



Beth Israel
MEMORIAL CHAPEL
Conservative, Orthodox & Reform



475 Main Street, Spotswood, New Jersey 08884
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www.bimemorialchapel.com

Honoring and remembering the life of a loved one is a very personal family choice, and many of the families we serve typically choose:

PROFESSIONAL SERVICES

Basic services of the funeral director and staff	\$1,795
Sanitary care	\$475
Shrouding and casketing	\$375

CEREMONIES

Local graveside service	\$375
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LOCAL TRANSPORTATION

Transfer of deceased	\$375
Funeral coach	\$425
7-passenger limousine	\$385

MERCHANDISE

Linen tachrichim	\$225
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Package discount	-\$870
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SUB-TOTAL	\$3,560
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To the sub-total shown above, please add the cost of any casket, outer burial container (if req.) and/or cash disbursement items to arrive at an estimate of the charges for your funeral.

You may choose any service that is right for you and add or delete items to suit your services, however, the basic services of the funeral director and staff shown above, is a non-declinable charge.

Credit Cards Accepted:



WHY CHOOSE US?

Choosing the right funeral home is often the first step in preparing for death and dealing with the emotional decisions that must be made during this time of loss. At the time of a funeral, you need a trusted professional to assist you in making those decisions which make you and your family feel comfortable. You need to know that the funeral director you have chosen will be honest about the processes, the procedures, and the costs. This person will be like a trusted family member in your time of need and will treat you with the respect and compassion you deserve and never rush you or try to pressure you into a decision.

In today's world, service professions, such as funeral homes, are changing rapidly. Because of corporate buyouts that focus only on the bottom-line, there is ever more reason to choose one's funeral director with care. As an individually owned and operated firm, we believe in the importance of the recognition and meaningful remembrance of a life that has been lived and will assist you in arranging an appropriate service to meet all your individual and spiritual needs.

FAIR AND AFFORDABLE PRICING

We recognize and respect the unique and sacred traditions of the Jewish faith, and we honor those traditions by offering the highest standard of care and, maintaining prices for services and merchandise that are among the lowest of the funeral homes that serve the Jewish communities throughout the Central New Jersey area. We encourage you to compare our prices with those of other local firms, potentially saving you hundreds of dollars. In fact, with our written **SERVICE AND PRICE PROMISE**, if you receive a lower written price from another local funeral home within 15 days of your services, we will honor and surpass that price.

We offer our sincerest thanks for choosing Beth Israel Memorial Chapel, and we also offer our assurance that we will be available to assist you in any way we can, for however long you may need us.

***"Providing Excellence, Care And
Dedication To Every Family We Serve"***

Theodore J. Ricci, CFSP
Manager, NJ Lic. No. 4455

We are a proud Member of The Academy of Professional Funeral Service Practice, The National Funeral Director's Association and The New Jersey State Funeral Director's Association.

GENERAL PRICE LIST

These prices are effective as of April 15, 2016 and are subject to change.

The goods and services shown herein are those we can provide to our customers. You may choose only the items you desire. However, any funeral arrangements you select will include a charge for our basic services. If legal or other requirements mean that you must buy any items that you did not specifically ask for, we will explain the reason in writing on the statement we provide describing the funeral goods and services you selected.

PAYMENT TERMS

To lose someone you love is a devastating human experience. It is frequently traumatic and can seriously impact judgment. We believe in the importance of the recognition and meaningful celebration of a life that has been lived and we will assist you in arranging an appropriate service to meet your individual and family needs.

It is also important to be realistic in respect to funeral expenditures. We do not want a family to spend more than they should nor less than they would like. What is important is that the arrangements be in keeping with a family's wishes and budget.

Since it is customary to pay for professional services at the time those services are rendered, full payment is due no later than the day prior to the funeral unless other arrangements have been made in advance. If full payment cannot be made prior to the day of the funeral, a deposit equal to one-half of the Funeral Home charges *plus* the total of all the cash disbursements is required. The balance of the funeral may then be paid within thirty days of the date of burial. For your convenience, we accept the following methods of payment:

- ☞ Cash, personal check or certified/bank check;
- ☞ Discover, Mastercard and Visa;
- ☞ Assignment of a verifiable and uncontestable life insurance policy;
- ☞ Pre-approved Medicaid payment, or;
- ☞ A pre-funded advance planning account.

Unpaid balances carried beyond thirty (30) days of the date of burial will accrue a monthly finance charge of one and one half percent of the unpaid balance.

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A person who owns a 50 percent or greater interest in this registered mortuary also owns a 50 percent or greater interest in the following registered mortuary in the State of New Jersey: Spotswood Funeral Home, Spotswood, NJ.

BASIC SERVICES OF THE FUNERAL DIRECTOR AND STAFF

Our basic services fee includes, but is not limited to:

1. Responding to the initial request for service;
2. Conducting the arrangement conference;
3. Preparation of biographical and statistical data;
4. Examination of financial settlement options;
5. Preparation and filing of necessary papers, permits and authorizations;
6. Coordination with the other service providers;
7. Preparation and placement of the obituary notice(s);
8. Retention and care of the remains prior to the commencement of post death activities;
9. A portion of our basic overhead expenses relative to our facility operations and costs.

This fee for our basic services will be added to the total cost of the funeral arrangements you select. (This fee or a portion thereof, is already included in our charges for direct cremations, immediate burials, and forwarding or receiving remains.)

☞ Basic Services of the funeral director and staff \$1,795

OTHER SERVICES

These charges are in addition to the Basic Services of the Funeral Director and Staff:

☞ International ship-out of remains (additional charges will apply) \$895

EMBALMING (including use of the preparation room and sanitary care)

Except in certain special cases, embalming is not required by law. Embalming may be necessary, however, if you select certain funeral arrangements, such as a funeral with a public viewing¹. If you do not want embalming, you usually have the right to choose an arrangement which does not require you to pay for it, such as direct cremation or immediate burial. If you choose to have an embalming performed, the decedent may be embalmed at a location other than this registered mortuary.

Please note that as per N.J.A.C. 8:9-1.1, no human remains may remain unburied or uncremated for more than 48 hours unless said remains are embalmed or refrigerated.

☞ Standard embalming \$1,050

☞ Advanced embalming (autopsy, donor or trauma cases) \$1,275

OTHER PREPARATION OF THE BODY

(including use of the preparation room but *excluding* embalming)

☞ Sanitary care, without embalming \$475

☞ Advanced sanitary care, without embalming (autopsy, donor or trauma cases) \$700

☞ Removal of implanted devices, if required, when no sanitary care is performed \$150

☞ Dressing or shrouding, casketing and cosmetology \$375

☞ Restoration and other procedures, per hour \$225

☞ Readjustment and repositioning following transfer in \$225

☞ Taharah (including taharah facility fee) \$600

☞ Refrigeration charge for unembalmed remains, per day
(includes our sheltering charge) \$150

¹ It is Funeral Home policy that human remains must be embalmed for open casket visitations attended by the public.

CEREMONIAL SERVICES

1. Use of facilities, staff and equipment for visitation and viewing at our funeral home.

Our services include setup of the visitation area, placement of remains, positioning of the floral displays, and supervision and attendance during the hours of visitation.

☞ Visitation period (hours may vary), per hour or part thereof	\$225
☞ Visitation immediately prior to funeral (one hour)	\$375
☞ Private family viewing (one hour)	\$375

2. Use of staff and equipment for visitation and viewing at another facility.

Our services include local transportation (within 10 miles) of the remains, setup of the visitation area, placement of remains, positioning of the floral displays, and supervision and attendance during the hours of visitation (additional charges may apply).

☞ Visitation period (hours may vary), per hour or part thereof	\$275
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3. Use of facilities, staff and equipment for funeral ceremony.

Our services include coordinating the arrangements for the ceremony, staff supervision and attendance, and the use of the funeral home when used for the ceremony.

☞ At the funeral home	\$375
☞ At the temple or other location	\$375
☞ At the funeral home, then to temple or other location	\$475

4. Use of facilities, staff and equipment for memorial service (without the body present)

Our services include coordinating the arrangements for the memorial service, staff supervision and attendance, and the use of the funeral home facilities for a 2-hour memorial service when the cremation was arranged and performed by our funeral home.²

☞ At the funeral home	\$575
☞ At other local facility (within 10 miles)	\$675

5. Use of staff for graveside service (whether at the cemetery or crematory)

Our services include supervision, attendance and accompaniment of the remains to the cemetery or crematory.

☞ Local (within 30 miles) to the cemetery or crematory	\$375
☞ Outside of local area, per <u>each</u> additional 50 mile unit or part thereof, add:	\$195

6. Sheltering of remains in excess of 48 hours (this charge will be applied only on days when no post-death activities occur, and the funeral home is in possession of the body)

☞ Per day	\$100
☞ Per 7 days	\$550

² When the cremation was performed by another facility, add \$900.

TRANSPORTATION

Transfer and transportation charges are based on a local radius of ten miles from our funeral home, after ten miles the rate of \$1.50 per round trip mile, per vehicle applies.

- ☞ Transfer of remains to the funeral home (local) \$375
- ☞ Additional assistance charge for transfer, per person \$95
- ☞ Transfer to/from Newark Liberty Intl. Airport (additional mileage included) \$450
- ☞ Transfer to/from JFK Intl. Airport (additional mileage included) \$650
- ☞ Retrieval of cremains from crematory (local) \$65

Funeral Livery

- ☞ Funeral coach (local) \$425
- ☞ Our classic 1964 Cadillac funeral coach (local services only) \$650
- ☞ Limousine, 7-passenger (local) \$385
- ☞ Service vehicle (local) \$250
- ☞ Vehicle down-time, per vehicle/hour \$75

FUNERAL PROCESSIONS ARE NOT EXEMPT FROM NJ TRAFFIC LAWS

All vehicles participating in the funeral procession are responsible for obeying New Jersey and other local traffic laws. Please understand that unless specifically directed to do so by a police officer, processions *do not* have the right to disregard *any* traffic control device and other drivers operating on the roadway are under no obligation to give the right of way to a funeral procession.

Each vehicle in a procession is responsible for paying any tolls encountered en route. Funeral Home vehicles utilize E-Z Pass on all toll roads. If your vehicle is not equipped with an E-Z Pass device, do not enter the E-Z Pass lane, use a cash lane instead.

Beth Israel Memorial Chapel, its directors and staff are not responsible for your actions or the actions of others when following in a funeral procession and assume no liability for your actions or the actions of others. By participating in a funeral procession, you acknowledge that you are doing so at your own risk and that you understand and will follow all applicable laws. We will also not be responsible for fines and/or penalties (such as red light cameras or toll violations) incurred by anyone participating in a funeral procession, or for any damages incurred through actions of any individual driver.



MERCHANDISE

OUTER BURIAL CONTAINER PRICE LIST

In most areas of the country, state or local law does not require that you buy a container to surround the casket in the grave. However, many cemeteries require that you have such a container so that the grave will not sink in. Either a burial vault or a grave liner will satisfy these requirements.

PREMIUM VAULTS

ATHENIAN® **\$3,290**



5,000 PSI strength concrete construction with triple wall construction, a ribbed Fiberlon™ inner liner, lined and enhanced with stainless steel.

BRONZE **\$4,230**



Same features as Athenian® but with a bronze inner liner.

LYDIAN **\$3,830**



Same features as Athenian® but with a copper inner liner.

STANDARD

PATRICIAN® **\$2,600**



5,000 PSI strength concrete construction double wall construction with ribbed ABS Lustra-Tech™ inner liner with a rich marble look.

BASIC

TITAN® **\$2,135**



Our basic burial vault built of high strength concrete with a Durapreme™ inner liner.

Grave Liners and Other Products

- ☞ Orthodox casket protector \$1,595
(Except Beth Israel/Mt. Lebanon) \$895
- ☞ Minimum concrete vault \$1,815
- ☞ Mausoguard tray \$809
- ☞ Ensure-A-Seal \$930
- ☞ Galvanized tray \$415
- ☞ Combo or shipping air tray \$375

Urn Containers

- Polystyrene (single) \$365
- Concrete (single) \$559
- Concrete (double) \$1,025
- White synthetic marble \$615
- Tiara (Titan) \$715
- Patrician \$849
- Athenian \$1,025
- Bronze \$1,159

All of the concrete products on this page are supplied by Creter Vault Corporation

Disclaimer of Warranties

Beth Israel Memorial Chapel makes no representations or warranties regarding the outer burial containers listed above. The only warranties, expressed or implied, granted in connection with the outer burial containers are the express written warranties, if any, extended by the manufacturers thereof. Beth Israel Memorial Chapel hereby expressly disclaims all warranties, expressed or implied, relating to the outer burial containers, including, but not limited to, the implied warranties of merchantability and fitness for a particular purpose.

CASKET PRICE LIST

Basic Orthodox**	Unfinished plywood without an interior	\$850
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CT Springfield	Natural eastern white pine square without an interior <i>Available in regular and Calvary style</i>	\$950
CT Springfield OS	Natural eastern white pine square without an interior	\$1,050
CT Portland	Natural eastern white pine shaper without an interior <i>Add a muslin mattress and pillow to any CT casket above for \$155</i>	\$995
CT Woodstock	Natural solid poplar with a satin lined interior	\$1,525
CT Woodstock	<i>Same as above but finished with a golden oak stain</i>	\$1,675
CT Coventry	Natural solid poplar with an unbleached cotton interior	\$1,995
CT Coventry	<i>Same as above but with a glossy tung oil finish</i>	\$2,195
CT Windsor	Solid eastern white pine shaper with walnut accents, hand rubbed tung oil finish and a satin lining	\$2,695
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FL Jericho 652	Natural pine with a rosetan linen interior	\$2,650
FL Carmel 7662	Satin finished solid ash with a rosetan linen interior	\$3,250
FL Negev 2622	Satin finished solid poplar with a rosetan linen interior	\$3,255
FL Masada 2502	Cherry finished solid poplar with a rosetan linen interior	\$3,425
FL Bethel 4862	Glossy shaded solid maple with a rosetan linen interior	\$3,775
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BV Oak Railless	Satin shaded solid oak with a beige linwood interior <i>Available in regular (1H65) and short (1H66) styles</i>	\$4,810
BV Lexington 358	Satin solid maple with a Rosetan crepe interior <i>Available in regular (1H77), short (1H78) and Calvary (1H79) styles</i>	\$4,950
BV Cherry Railless	Satin solid cherry with a silverbeige velvet interior	\$5,220
BV Cherry Majestic	Satin shaded solid cherry with a suntan velvet interior <i>Available in regular (1H81) and short (1H82) styles</i>	\$5,320
BV Mahogany 604	Satin Solid Mahogany with a light beige linen interior <i>Available in regular (1H73) and short (1H74) styles</i>	\$5,525
BV Mahogany 448	Polished Solid Mahogany with a eggshell velvet interior	\$8,220
BV Walnut 660	Full polished solid walnut with a champagne velvet interior	\$8,960



Key: BV=Batesville Casket Co. CT=Connecticut Casket Co. FL=Florence Casket Co. MM=Milso/Mathews Casket Division
 ** Our basic orthodox casket described herein is sourced by more than one manufacturer.

NON-ORTHODOX WOOD CASKETS

Prominence	Solid sycamore with a velvet interior	\$5,845
Embassy	Solid cherry with a velvet interior	\$4,710
Hartwyck	Select hardwood/walnut trim with sierra suede-like interior	\$4,230
Kemper	Solid oak with a crepe interior	\$3,995
Weston / Trenton	Veneer with crepe interior	\$3,940
Hartfield / Fairfield	Traditional hardwood with crepe interior	\$3,780
Edgemont	Solid hardwood with crepe interior	\$3,775
Libra	Select hardwood and veneer with shirred crepe interior	\$2,830
MM Gatewood	Solid Cherry with a velvet interior and a cherry urn (rental)	\$1,895



Disclaimer of Warranties

Beth Israel Memorial Chapel makes no representations or warranties regarding the caskets listed herein. The only warranties, expressed or implied, granted in connection with the caskets sold by us are the express written warranties, if any, extended by the manufacturers thereof. Beth Israel Memorial Chapel hereby expressly disclaims all warranties, expressed or implied, relating to the caskets, including, but not limited to, the implied warranties of merchantability and fitness for a particular purpose.

STEEL CASKETS

Agean	Y39 32 ounce solid copper with a velvet interior	\$5,725
Golden Sand	UG1 Stainless steel with a velvet interior	\$4,325
Merlot/Opal	A60 18 gauge steel with a sierra suede-like interior	\$4,225
Topaz	J35 18 gauge steel with a velvet interior	\$4,050
Burnished Silver	O61 18 gauge steel with a crepe interior	\$3,690
Claret	NL1 18 gauge steel with a woven interior	\$3,615
Ocean Blue	O77 18 gauge steel with a crepe interior	\$3,390

Leo Brushed	18 gauge steel with a velvet interior	\$2,995
Leo Painted	18 gauge steel with a velvet interior	\$2,860
Virgo	18 gauge steel with a crepe interior	\$2,695
Aries	20 gauge steel with a crepe interior	\$2,495
Spectra	20 gauge steel with a crepe interior	\$2,195
Gemini	20 gauge steel with a crepe interior	\$1,995
Apollo	20 gauge steel with a crepe interior	\$1,795

Autumn Rose 28	18 gauge steel with a velvet interior	\$4,015
Merlot 28	18 gauge steel with a sierra suede-like interior	\$3,845
Opal 28	20 gauge steel with a crepe interior	\$3,285
Taurus 28	20 gauge steel with a crepe interior	\$2,930



URNS

Urns range in price from \$50 to \$2,200

The caskets shown on pages 8-9 are supplied by Batesville Casket Company and are not ordinarily stocked by us. All of our caskets are proudly manufactured in the United States.

MONUMENTS

Beth Israel Memorial Chapel is pleased to offer families the ability to create a lasting memory with a custom monument that will honor the life of a loved one and give comfort to those who remember them.

From concept, through design, to completion and installation in the cemetery, our skilled staff will handle every detail. We have partnered with some of the finest granite wholesalers and distributors, to provide you with the finest products to create an everlasting memorial to your loved one.



CONSUMER PROTECTION INFORMATION

There are some monument/memorial dealers who, shortly after a burial, will contact the family and claim to represent the funeral home or the cemetery. These persons may attempt to sell a monument, receive payment and then, fail to deliver and install the monument. They may suggest that there are certain regulations indicating that a monument must be placed within a certain timeframe. There are no such regulations requiring the erection of any monumentation or inscribing an existing one.

Our funeral home never releases private family information to anyone unless expressly authorized by you, nor do we authorize the use of our name in connection with any outside monument sales.

OTHER MERCHANDISE AND SERVICES

☞ Standard prayer card set, per 100	\$75
<i>Each additional 100 card set is \$50</i>	
<i>For laminating, add \$50 per 100 card set</i>	
☞ Premium laminated card set, per 100	\$145
<i>Each additional 100 card set is \$120</i>	
☞ Premium laminated card set with photo, per 100	\$195
<i>Each additional 100 card set is \$170</i>	
☞ Standard acknowledgement cards, per 25	\$15
☞ Premium acknowledgement cards, per 25	\$25
☞ Standard register book (personalized)	\$55
☞ Standard cross or crucifix	\$25
☞ Orthodox (tri-bar) crucifix	\$55
☞ Temporary grave marker	\$35
☞ Memorial goods package (includes 100 standard prayer cards, 50 standard acknowledgement cards, a cross or crucifix, a standard personalized register book and, if required for your service, rosary beads and a grave marker)	\$175
☞ Memorial DVD with up to 25 family pictures and music	\$195
<i>Each additional picture is \$5</i>	
<i>Each additional copy of the DVD is \$25</i>	
☞ Memorial 7-day candle	\$12
☞ Yahrzeit calendar (laminated)	\$10
☞ Shomer (\$100.00 minimum), per hour	\$20
☞ Hand-made linen tachrichim	\$225
☞ Tallis	\$65
☞ Hairdresser (various services available), starting at	\$85
☞ Local pall bearer, per person	\$75
☞ Retention of cremated remains, per month or part thereof after 14 days	\$35
☞ Local burial or entombment of cremains ³	\$275
☞ Filing and supervision of a local disinterment (additional charges will apply)	\$895

CASH DISBURSEMENTS

This list *does not* include prices for certain items that you may ask us to buy for you, such as religious services, death certificates, customary gratuities to others, cemetery or crematory services or newspaper notices. The prices for those items will be shown on the statement describing the funeral goods and services you selected or on a separate statement which we provide during the arrangement conference. Also, due to the nature and timing of funeral services, it may be necessary for us to estimate some of the charges required to conduct your funeral services.

Please note that while we accept payment for our services by credit card, cash disbursements must be paid by check or cash only.

³ *When the cremation was performed by another facility, add \$450.*

OPTIONAL PACKAGED SERVICES

These package charges *do not* include any cash disbursements required to conduct your chosen funeral arrangements or anything else not expressly stated as being provided. For a list of additional services, please refer to the available selections contained within this General Price List.

FORWARDING REMAINS TO ANOTHER FUNERAL HOME

This package charge includes the local (within 10 miles) unassisted removal of remains to the funeral home, basic services of the funeral director and staff, basic sheltering of the remains (up to 48 hours), sanitary care, obtaining necessary permits and transfer of the remains to the airport. This charge *does not* include embalming (or any alternative form of temporary preservation, as may be necessary), a casket, alternative or shipping container, the use of facilities and staff for any visitation or ceremony, public or private prior to forwarding the remains, or any sheltering for days on which no post-death activities occur. Nor does it include transferring the remains to another destination, the charges of the common carrier, or anything not expressly stated as being provided.

- ☞ With transfer to Newark Liberty Intl. Airport \$2,100
- ☞ With transfer to LaGuardia or John F. Kennedy Intl. Airport \$2,300

RECEIVING OF REMAINS FROM ANOTHER FUNERAL HOME

This package charge includes receiving the remains from the other funeral home via transfer of remains from the airport to our funeral home, basic sheltering of the remains (up to 48 hours), basic services of the funeral director and staff, the obtaining of all necessary permits and authorizations, and local (within 10 miles) transportation to the cemetery or crematory accompanied by a licensed funeral director. This charge *does not* include the use of facilities and staff for any visitation or ceremony, public or private, prior to burial, or any sheltering for days on which no post-death activities occur. Nor does it include the actual cost of the grave at the cemetery, or the cemetery’s charges for opening and closing of the grave, any required outer burial container or cash disbursements, or anything not expressly stated as being provided.

- ☞ With transfer from Newark Liberty Intl. Airport \$2,150
- ☞ With transfer from LaGuardia or John F. Kennedy Intl. Airport \$2,350
- ☞ Handling and disposal fee for shipping containers \$95



IMMEDIATE BURIAL

Our package charge for immediate burial includes the basic services of the funeral director and staff, local (within 10 miles) unassisted transfer of remains to this funeral home, sheltering of the remains for up to 48 hours, obtaining of all necessary permits and authorizations, preparation, sanitary care, dressing and casketing of the remains for identification and local transportation to the cemetery accompanied by a licensed funeral director. This charge *does not* include the use of the facilities and staff for any visitation or ceremony, public or private, prior to burial, or any sheltering for days on which no post-death activities occur. Nor does it include the actual cost of the grave at the cemetery, or the cemetery’s charges for opening and closing of the grave, any required outer burial container or cash disbursements, or anything not expressly stated as being provided.

- ☞ Immediate burial with container provided by purchaser \$2,950
- ☞ Immediate burial with a casket selected from our funeral home (in addition to cost of the casket) \$2,950
- ☞ Immediate burial with an alternative wood container \$3,345
- ☞ Immediate burial with a basic orthodox wood casket \$3,800
- ☞ Immediate burial with Batesville Apollo casket \$4,745

DIRECT CREMATION

Our package charge for a direct cremation includes the basic services of the funeral director and staff, local (within 10 miles) unassisted removal of remains to this funeral home, sheltering of the remains for up to 48 hours, obtaining all necessary permits and authorizations and local transportation to the crematory in a service vehicle accompanied by a licensed funeral director. This charge *does not* include any sanitary care or preparation of the remains for identification, the use of facilities and staff for any visitation or ceremony, either public or private, prior to cremation, or any sheltering for days on which no post-death activities occur. Nor does it include the actual cost of the cremation process, which is a crematory charge, or any other cash disbursements, or anything not expressly stated as being provided.

If you want to arrange a direct cremation, you can use an alternative container. Alternative containers encase the body and can be made of materials like fiberboard or composition materials (with or without an outside covering). The basic alternative container that we provide is unfinished cardboard (subject to weight) without an interior.

- ☞ Direct cremation with container provided by purchaser \$1,900
- ☞ Direct cremation with a casket selected from our funeral home (in addition to cost of casket) \$1,900
- ☞ Direct cremation with our corrugated alternative container \$2,050
- ☞ Direct cremation with a wood base cremation tray \$2,150
- ☞ Direct cremation with a fiberboard alternative container \$2,295

NOTES:



Affordable Jewish Funeral Services and Monuments