

ETHERINGTON & CRERAN FUNERAL HOMES

"WE BELIEVE IN EMPOWERING WITH EXPRESSION AND IN THE MAGIC OF STORYTELLING."

SELECTION BROCHURE

GENERAL, CASKET, URN & OUTER BURIAL ENCLOSURE, MEMORIAL ITEMS AND PACKAGED OFFERINGS PRICE LIST PRICES ARE EFFECTIVE MAY 22, 2023



What Do I Need?

The following items and information are needed to plan and coordinate your goodbye experience. Please use this checklist to ensure you have collected all of the necessary items.

[] NJ Appointment of Agent To Control The Funeral & Disposition of the Intended Funeral Recipients Remains [] Intended Funeral Recipient's Birth date and place (municipality, county, state, country) [] Intended Funeral Recipient's Social Security number [] Intended Funeral Recipient's parents first & last names (incl. mother's maiden last name) [] Intended Funeral Recipient's Family members: (spouse [incl. maiden name] children, grandchildren, etc) [] Intended Funeral Recipient's Active duty or activated reserve veteran: DD214 or qualifying separation documen [] Intended Funeral Recipient's Level of education attainted (high school graduate, AS, BS, etc) [] Intended Funeral Recipients Occupation & employment history (where did they work, what did they do? how long) [] Intended Funeral Recipient's Hobbies, interests, personal items and past times (what did they enjoy doing) [] Intended Funeral Recipient's Affiliations, social activités and memberships (Church, clubs, organizations, etc) [] Intended Funeral Recipient's Clothing, jewelry, undergarments, shoes and personal items (if applicable) [] Intended Funeral Recipient's Intended Funeral Recipient's Cemetery deed (if applicable) [] Intended Funeral Recipient's Videos & Photographs (on any media) [] YOUR valid identification to verify relationship to the decedent (drivers license, passport, etc) [] YOUR certified copy of birth and/or marriage certificate to verify relationship to the decedent [] YOUR check book, credit card and/or insurance policy(ies)

What Are The Rules?

According to N.J.S.A. 45:27-22, In the state of NJ, the right to control the funeral service & merchandise decisions, authorize disposition of the human remains as well as who and in what priority class an individual can engage the funeral home to conduct funeral arrangements is as follows in this order:

- N.J.S.A. 3B: 10-21.1, Prior to probate of the last will and testament, a decedent's appointment of a person as a "Funeral & Disposition Representative", within the last will and testament or on a form approved by the NJ Cemetery Board under the NJ State Attorney General, Division of Consumer Affairs, to control the funeral and disposition may be carried out in accordance with section 22 P.L. 2003 c. 261 verified by the last will and testament or "Funeral Representative" declaration.
- The **Legally Married Spouse**, domestic partner or civil union verified by a certified copy of the marriage certificate, domestic partnership registration or civil union license. There are no legally binding common law unions in the state of New Jersey.
- The Majority of the Adult, Biological and/or Legally Adopted Children, verified by a certified copy of legal adoption, birth, death and/or marriage certificate.
- The Majority of the Adult, Biological and/or Legally Adopted Siblings, verified by a certified copy of legal adoption, birth, death and/or marriage certificate.
- The Majority of the Adult, Biological Aunts and/or Uncles, verified by a certified copy of legal adoption, birth, death and/or marriage certificate.
- The Majority of the Adult, Biological Cousins, verified by a certified copy of legal adoption, birth, death and/or marriage certificate.
- After 72 hours have passed from the date and time of the pronouncement of death and a
 reasonable effort has been made and acknowledged (on a separate form) to contact an authorizing
 agent(s) in a higher priority class, Any Interested Party may voluntarily choose to act in the capacity
 of an authorizing agent.

IN ORDER TO CARRY OUT FUNERAL ARRANGEMENTS
AN ESTIMATED STATEMENT OF FUNERAL GOODS & SERVICES SELECTED
AS WELL AS THE METHODS & TERMS OF PAYMENT MUST BE COMPLETED
BEFORE ANY SERVICES ARE RENDERED OR MERCHANDISE PROVIDED











CRERAN CELEBRATION ETHERINGTON & CRERAN FUNERAL HOMES 400 WHITE HORSE PIKE OAKLYN, NJ 08107 O. 856-854.2846 T. 856-208.7408









CRERAN CELEBRATION ETHERINGTON & CRERAN FUNERAL HOMES 700 POWELL STREET GLOUCESTER CITY, NJ 08030 O. 856-456.0599 T. 856-208.7408



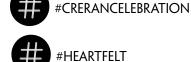






SCAN OR CODE TO

DOWNLOAD CONTACT



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The six categories of funeral services and merchandise are: Professional Services, Staff & Related Facilities, Transportation, Optional Packaged Services, Merchandise and Cash Advanced. The goods and services below are those we can provide our customers. You may choose only the items you desire. However, any funeral arrangements you select will include a charge for our basic services and overhead. If legal or other requirements mean you must buy any items you specifically did not ask for, we will explain, in writing, on the itemized statement we provide describing the goods and services selected. This list is offered up to help in making the necessary financial decisions regarding funeral arrangements. It is our purpose to serve you with dignity and concern.

NJAC 13:36-5.21 A person who owns 50% or greater interest in this registered mortuary also owns 50% or greater interest in the following registered mortuaries in the State of New Jersey. Etherington & Creran Funeral Homes, Oaklyn, Etherington & Creran Funeral Homes, Gloucester City, Christy Funeral Home, Millville.



Your **Heartfett Memories** collection and display is an important part of your goodbye experience.

Specially created with our guests, it's your opportunity to share all of the wonderful things that made this individual special. Sharing memories with your; family, friends, neighbors and co-workers empowers each of us with expression and will help begin the healing process.



Your Heartfelt Memory Tables

give you an opportunity to place treasured mementos and prized possessions on display, as part of your goodbye experience, that reminds you of home or a special place that holds precious memories





Your Heartfelt Collages are an invaluable time capsule

of photographs and memories that are a wonderful way to share a story in your goodbye experience. Sorting through pictures is cathartic. It provides and opportunity for family and friends to remember, laugh, cry and reflect on a lifetime of special moments.

Your Heartfelt Tributes

may embellish your goodbye experience.

These can include photographs, memorabilia, shared memories and activities that acknowledge a unique nature and the significance they had in each of our lives.



Your Heartfelt Music Selections

can be any genre, band or song of your choosing. Music helps our guests celebrate tradition, heritage or religious preference. You're invited to include, Jazz, country or today's modern hits in your goodbye experience. Whatever your preference of song or genre may be, our celebrants are happy to accommodate your requests.





We ask our guests to co-create with our celebrant. We're here to assist you in planning a heartfelt goodbye experience by sharing thoughts about those special moments that have ben most important...

- -	in you share a few words to describe them?	
h —	hat qualities do you admire most about them?	
	What relationships have been in portent to them?	
fow did they	enjoy spending free time? What were there hobbies, interests, passions	& pastimes?
	Were they a member of any; clubs, groups, fraternal or co	vic associations or Church?
ould yon list	a few items that would best represent them?	Share your heartfelt Slary.

GATHERING, CEREMONY, RECEPTION A CONTEMPORARY REMEMBRANCE EXPERIENCE

We believe in empowering our guests with expression and in the magic of storytelling. With simplicity of selection, service and value, we're pleased to invite you to an all-inclusive goodbye experience that is sure to make it easy, affordable and convenient for you and your guests.

During this three-hour gathering, your guests will have an opportunity to come together, take comfort in each other and pay tribute, sharing the many stories and memories from over the years. Our reimagined and fresh approach to this unique experience includes; all the professional services of our funeral director and funeral home staff, taking the decedent into our care, hosting your guests and a remembrance ceremony at Creran Celebration, Oaklyn as well as the funeral home's coordination, attendance and supervision of the cremation. In this exceptional, one of a kind experience we've included:









- · Your choice and use of our ceremony urn
- · Remembrance ceremony Celebrant
- · Our highly personalized heartfelt package of remembrance items
 - 150 ct. personalized memorial cards
 - · 50 printed acknowledgement cards, including envelopes
 - · Digital Guest Registry and E-Guest Book
 - · Video Remembrance Registry
 - · Continuously looped personalized video tribute
 - · Live streaming & recording of memorial ceremonies
- · Artificial floral displays
- · Small plate, lite fare, appetizer selections for your guests

Cold Offerings

- Crudités of garden veggies with parmesan peppercorn dip & grilled pita wedges
- Assorted cheeses with grapes, berries and wafer crackers
- Miniature sandwich & wrap selections
 - · Roast turkey with sesame rub
 - · Rustic Italian & grilled vegetable
- Assorted cookie selections
- Assorted sodas
- Coffee (regular & decaf), tea

Hot Appetizers

- · Assorted mini quiche
- Sweet & sour meatballs
- Sesame chicken with gingered dipping sauce
- Mini hot dogs in puff pastry

This packaged offering is a supplement to our general price list and selection brochure. There are no substitutions, revisions or discounts applied. This package does not include anything other than what is expressly stated as being included.







MERCHANDISE SELECTIONS MEMORIAL SOLUTIONS



TRIBUTE/ IMPERIAL ONYX

These incomparably designed metamorphic marble urns are the perfect tribute to a distinctive, individual personality. These urns are perfect for burial or permanent possession 565. Keepsake 175.



SERENITY - CASHMERE GRAY & ANTIQUE WHITE

Handcrafted, grecian style, solid marble urn with a high polish finish that is a natural symbol of strength & permanence. These urns are perfect for burial or permanent possession. 485.



SQUARE

This rich and sophisticated heartwood walnut urn features a tight grain and smooth hand rubbed finish emphasizing warmth and character 310. Companion 395.



BRONZE INSERT

Chic, refined styling in a brushed finish. This classic urn is the hallmark of craftsmanship and elegance that will comfortably fit in a cemetery niche or pair perfectly with a memento chest. 310.



CHERRY PHOTO BOX

This beautiful, reddish brown, black cherry hardwood urn features a straight grain and polished finish. This urn is easily personalized with a photograph of your choosing 215. Companion 275.



GOLDEN MEMORY & SENSATION

These very affordable solid brass urns feature a hammered finish with antique gold fleur de lis banded accents. 205. Keepsake 55.



CLASSICA

This handsomely modern baked enamel over brass urn includes hand carved noveau detailed accents 155. Keepsake 55.



FLAIR COPPER

Basic, flat copper painted metal urn 99. Keepsake 55.



HONOR II

This high gloss piano rosewood urn features colonnade styling with polished brass accents including a 5 x 7" personalized display that prominently exhibits a favorite photograph, memory medallion or engraving. 655.

Memory Medallions



800-161 Christian Fish



800-163 Praying Hands



800-164 Angel



800-166 Dove of Peace



800-167 Roses



Cherish



Flag



JEWELRY, KEEPSAKES ADDITIONAL SELECTIONS

FLOWER SELECTIONS FLORAL PACKAGES & SERVICES

BASIC ACCOMPANIMENT

Beautiful and sentimental. This pieces are a basic, florist selected color pallet of minimal elementary selections. 265

- · Glass Vase
- · Glass Vase





STANDARD FLORAL SELECTIONS

This meaningful assortment of standard floral selections are arranged in your choice of color, and include snapdragons, astromeria & more for a perfect floral display 540

- Glass Vase
- Glass Vase
- Urn Ring

PREMIUM SELECTED SYMPATHY TRIBUTES

Exquisite, hand selected fresh flowers in your choice of color including; roses, Gerber daisy, snapdragons, astromeria & more. These packaged selections are a stunning display of color and compassion 705

- · Glass Vase
- Glass Vase
- Urn Ring
- · Fresh Flower Basket



FLOWER SELECTIONS FLORAL PACKAGES & SERVICES

BASIC ACCOMPANIMENT

Beautiful and sentimental. This package includes a basic, florist selected color pallet of minimal elementary selections. 610

- Casket SprayFloral Basket
- Floral Basket





STANDARD FLORAL SELECTIONS

This meaningful assortment of standard floral arrangements are selected in your choice of color that include snapdragons, astromeria & more... for a perfect floral display 995

- · Fresh Casket Spray
- Fresh Floral Basket
- Fresh Floral Basket

PREMIUM SELECTED SYMPATHY TRIBUTES

Exquisite, hand selected fresh flowers in your choice of color including; roses, Gerber daisy, snapdragons, astromeria & more. These packaged selections are a stunning display of color and compassion 1240

- Casket Spray
- Floral Basket
- Floral Basket
- Standing Ring
- Standing Spray

Standing spray or ring can be replaced with an Interior pillow, nosegay or small rosary.





THE BASIC SERVICES OF FUNERAL DIRECTORS & STAFF 2505

Professional, compassionate service from your community funeral home is readily available 24 hours a day, 365 days a year. Our fee for the basic services of funeral directors and staff include but are not limited to...

- · Receiving and responding to the initial request for service and preparation for the transfer of the decedent's custody and care.
- Travel (to and from), conducting and leading the goodbye experience decision making conversation.
- Preparation of biographical and statistical information during the decision making conversation.
- Examination of financial settlement options during the decision making conversation.
- Preparation and filing of papers, permits and authorizations after the conversation
- Coordinating with those providing other services that are part of the goodbye experience after the conversation
- Composition, preparation, placement and hosting of printed newspaper & online "e-bituary" notices after the conversation
- Retention and care of decedent up to (5) five days prior to the commencement of post-death events
- Overhead expenses relative to our funeral homes & operations such as occupancy, administrative and equipment costs.

The fee for the basic services of the funeral directors and staff will be added to the total cost of the funeral arrangements you select. This fee is already included in our charges for immediate cremation, immediate burials and forwarding or receiving remains.



RETENTION. CUSTODY AND CARE

Sheltering, refrigeration and continued custody of the decedent after (7) seven days from the day in which the decedent was received into the funeral home's care and in which no post-death activities occur, per day 195

CARE AND PREPARATION

Embalming preparation is the replacement of fluids and introduction of chemicals within the human body for disinfection and temporary preservation. The purpose of embalming is to permit the body to be present for the goodbye experience.

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 viewing. If you do not want embalming, you usually have the right to chose an arrangements that does not require you to pay for it such as immediate cremation or burial.

- Minimum preparation including sanitary care, bathing and grooming without embalming 275
- Standard Embalming Preparation 995
- Advanced Embalming Preparation following post-mortem examination 1145
- Extensive Embalming preparation following organ and/or tissue donation 1595
- Reconstructive surgery and other restorative procedures after embalming (per hour) 135

ADDITIONAL CARE AND PREPARATION

- Barber and/or hairstyling 105
- Dressing the decedent in the clothing you have provided (excluding the cost of clothing, if any) 95
- Receiving and placing the decedent in the selected casket or cremation container 75
- · Positioning, grooming, cosmetic application and presentation of the decedent for private and public gatherings 290



Your goodbye experience and our time together can be planned and hosted wherever and however you wish. Often times, a goodbye experience includes a private time and informal gathering with those who are closest. Many of our guests choose to set aside time, following their private moment, to publicly gather, casually greet and remember with; relatives, friends, neighbors and co-workers. Our time together can include the delivery of a unique reflection that can be a; formal ceremony, religious observance or a very relaxed time of sharing stories and heartfelt memories that conclude at a cemetery or the crematory.

GATHERING, VIEWING & VISITATION Private & Public Gatherings (per hour) 675



- · Use of our funeral homes or other outside facilities for your gathering period (not incl. cost of outside facility)
- Travel to and setup of the gathering area prior to any private or public gathering
- Use of our funeral home's technologies, funeral service and display equipment
- Placement and display of the casket or urn
- Placement of visual display items (e.g. picture collages, videos, personal items, etc...)
- Bagged snacks and bottled water at the funeral homes
- Coffee and pastry service at the funeral homes
- Professional Creran Celebration Staff to attend, assist your quests, supervise and direct the gathering
- Professional Creran Celebration Staff to direct parking during the gathering

FUNERAL, MEMORIAL & REMEMBRANCE CEREMONIES Ceremonial Remembrances 125

- Use of our funeral homes or other outside facilities for your time of remembrance
- Use of our funeral home's technologies, funeral service and display equipment
- · Coordinating the remembrance with clergy, a celebrant and/or other participants
- Professional Creran Celebration Staff to attend, assist your guests, supervise and direct the ceremony
- Professional Creran Celebration Staff to direct parking during the gathering
- Coordination and leading the funeral procession from Place of ceremony to place of disposition (if any)



ATTENDANCE & SUPERVISION OF INITIAL DISPOSITION Graveside committal & cremation witnessing ceremonies 395



- Licensed funeral director's attendance and accompaniment of decedent to the cemetery or crematory
- Retrieve and Returning the cremated remains from the crematory to the funeral home
- Coordinating the interment or mausoleum entombment with cemetery staff and vault company
- Coordinating the timing, attendance and witnessing of the cremation with the crematory staff
- Coordinating the committal ceremony with clergy, a celebrant and/or other participants

Creran Celebration staff attendance of final disposition of cremated remains at a cemetery 195

N.J.A.C. 13:36-8.10 No interment, cremation or other disposition of a dead human body or any disinterment thereof shall be made by any person in the state of NJ unless a NJ licensed practitioner of mortuary science is present at the time of disposition.

TRANSPORTATION - CHAUFFEUR AND COACHMEN AUTOMOBILE SERVICES

- · Transfer of the decedent's care and custody to this funeral home with utility vehicle 475
- Transfer of the decedent's care and custody to this funeral home with veterans coach 525
- Casket coach (hearse) rental with coachman 545
- "Valor" veterans honor coach rental with coachman 595
- Limousine rental and chauffeur 545
- Processional, flower, clergy and utility vehicle with driver 230



OPTIONAL, MINIMUM SERVICE PACKAGED OPTIONS

Cremation With Guidance (Immediate cremation excluding; gathering, funeral or memorial ceremonies)

- Immediate cremation with alternative container 2555
- · Immediate cremation with container provided by purchaser 2505
- Immediate cremation with casket selected from our funeral home (in addition to casket) 2505

If you want to arrange an immediate 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 containers we provide are minimum corrugated cardboard containers, as required by the crematory.





MERCHANDISE SELECTIONS METAL & WOOD BURIAL SOLUTIONS



STOUFFER - This keystone, aspen poplar features a light, natural satin finish with a smart, plain and shirred eggshell white velvet interior (available in medium walnut finish 2260

PRINCETON CEREMONY

A useful and inexpensive option to purchasing a casket shows off in a timeless copper-gold venetian, bronze shaded finish. It includes a cremation container outfitted in rosetan crepe and features a personalized memory cap display to keep. 795





NORTON - Lightweight, minimum metal with a painted exterior and faux metal accent, trimmed in a neutral crepe 1620



MERCHANDISE SELECTIONS METAL & WOOD BURIAL SOLUTIONS

STERLING - ORCHID

Seamlessly welded medium strength steel in a luxurious, deep brushed finish appointed with a full velvet trimmed, tufted interior 2735

> Additional selections available in: Navy, Ebony, Gold Silver, Copper, Cherry Varieties





MYSTIC SILVER STAINLESS STEEL SUMMERVILLE OAK SANCTUARY STAINLESS STEEL WESTBROOK MAPLE MAJESTIC PINK STAINLESS STEEL

These selections are of the greatest value using premium, attractive brushed stainless steel, the strength and permanence of oak and exquisite maple replete with luxurious velvet interiors 3695

SAVIN Chic and economically simple hardwood veneer dressed in a glazed cherry exterior. Includes a plain, fitted, crepe interior 1345



CORAL TAPESTRY - This low cost, minimum fiberboard container is covered in embossed felt to hide indiscriminate composition material. It has a solid wood trim and a crepe lining (available in blue felt) 875





OUTER BURIAL ENCLOSURES & VAULTS CONCRETE INTERMENT SOLUTIONS





STAINLESS STEEL TRIUNE SERIES

This collection of masculine, feminine and veteran themed enclosures greet us at the cemetery in brilliant, mirror finish stainless steel that is double reinforced with a durable, plastic layer bonded to high-strength concrete.

This enclosure is artistically accented with a chrome plated plaque, and offers a choice or religious or fraternal appliqué emblems or personalized image. Casket enclosure 3950 Urn enclosure 1210

THE VENETIAN

This seamless, marbelon fortified, concrete vault is a lasting enclosure that is available in two standard, textured color choices with a personalized image or appliqué emblem options
Casket enclosure 2595
Urn enclosure 980







MONTICELLO - Standard, concrete burial vault includes a plastic lined interior and rough finished exterior with plaque and emblem that is available in your color choice. Casket enclosure 1895 Urn enclosure 830





PACKAGED MEMORIAL ITEMS KEEPSAKE REMEMBRANCE COLLECTIONS

Signature TRIBUTE SUITE

This exquisite suite of treasured keepsakes empowers guests with expression and pays tribute to those signature moments. 720

- 150 Memorial cards
- 16" x 20" Canvas wrapped portrait
- 150 Tri-Fold Program Tributes
- · 2 Standup display banners
- Digital Guest Registry and E-Guest Book
- Video Remembrance Registry
- · Shareable video tribute





Select MEMORIES COLLECTION

This collection of mementos are a must have of sentimental keepsakes to share select memories with your guests. 595

- 150 Memorial Cards
- 16" x 20" Canvas wrapped portrait
- · Standup display banner
- Digital Guest Registry and E-Guest Book
- Video Remembrance Registry
- · Shareable Video Tribute

Heartfelt REMEMBRANCE PACKAGE

This very affordable package expresses heartfelt remembrances to share with your guests 275

- 150 Personalized remembrance cards
- Standup display banner
- Digital guest registry and E-Guest Book
- Video Remembrance Registry
- · Shareable Video tribute







BASIC MEMORIAL GROUP 99

- 100 stock, pre-printed, micro perforated cards
- Digital Guest Registry and E-Guest Book
- · Video Remembrance Registry



Lasting Legacy Remembrance Program

LASTING LEGACY IS AN ANNUAL, SUBSCRIPTION BASED, FLORAL REMEMBRANCE PROGRAM PROVIDING FLOWER ARRANGEMENTS, DELIVERED TO THE GRAVE ON SIGNIFICANT DATES OF REMEMBRANCE THROUGH THESE AVAILABLE PACKAGES.



LUXE - 29.99

Date of Birth Wedding Anniversary Mothers/Fathers Day Date of Death

ORIGINAL - 9.5

Date of Birth Date of Death

PREMIUM - 36.25

Date of Birth
Wedding Anniversary
Mothers/Fathers Day
Christmas
Easter
Date of Death

GRAND - 44.95

Date of Birth
Wedding Anniversary
Mothers/Fathers Day
Christmas
Easter
*Choice day of remembrance
Date of Death



CLASSIC - 20

Date of Birth Wedding Anniversary Date of Death

SALES TAX & DELIVERY INCLUDED



FAREWELL PACKAGED SELECTIONS SOCIAL SERVICE ASSISTANCE & DISPOSITION BENEFITS

The State of New Jersey assists low income individuals in paying for final disposition arrangements through a subsidy of \$3,056. The Work First New Jersey Program (WFNJ) is funded by the State of New Jersey with a budget line item through the NJ Department of Human Services (DHS) and is distributed by the board of social services or county welfare agency in the county where the decedent legally resided at the time of their death. The board of social services permits interested parties to contribute towards the public assistance subsidy. Interested parties can supplement the subsidy with a co-pay up to a \$1,570 maximum for a total, combined budget of \$4,626. The decedents assets cannot be used to supplement their own final disposition expenses. These assets will be collected by the State of New Jersey as part of the state's asset recovery program. The decedent's assets could disqualify the decedent from subsidy eligibility. Program eligibility is subject to approval and will be determined by application to the board of social services in the county where the decedent legally resided at the time of their death. For a list of the county boards of social/human services, call the DHS at 609.588.2000.

FAREWELL REMEMBRANCE

This remembrance has been tailored to our guests who have been approved and choose to take advantage of the board of social services grant. The subsidy benefit includes:

- The professional services of our funeral director and staff.
- Transferring the decedent from the place of death to our funeral home
- · Retention of the decedents care for top to 48 hours
- Basic preparation including sanitary care, bathing and grooming without embalming
- Cardboard cremation container
- 30 minute private identification period prior to delivery to the crematory
- · Delivery to and return of cremated remains from the crematory.
- Optional private witnessing at the crematory.
- Temporary container for cremated remains

This remembrance includes; 1 hour of public gathering time at Creran Celebration, use of the ceremony display memento chest and artificial flower arrangements, an e-Bituary on the funeral home's website and social media.

This package does not include anything other than what is expressly stated as being included. There are no substitutions, revisions or discounts that may be applied to this package. Co-pay is due on or before the day in which the gathering is held. 4626

FAREWELL DISPOSITION

This option is designated for our guests as an affordable option with no out-of-pocket expense who have been approved for and choose to use the social service grant. This grant covers the expenses of the basic services of the funeral director and staff, transferring the decedent to our funeral home, sanitary care, cremation container, retention of decedents care for 24 hours, 30 minute private identification period and delivery to the crematory. This option includes an optional witness at the crematory, a temporary container for the cremated remains and an e-Bituary on the funeral home's website and social media.

This package does not include anything other than what is expressly stated as being included. There are no substitutions, revisions or discounts that may be applied to this package. Co-pay is due on or before the day in which the gathering is held. 2505

"Items for the living" defined by the board of social services and as part of the selections contributed to by the board of social services are not available and/or included. The unavailable items include but are not limited to:

- Certified copies of the death certificate
- · Printed and digital memorial products or Keepsakes including keepsake urns and jewelry
- Transportation of survivors, Flowers and/or a vehicle to transport flowers
- · Gratuities and/or ceremony musician expenses



SCHEDULING OF GATHERINGS & CEREMONIES

Cremation Identification (immediate family only):
Cremation Witnessing At Philadelphia Crematories (up to 5 people):
Clothing, Personal & Display Items Due by:
Pictures due by:
Flower Delivery Required By:
Private Immediate Family Only Viewing:
Private family time before public gathering 1:
Public gathering time 1:
Limousine pickup location & time:
Private family time before public gathering 2:
Public gathering time 2:
Funeral/ Memorial Ceremony:
Cemetery/ crematory arrival time:
Limousine drop off location & time:
Reception following Funeral Ceremonies:
Notes:



METHODS AND TERMS OF PAYMENT

A. Payment in full by cash, money order and/ or check.

I/we acknowledge that, in connection with the right to control funeral decision making and disposition authorization, pursuant to N.J.S.A. 45:27-22 and N.J.S.A. 3B:10-21.1 purchaser(s), authorizing agent(s) and each party's successors, assigns and personal representatives joint and severally agree to make the required Payment in full by cash, money order, bank or personal check (or any combination thereof) on or before the close of the business day in which the funeral ceremonies and/or initial disposition takes place. All accounts are considered past due the day after which funeral ceremonies and/or initial disposition were held and are subject to interest and penalty of 1.95% per month (23.4% per annum).

B. Payment in full with credit card

I/we acknowledge that, in connection with the right to control funeral decision making and disposition authorization, pursuant to N.J.S.A. 45:27-22 and N.J.S.A. 3B:10-21.1 purchaser(s), authorizing agent(s) and each party's successors, assigns and personal representatives joint and severally agree to make the required Payment in full by credit card on or before the close of the business day in which the funeral ceremonies and/or initial disposition takes place. All accounts are considered past due the day after which funeral ceremonies and/or initial disposition were held and are subject to interest and penalty of 1.95% per month (23.4% per annum).

C. Payment in full using individual verifiable life insurance policy(ies)

I/we acknowledge that, in connection with the right to control funeral decision making and disposition authorization, pursuant to N.J.S.A. 45:27-22 and N.J.S.A. 3B:10-21.1 purchaser(s), authorizing agent(s), beneficiary(ies), each party's successors, assigns and personal representatives joint and severally agree to make the required Payment in full by verifiable life insurance policy(ies). The beneficiary(ies) entitled to receive benefits of a verifiable life insurance policy absolutely and irrevocably assign and transfer to this funeral home the proceeds of said individual insurance policy(ies) and direct said insurance company to make remuneration to this funeral home. In addition, I/we the beneficiaries joint and severally agree to complete payment in full, if applicable, as outlined in this agreement (or any combination thereof), on the remainder of the outstanding funeral expenses on or before the close of the business day in which the funeral ceremonies and/or initial disposition takes place. All accounts are considered past due the day after which funeral ceremonies and/or initial disposition were held and are subject to interest and penalty of 1.95% per month (23.4% per annum). A 4% processing fee for the assignment and processing of your life insurance policy(ies) will be added to the final cost of the funeral services. No ceremonies or disposition will be scheduled until insurance policy(ies) have been verified.

D. Payment in full using Pre-funded, advanced funeral plans

Our funeral home accepts payment from any; funeral insurance, revocable or irrevocable trust that had been previously established through this or any other funeral home. In addition, I/we agree to select and complete payment in full, if applicable, as outlined on this agreement (or any combination thereof), on the remainder of the outstanding funeral expenses on or before the close of the business day in which the funeral ceremonies and/or initial disposition takes place. All accounts are considered past due the day after which funeral ceremonies and/or initial disposition were held and are subject to interest and penalty of 1.95% per month (23.4% per annum).

_ E. Payment in full using a loan through a third party secured by credit

I/we acknowledge that, in connection with the right to control funeral decision making and disposition authorization, pursuant to N.J.S.A. 45:27-22 and N.J.S.A. 3B:10-21.1 purchaser(s), authorizing agent(s) and each party's successors, assigns and personal representatives joint and severally agree to make the required Payment in full by a loan on credit on or before the close of the business day in which the funeral ceremonies and/or initial disposition takes place. All accounts are considered past due the day after which funeral ceremonies and/or initial disposition were held and are subject to interest and penalty of 1.95% per month (23.4% per annum).

F. Payment in full using public assistance programs (Medicaid)

I/we acknowledge that once the funeral home receives verification of program eligibility from the County Board of Social Services, this funeral home will make application for payment. In some cases a co-pay of \$1,570. is due. I/we acknowledge that, in connection with the right to control funeral decision making and disposition authorization, pursuant to N.J.S.A. 45:27-22 and N.J.S.A. 3B:10-21.1 purchaser(s), authorizing agent(s) and each party's successors, assigns and personal representatives joint and severally agree to make the required Payment on or before the close of the business day in which the funeral ceremonies and/or initial disposition takes place. If program eligibility is declined, purchaser(s), authorizing agent(s) and each party's successors, assigns and personal representatives joint and severally agree to make the required Payment in full. All accounts are considered past due the day after which funeral ceremonies and/or initial disposition were held and are subject to interest and penalty of 1.95% per month (23.4% per annum). *No ceremonies or disposition will be scheduled until Medicaid funding has been verified.*

