



JON S. CORZINE
Governor

New Jersey Office of the Attorney General

Division of Consumer Affairs
New Jersey Cemetery Board
124 Halsey Street, 6th Floor, Newark, NJ 07102



ANNE MILGRAM
Attorney General

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Mailing Address:
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Newark, NJ 07101
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October 8, 2008

certified & regular mail

Sanford Epstein, Vice President
Beth David Memorial Park
731 Boulevard
Kenilworth, New Jersey 07033

Re: Offer of Settlement in Lieu of Filing a Formal Complaint

Dear Mr. Epstein:

This letter is to advise you that the New Jersey Cemetery Board (hereinafter "the Board") has had an opportunity to review information concerning your position as Vice-President of Beth David Memorial Park while simultaneously being directly involved in Raiken-Epstein Monuments, Inc.

Upon review of all available information, (copy of a contract for the purchase of a memorial by Donald Naylor, from Raiken-Epstein Memorials, Inc.) the Board has preliminarily found that probable cause exists to support a finding that your holding the aforesaid positions simultaneously is a violation of the New Jersey Cemetery Act, 2003; specifically, **N.J.S.A. 45:27-16c** which states in pertinent part:

A cemetery company, and any person engaged in the management, operation or control of a cemetery company, directly or indirectly, is specifically prohibited from engaging directly or indirectly, in any of the following activities:

- (1) **the manufacture or sale of memorials;**
- (2) the manufacture or sale of private mausoleums;
- (3) the manufacture or sale of vaults, including vaults installed in a grave before or after sale and including vaults joined with each other in ground; and
- (4) the conduct of any funeral home or in the business or profession of mortuary science: provided that crematoriums operated in conjunction with funeral homes prior to December 1, 1971 are excepted from the provisions of this paragraph (4).

At this juncture, the Board has preliminarily concluded that the above is sufficient to warrant the initiation of formal proceedings against you. Notwithstanding that decision, however, the Board has determined that it will first offer you an opportunity to settle this matter, and thereby avoid the initiation of formal proceedings, should you consent to:

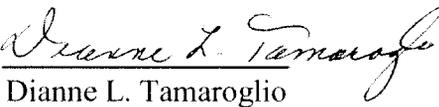
1. Cease and desist from simultaneously engaging in the management, operation or control of Beth David Memorial Park, directly or indirectly, and in the manufacture or sale of memorials by Raiken-Epstein; and
2. Notify the Board within 30 days of your receipt of this letter of the manner in which you have elected to comply with the statute, by providing documentation of your cessation of either or both activities.

If you are willing to settle this matter on the offered settlement terms, you may do so by signing the acknowledgment at the bottom of this letter, and returning it to the Board office. Upon doing so, this letter will be a matter of public record.

In the event you are unwilling to settle this matter on the offered terms, it will be referred to the Attorney General's office for the initiation of appropriate action. In such event, you will be afforded an opportunity to defend yourself against the allegations. Should you have any questions concerning this letter or the settlement offer herein, I suggest that you have your attorney contact Deputy Attorney General Ginger R. Provost who may be reached at (973) 648-4447.

If you elect to settle this matter now, you should sign the acknowledgment at the bottom of this letter and return it to the Board within thirty (30) days following your receipt of this letter. In the event that the Board receives no response from you within thirty (30) days, the Board's settlement offer will be withdrawn, and the matter will be referred to the Attorney General's Office.

NEW JERSEY CEMETERY BOARD

By: 
Dianne L. Tamaroglio
Executive Director

APR 20 2009

ACKNOWLEDGMENT: I, Sanford Epstein hereby acknowledge that I have read and reviewed the settlement proposal set forth in the above letter. I acknowledge the conduct which has been charged. I am aware that, by signing this acknowledgment, I am waiving any rights I may have to defend myself against any charges of wrongdoing. I am also aware that the action taken against me by the Board herein is a matter of public record, and that this letter is a public document. I hereby agree to comply with all requirements set forth in the settlement letter.

Dated:

December 15, 2008

Sanford B. Epstein
Sanford Epstein

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
<ul style="list-style-type: none"> Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. Print your name and address on the reverse so that we can return the card to you. Attach this card to the back of the mailpiece, or on the front if space permits. 	<p>A. Signature <input checked="" type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p><i>Carol Blaustein</i></p> <p>B. Received by (Printed Name) <i>C. BLAUSTEIN</i></p> <p>C. Date of Delivery <i>10/10/08</i></p>
<p>1. Article Addressed to:</p> <p><i>Sanford Epstein, OP</i> <i>Beth David Memorial Park</i> <i>731 Boulevard</i> <i>Hillworth, N.J.</i> <i>07033</i></p>	<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>If YES, enter delivery address below:</p> <p>OCT 14 2008</p> <p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail</p> <p><input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise</p> <p><input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>
<p>2. Article Number (Transfer from service label)</p>	<p>7003 0500 0000 7134 8446</p>
<p>PS Form 3811, February 2004</p>	<p>Domestic Return Receipt 102595-02-M-1540</p>

cc: Ginger R. Provost, Deputy Attorney General
Bennet S. Epstein, President, Beth David Memorial Park

Mailed March 30, 2009

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To *Sanford Epstein*
Street/Apt. No.; or PO Box No. *Beth David*
City, State, ZIP+4

PS Form 3800, June 2002 See Reverse for Instructions