with whom they are closely associated. This can include relatives, friends or even rivals and enemies.

Private interests can be divided into two types: pecuniary and non-pecuniary

Pecuniary Interests involve an actual, potential or perceived financial gain or loss. Money does not need to change hands for an interest to be pecuniary. People have a pecuniary interest if they (or a relative, or a close associate) own property, hold shares, have a position in a company bidding for work, or receive benefits such as concessions, discounts, gifts or hospitality from a particular source.

Non- Pecuniary Interests do not have a financial component. They may arise from personal or family relationships, or involvement in sporting, social or cultural activities. They include any tendency toward favor or prejudice resulting from friendship, animosity, or other personal involvement with another person or group.

Troy Cemetery Association
Conflict of Interest Statement

For Officers, Trustees, Committee Members, and Staff Members:

No member of the Troy Cemetery Association Board of Trustees, or any of the Committees, shall derive any personal profit or gain, directly or indirectly, by reason of his or her participation with the Troy Cemetery Association. Each individual shall disclose to the Troy Cemetery Association any personal interest, which he or she may have in any matter pending before the Troy Cemetery Association and shall refrain from participation in any decision on such matter.

At this time, I am a Board trustee, committee member, or an employee of the following organizations:

This is to certify that I, except as described below, am not now or at any time during the past year have been:

- 1) A participant, directly or indirectly, in any arrangement, agreement, investment or other activity with any vendor, supplier, or other party; doing business with the Troy Cemetery Association which has resulted or could result in personal benefit to me.
- 2) A recipient, directly or indirectly, of any salary payments or loans of gifts of any kind or any free service or discounts or other fees from or on behalf of any person or organization engaged in any transaction with TCA.
- 3) Any exceptions to 1 or 2 above are stated below with a full description of the transactions and of the interest, whether direct or indirect, which I have (or have had during the past year) in the persons or organizations having transactions with TCA.

Date: _____ Signature _____