

With our
compliments



REST HAVEN

Cemetery & Funeral Home Planning Guide

1601 Pennsylvania Ave. Hagerstown,
Maryland 21742

Telephone: (301) 733-3575

www.rsthvn.com

resthaven@myactv.net



**BERKSHIRE
HATHAWAY**
HomeServices

Bowen
Realty

Cell 301-639-9060
Office 301-745-1620



Sharon Cooper
REALTOR



Email: shar-den@comcast.net
Office: 301.745.1620
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Welcome

Rest Haven Funeral Home and Rest Haven Cemetery are dedicated to providing services to our families with care and compassion. For over 40 years Rest Haven Funeral Home has helped families in and around the community of Hagerstown plan the celebrations of lives lived. We serve every family with great pride. We are able to offer a wide range of services to meet your family's needs and customs. We will listen to you and your wishes to help plan a celebration consistent with your expectations. We will take the time to plan every detail and help to relieve the burden on your family during your time of loss.

Please take a moment to read through this brochure; we hope you will find it to be an informative guide to the services and options available from us. If you are in immediate need of assistance, or require any further information, then please do not hesitate to call us at (301) 733-3575 or email resthaven@myactv.net



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Our History

90 Years Ago

Hagerstown's Rest Haven Funeral Home and Chapel made history. In 1927, Aaron M. Horst started what would become the first combined cemetery-mortuary operation in Maryland, and the third in the United States. It started small. A modest structure was built on the cemetery grounds in 1942 to serve as a gathering place for the families of servicemen killed overseas during World War II. It meant so much to the public that Horst decided to expand. He obtained a funeral director corporation license from the estate of C.L. Suman in 1948 and five years later, the doors swung open at Rest Haven's first full-size chapel. He didn't stop there. In 1957, a major remodeling project began, and by 1963, three additional visitation rooms were added to the chapel. By then, Horst's son, William, was helping his father manage the growing cemetery and funeral home operation. The founder stayed active in his business until 1965, one year before he died at age 85. In the 1970's when Rest Haven was purchased by International Funeral Services, Inc., William Horst still managed the operation along with James F. Powers and Henry S. Ford, members of the Rest Haven staff.

Tragedy struck Rest Haven in 1984. A Saturday night fire, believed to be the work of an arsonist, destroyed the funeral home and damaged the chapel and lobby of Rest Haven. More than 40 firefighters battled the heavy smoke and flames into Sunday morning. A thick slate roof over the chapel area hampered efforts to control the blaze. Intense heat from the flames melted a copper cross atop the chapel. The fire was a setback for Rest Haven. The funeral home was never rebuilt, and Rest Haven reverted to a cemetery-only operation.

Ownership then changed to Service Corporation International, a Houston-based company. In 1988, Service Corporation International employee, Charles Brown and his wife, Patricia, a public health nurse, purchased the cemetery from the Texas company. From the start, Brown was determined to rebuild the funeral home side of the business. "So many families had come asking us to please rebuild the funeral home", Brown said, "One of the reasons they liked Rest Haven so much was the convenience of having the funeral home and cemetery right here in one place, it seemed only proper that I rebuild it". State licensing policies however prevented Rest Haven from opening the funeral home until 1999. It took 9 months to build it, on a much grander scale, in the same spot it had burned down in 1984.

Today, the funeral home not only has a full service chapel, but a large reception room with a stone fireplace and three visitation rooms, a veranda along the front of the building, as well as large windows in the lounge overlooking the cemetery grounds. The vision of the founder, who was ahead of his time in the 1940's, has now been carried out.



Rest Haven Cemetery

Originally printed in the Herald Mail in 1927

Miss Emma Enslinger, who is one of Hagerstown's wide awake business ladies, has the honor of naming the Cemetery. Miss Enslinger's business connections afforded her the full knowledge of the development of the enterprise from the beginning. As soon as the location was selected she turned her attention to the finding of a suitable name, and submitted the name *REST HAVEN*, which was unanimously accepted by the founders. In appreciation of this, the founders awarded her for her valuable services, a choice plot in *REST HAVEN*. To further express the beauty of *REST HAVEN*, she wrote the poem printed below.

REST HAVEN

With its silvery lake so deep and still,
And the soft twitter of the birds in the trees on the hill,
When the day is done, 'tis where one likes to wander,
Over mossy green paths to the place over yonder,
Called Rest Haven.

On a hot sunny day you'll find coolness and rest,
And if weary from toil your memory refresh,
But if skies are dark and dreary,
You'll find Nature's wonders to make you cheery,
In Rest Haven.

And when you are old and gray,
When the tide of life slowly ebbs away,
This should be your last request.
Place me where there's peace and rest,
In Rest Haven

- Emma Enslinger



Rest Haven Cemetery

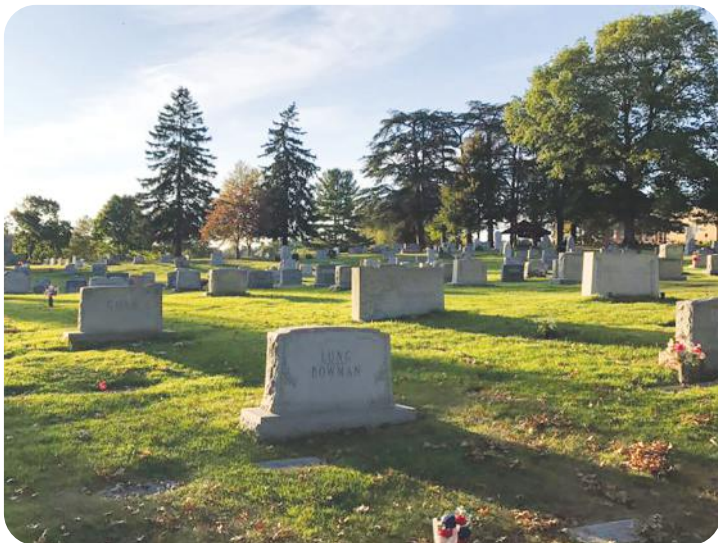
Rest Haven Cemetery was founded in 1927 and offers numerous options and services to our community.



Memorial Day Service



Candle Lighting at Christmas



Monument Options



Cremation and Columbarium Options

Rest Haven Funeral Home, Inc

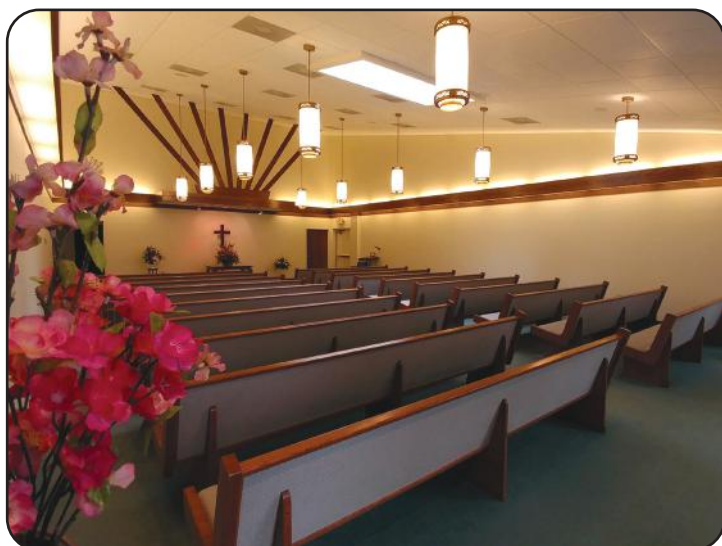
Rest Haven Funeral Home, Inc returned to our community in 1999 and offers a wide range of options including traditional cremation and funeral services. We offer a large chapel and reception facilities. The funeral home can arrange for burial at ALL cemeteries, not just Rest Haven.



Full Service



Cremation



Large Chapel



Reception Area



To Our Loved Ones

It is our wish that you be spared from anxiety, expense and inconvenience at the time of our death.

In this Funeral Planning Guide you will find information which we have recorded and planned which represents arrangements made in advance. We hope in this way to relieve our family in the time of need.

If you will give these to our funeral director, everything will be conducted in accordance with our wishes.

In this guide, we have recorded certain vital statistics that will be needed, as well as other information you will need.

We sincerely hope you will find these arrangements satisfactory and that they will help you retain a warm memory of the wonderful years we have spent together.

Signed.....

Signed.....

Date

Wills and Important Documents

Everyone should be safeguarded by a properly drawn and executed Will. Without a Will, state laws and the courts will decide how your assets and even the future of your minor children are to be treated. The absence of a Will deprives you from making the decisions about how YOU want these important issues resolved.

The preparation of a Will is not a one-time event. A Will should be reviewed every few years in the context of changing family status, obligations, tax laws, and wishes that you may have.

Upon death, your Will must be probated in court. The court must approve the executor, and an estate inventory must be prepared and filed. Taxes and debts must be recognized. Often, the services of an attorney and/or accountant must be utilized.

Since much difficulty and hardship can be encountered at the time of death, delays and expenses can be more severe without competent, professional assistance. Homemade or “do-it-yourself” wills often do not stand up in court.

It is thus recommended that you seek reliable, professional assistance in the preparation of your Will, that you update it regularly as circumstances dictate, and that you consider carefully your selection of the executor for your estate. These issues are of vital importance for the protection of your estate and, most importantly, for the protection of those left behind.

Spouse Name.....

Spouse Name.....

Date of Will

Date of Will

Location of Will

Location of Will

Important Papers Locator

Instructions: Insert the proper code letter in the box, indicating the location of important papers.

☒ S Safe Deposit Box ☒ H Home ☒ O Office ☒ L Lawyer ☒ E Elsewhere (please specify)

☐ Insurance Policies

☐ Deed to Home

☐ Property

☐ Birth and Marriage Certificates

☐ Bank Books

☐ Notes and Obligations

☐ Tax Returns

☐ Promissory Notes

☐ Bills of Sale, Titles

☐ Diplomas

☐ Stocks and Bonds

☐ List of Online Accounts

☐ Military Papers

☐ Certificate of Ownership
- Cemetery/Mausoleum

☐ List of Electronic Passwords

☐ Social Security Cards

Insurance Policies & Bank Accounts

Insurance Policies

Name of Insured..... Beneficiary.....
Insurance Company..... Policy #..... Amount of Benefit.....
Name of Insured..... Beneficiary.....
Insurance Company..... Policy #..... Amount of Benefit.....
Name of Insured..... Beneficiary.....
Insurance Company..... Policy #..... Amount of Benefit.....
Name of Insured..... Beneficiary.....
Insurance Company..... Policy #..... Amount of Benefit.....
Name of Insured..... Beneficiary.....
Insurance Company..... Policy #..... Amount of Benefit.....
Location of Above Policies:

Bank Accounts

Name on Account..... Account #..... Type Account.....
Branch Name and Address.....
Name on Account..... Account #..... Type Account.....
Branch Name and Address.....
Name on Account..... Account #..... Type Account.....
Branch Name and Address.....
Name on Account..... Account #..... Type Account.....
Branch Name and Address.....
Safety Deposit Box Located At:
..... Location of Key(s):

Contact List for Important People

Name & Relationship:

Address, Telephone & Email:

.....

Name & Relationship:

Address, Telephone & Email:

.....

Name & Relationship:

Address, Telephone & Email:

.....

Name & Relationship:

Address, Telephone & Email:

.....

Name & Relationship:

Address, Telephone & Email:

.....

Name & Relationship:

Address, Telephone & Email:

.....

Name & Relationship:

Address, Telephone & Email:

.....

Name & Relationship:

Address, Telephone & Email:

.....

Friends and Advisors

Name & Relationship:

Address, Telephone & Email:

.....

Name & Relationship:

Address, Telephone & Email:

.....

Name & Relationship:

Address, Telephone & Email:

.....

Name & Relationship:

Address, Telephone & Email:

.....

Advisors

Name

Relationship

Address & Telephone

Doctor:

Doctor:

Lawyer:

Lawyer:

Clergy:

Accountant:

Memorial Counselor:

Other:

.....

.....

Important Passwords

This image shows a full page of white paper with horizontal ruling lines. The lines are evenly spaced and extend across the width of the page, typical of notebook or legal stationery. There are no margins, text, or other markings on the page.

KONONOVAHOMES.COM



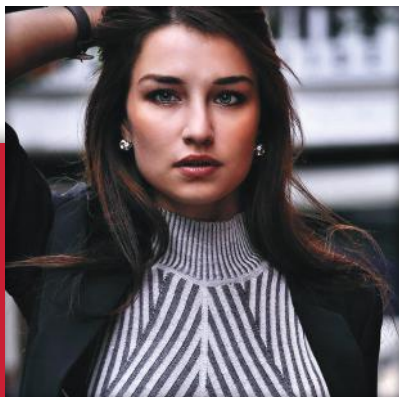
Your Local Real Estate Connection

— EKATERINA KONONOVA —

Please accept our condolences at this difficult time. The grieving process is complex enough without the added strain of selling the family home following the loss of a loved one. Allow me to relieve some of your worries so you can focus on spending important time with family and friends at this difficult time. Put your family first.

As an agent who's an expert in this local area, I bring a wealth of knowledge and expertise about buying and selling real estate here. It's not the same everywhere, so you need someone you can trust for up-to-date information. I am eager to serve you. Call me today to see how I can help you and your family.

My dedication is the key to your home!



KELLERWILLIAMS
CAPITAL PROPERTIES



EKATERINA KONONOVA

Call: 240-883-1337

Email: kononovahomes@gmail.com Office: 301-251-1221

Keller Williams Capital Properties - 20 W Gude Drive, Rockville, MD 20850
kononovahomes.com

Biographical Information

DEATH CERTIFICATE INFORMATION

Name: _____
First Name Middle Name Last Name

Social Security #: _____ Date of Birth: _____
Month, Day, Year

Place of Birth: _____
City Country State If out of Country: How long in USA?

Marital Status: ☐ Married ☐ Never Married ☐ Widowed ☐ Divorced ☐ Married but Separated

Residence: _____
Street (Check One): ☐ City ☐ Village ☐ Township

_____ Country State Zip Code

Father's Name: _____
First Name Middle Name Last Name

Mother's Name: _____
First Name Middle Name Maiden Name

Race: _____ Education: _____
of years completed Elementary 0-12 College 1-5+

List of Schools: _____

Employer: _____

Job Title (can not use Retired): _____

Kind of Business/Industry: _____

Military Service: (Check One) ☐ Yes ☐ No Branch of Service: _____

Spouse: _____
First Name Middle Name Maiden Name

Years Married: _____ If Widowed - Date of Spouse's Death: _____

Next of Kin: _____
First Name Middle Name Maiden Name

Relationship: _____ Phone Number: _____

Address: _____
Street City

_____ State Zip Code Work Phone: _____

Method of Disposition: (Check One) ☐ Burial ☐ Cremation ☐ Entombment ☐ Donation

Funeral Service: _____
Name of Funeral Home or Church

Place of Disposition: _____
Name of Cemetery, Crematory or Other

Location: _____
Country State

Club Memberships and Church Affiliations: _____

Hobbies: _____

Survivors:

Children (18 and under, please list Date of Birth and SS#)

_____ of _____
_____ of _____
_____ of _____
_____ of _____
_____ of _____

Grandchildren: *(Number)* _____ Great-Grandchildren: *(Number)* _____

Brothers: *(and Spouses)* _____ of _____
_____ of _____
_____ of _____

Sisters: *(and Spouses)* _____

Other Relatives or Friends: _____ of _____
_____ of _____
_____ of _____

Preceded in Death by: _____

Contributions to: _____

Enter Additional Information Below: _____

Biographical Information

DEATH CERTIFICATE INFORMATION

Name: _____
First Name Middle Name Last Name

Social Security #: _____ Date of Birth: _____
Month, Day, Year

Place of Birth: _____
City Country State If out of Country: How long in USA?

Marital Status: ☐ Married ☐ Never Married ☐ Widowed ☐ Divorced ☐ Married but Separated

Residence: _____
Street (Check One): ☐ City ☐ Village ☐ Township

Country State Zip Code

Father's Name: _____
First Name Middle Name Last Name

Mother's Name: _____
First Name Middle Name Maiden Name

Race: _____ Education: _____
of years completed Elementary 0-12 College 1-5+

List of Schools: _____

Employer: _____

Job Title (can not use Retired): _____

Kind of Business/Industry: _____

Military Service: (Check One) ☐ Yes ☐ No Branch of Service: _____

Spouse: _____
First Name Middle Name Maiden Name

Years Married: _____ If Widowed - Date of Spouse's Death: _____

Next of Kin: _____
First Name Middle Name Maiden Name

Relationship: _____ Phone Number: _____

Address: _____
Street City

State Zip Code Work Phone: _____

Method of Disposition: (Check One) ☐ Burial ☐ Cremation ☐ Entombment ☐ Donation

Funeral Service: _____
Name of Funeral Home or Church

Place of Disposition: _____
Name of Cemetery, Crematory or Other

Location: _____
Country State

Club Memberships and Church Affiliations: _____

Hobbies: _____

Survivors:

Children (18 and under, please list Date of Birth and SS#)

_____ of _____
_____ of _____
_____ of _____
_____ of _____
_____ of _____

Grandchildren: *(Number)* _____ Great-Grandchildren: *(Number)* _____

Brothers: *(and Spouses)* _____ of _____
_____ of _____
_____ of _____

Sisters: *(and Spouses)* _____

Other Relatives or Friends: _____ of _____
_____ of _____
_____ of _____

Preceded in Death by: _____

Contributions to: _____

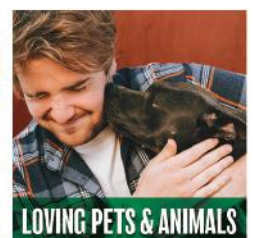
Enter Additional Information Below: _____

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Celebrating Life's
Treasured Memories®

Why choose TMC Fundraising?

- Treasured Memories Community Funding is FREE.
- We address the need and help design a successful fund.
- We are able to create each fund with a personal story, slideshow and video.
- We link the campaign to associated obituaries online and in the newspaper when memorial and family support donations are being made.
- We contact the local organization that memorial donations will benefit.
- We are familiar with local organizations accepting donations which gives us the ability to create a successful fund.
- We begin by sharing the campaign in the loved one's community (i.e. their employer, church, clubs).
- We include the service information and the ability to leave condolences.
- We provide a donor's list and the amount raised.



Select your preferred fundraising option and start a FREE Fundraiser Today!

Memorial Instructions

Spouse Name:.....

Place of Funeral/Memorial Service (Street/City/State/Zip):

.....

Please Contact (Name/Address/City/State):

Participating Organization (Military or Fraternal):.....

Type of Service:.....

Casket:.....
(Exterior & Interior Colors/Materials)

Vault:

Urn:

Flag: YES / NO (Fold, place at head of casket to drape casket)

Flowers:.....

Music

Organist: ☐ Yes ☐ No

Selections.....

.....

Soloist: ☐ Yes ☐ No

Selections.....

.....

Favorite Bible Passage or Literature Verse

.....

.....

Clothing

☐ From Current Wardrobe ☐ New ☐ Other

Jewelry: ☐ Stays on ☐ Return to:

.....

.....

Wedding Ring: ☐ Stays on ☐ Return to:

.....

.....

Cemetery Decisions

Location of Ownership Certificate (Deed for cemetery property):.....

Cemetery (Name/Address):

☐ Mausoleum ☐ Lawn Crypt ☐ Ground Space ☐ Cremation Memorialization

Memorial (Bronze, Granite or Other):

Inscription: Emblem:.....

Special Instructions:.....

.....

Signature:..... Date:

Memorial Instructions

Spouse Name:.....

Place of Funeral/Memorial Service (*Street/City/State/Zip*):

Please Contact (*Name/Address/City/State*):

Participating Organization (*Military or Fraternal*):.....

Type of Service:.....

Casket:.....
(*Exterior & Interior Colors/Materials*)

Vault:

Urn:

Flag: YES / NO (*Fold, place at head of casket to drape casket*)

Flowers:.....

Music

Organist: ☐ Yes ☐ No
Selections

Soloist: ☐ Yes ☐ No
Selections

Favorite Bible Passage or Literature Verse
.....
.....

Clothing

☐ From Current Wardrobe ☐ New ☐ Other

Jewelry: ☐ Stays on ☐ Return to:

Wedding Ring: ☐ Stays on ☐ Return to:

Cemetery Decisions

Location of Ownership Certificate (*Deed for cemetery property*):.....

Cemetery (*Name/Address*):

☐ Mausoleum ☐ Lawn Crypt ☐ Ground Space ☐ Cremation Memorialization

Memorial (*Bronze, Granite or Other*):

Inscription: Emblem:.....

Special Instructions:

Signature: Date:



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Military Honors

The rendering of Military Funeral Honors is a way to show the Nation's deep gratitude to those who, in times of war and peace, have faithfully defended our country. This ceremonial paying of respect is the final demonstration a grateful Nation can provide to veterans' families. The website provides the general public with information on Military Funeral Honors, as well as helpful links to related military and veterans issues' websites. In addition, this website also serves as a resource tool for our nation's funeral directors as they assist veterans' families in arranging for Military Funeral Honors.

What is new about Military Funeral Honors?

Military Funeral Honors have always been provided whenever possible. However, the law now mandates the rendering of Military Funeral Honors for an eligible veteran if requested by the family. As provided by law, an honor guard detail for the burial of an eligible veteran shall consist of not less than two members of the Armed Forces. One member of the detail shall be a representative of the parent Service of the deceased veteran. The honor detail will, at a minimum, perform a ceremony that includes the folding and presenting of the American flag to the next of kin and the playing of Taps. Taps will be played by a bugler, if available, or by electronic recording. Today, there are so few buglers available that the Military Services often cannot provide one.

Who is eligible for Military Funeral Honors?

- Military members on active duty or in the Selected Reserve.
- Former military members who served on active duty and departed under conditions other than dishonorable.
- Former military members who completed at least one term of enlistment or period of initial obligated service in the Selected Reserve and departed under conditions other than dishonorable.
- Former military members discharged from the Selected Reserve due to a disability incurred or aggravated in the line of duty.

Further clarification on eligibility is available in United States Code.

Who is not eligible for Military Funeral Honors?

- Any person separated from the Armed Forces under dishonorable conditions or whose character of service results in a bar to veteran's benefits.
- Any person who was ordered to report to an induction station, but was not actually inducted into military service.
- Any person discharged from the Selected Reserve prior to completing one term of enlistment or period of initial obligated service for reasons other than a disability incurred or aggravated in the line of duty.
- Any person convicted of a Federal or State capital crime sentenced to death or life imprisonment or in flight to avoid prosecution.

How much does a Military Funeral Honors detail cost?

Military Funeral Honors are provided by the Department of Defense at no cost to the family.

What can the family of an eligible veteran expect?

The core elements of the funeral honors ceremony, which will be conducted on request, include:

- Flag folding
- Playing of Taps
- Flag presentation

The veteran's parent Service representative will present the flag.

Who is eligible for a burial flag?

The Veterans Administration establishes eligibility. Funeral directors can assist families in obtaining a flag. More information is available at: www.cem.va.gov/bflags.htm.

What is a Presidential Memorial Certificate? Who is eligible to receive this certificate? How does the family obtain this certificate?

The family may request a Presidential Memorial Certificate either in person at any VA regional office or by U.S. mail. Requests cannot be sent via email. There is no form to fill out when requesting the certificate. If requesting by mail, a return address and a copy of the veteran's discharge documents must be enclosed. Send requests to:

U.S. Department of Veterans Affairs

National Cemetery Administration (403A)

810 Vermont Ave., NW Washington, DC 20420

More information available at: www.cem.va.gov/pmc.htm

How does a family request a grave marker?

For questions about grave markers, family members can write to the VA at:

Memorial Programs Service (403), Department of Veterans Affairs

810 Vermont Ave., NW Washington, DC 20420

More information available at: www.cem.va.gov/hmorder.htm

How much notice should be provided for the honors request?

The Services requests at least 48 hours in order to organize the funeral honors detail.

To whom can the family write to express comments or concerns about the Military Funeral Honors program?

They may write to: Military Funeral Honors

9504 IH-35 North, Suite 320 San Antonio, TX 78233-6635



Medicaid

The Issue

Medicaid is a joint federal and state program that provides payment for medical care for persons unable to afford to pay. Medicaid covers physicians' services, hospital care, supplies and other necessary services once a person has been made eligible for the program. It also pays for the expenses of long-term care in a nursing home.

The Medicaid program is administered independently in each state. While the basic eligibility standards are the same throughout the United States, there are significant differences between the state Medicaid programs. Despite these differences, eligibility is generally based upon the amount of assets a person has along with the income that the person receives. Eligibility is determined at state Medicaid offices and, in the case of married individuals, the assets and income of both spouses are considered in the determination process.

It is important to distinguish between Medicare and Medicaid. Medicare is an insurance program providing payment for medical needs for persons 65 and over and for certain people with disabilities. All persons 65 and over, regardless of financial resources or income, are eligible for Medicare. Medicare and Medicare Supplement Insurance, however, provide very limited coverage with regard to the cost of long-term care in nursing homes. These non-covered services must be paid privately by the individual, unless the individual has coverage under a long-term care insurance policy. Medicaid, on the other hand, pays for medical needs for those of any age that have been determined to be eligible. In fact, a person with limited income and resources who has Medicare coverage may also qualify for Medicaid benefits.

What You Need to Know

Medicaid is considered to be one of the most complex laws of the United States and, further complicating matters, each state has a different version of Medicaid. Many Elder Law attorneys have carefully studied the Medicaid statutes and regulations and are able to assist clients.

Medicaid is often of importance to middle-income Americans because Medicare does not cover the costs of long-term care for illnesses such as Alzheimer's disease or paralysis caused by a stroke. Most people who need such care for extended periods will eventually deplete their assets and become unable to pay the costs of their care.

At such a time, Medicaid is available to pay the difference between their income and the actual costs of care provided in a nursing home, including room and board, as well as physicians' care, hospital care and all other reasonable necessary medical expenses. Medicaid covers the costs of such care in nursing homes, adult care homes, hospices, and in appropriate cases, in the individual's own home.

If faced with the possibility of such long-term care expenses, there are certain rules that you should be aware of:

- In determining eligibility for Medicaid payment for long-term care expenses, the eligibility team will review the individual's actual need for care, the person's available resources (including life insurance and retirement plans) and income received from any source. In some states, if monthly income exceeds a certain amount, then the individual is ineligible for Medicaid, even though the individual's long-term care expenses exceed his or her income.
- In determining eligibility, a person will be disqualified from Medicaid for gifts made within the previous few years.
- In determining eligibility for one spouse, the assets and income for both spouses are considered, regardless of premarital agreements, community property laws or the nature of the ownership of the asset.

- Assets of married couples, however, receive special treatment so that the spouse who remains living at home will not be unduly impoverished. Such a community spouse is permitted to keep one-half of all of the available assets (up to a federally-established maximum) and is allowed to keep a minimal amount of income of the couple in order to provide for support expenses at home.
- In addition, there are certain resources that are considered non-countable for eligibility purposes; these include the family residence, household contents, a vehicle, a prepaid burial fund and other necessary items.
- It is important to be aware of the state-specific eligibility provisions and exemptions so that assets will not be unnecessarily spent down before applying for Medicaid.
- Finally, it is important to know that there are appeals processes built into the Medicaid system. If you are unhappy with eligibility determinations, care decisions or placements made under Medicaid, there is a process for an administrative hearing and even court proceedings to enforce your rights.

Where to Go For Help

There are books published concerning the Medicaid program and its rules and you should check your library or bookstore for current titles. The internet can be another source of Medicaid information. Keep in mind that the Medicaid laws and rules vary between states and are constantly changing so make certain that whatever you read is state specific and up to date. There have been major changes in the Medicaid program during the last few years.

Family support groups and organizations such as the Alzheimer's Association and AARP provide assistance and often have literature available. Local Area Agencies on Aging (pursuant to the Older Americans Act) also have comprehensive advice and literature available concerning Medicaid. The state Medicaid Eligibility Office may be a good source of basic information about the program, its services and the requirements for eligibility.

Checklist of Things to Do

At the time of death, there are countless things that must be done. The list below contains FORTY-NINE of these, and many are decisions that can be made and information that can be assembled AHEAD OF TIME.

The more you do ahead of time, the easier you will make it for those left behind.

NOTIFY:

- 1) The Doctor or Coroner
- 2) The Funeral Director
- 3) The Cemetery or Memorial Park
- 4) The Minister and Church
- 5) All the Relatives
- 6) All the Friends
- 7) Employers of Mourners Who Must Be Absent From Work
- 8) Organist and Singer
- 9) Pallbearers
- 10) Insurance Agents
- 11) Unions and Fraternal Organizations
- 12) Newspapers
- 13) Attorney, Accountant or Executor

IN ADDITION TO:

- 14) Providing vital statistics about the Deceased
- 15) Preparing and signing necessary papers
- 16) Providing addresses for all interested people who must be notified
- 17) Answering innumerable sympathetic phone calls, messages and letters
- 18) Meeting and talking with everyone about all details
- 19) Greeting all friends and relatives who call
- 20) Providing lodging for out-of-town guests
- 21) Prepare home for visitors
- 22) Planning funeral car list

DECIDE ON:

- 23) Cemetery/Mausoleum Property
- 24) Memorial or Monument
- 25) Casket and/or Urn
- 26) Vault or Outer Case
- 27) Clothing
- 28) Flowers
- 29) Music
- 30) Food
- 31) Information for Obituary
- 32) Time and Place of Service
- 33) Transportation
- 34) Cards of Thanks

AND YOU MUST PAY FOR SOME OR ALL OF THE FOLLOWING:

- | | |
|------------------------|---|
| 35) Doctors and Nurses | 43) Florist |
| 36) Hospital | 44) Clothing |
| 37) Medicine and Drugs | 45) Transportation |
| 38) Funeral | 46) Telephone and Telegram |
| 39) Cemetery Lot | 47) Food |
| 40) Interment Service | 48) Memorial or Monument |
| 41) Minister | 49) Current or Urgent Bills (mortgage, taxes, etc.) |
| 42) Musical Selections | |

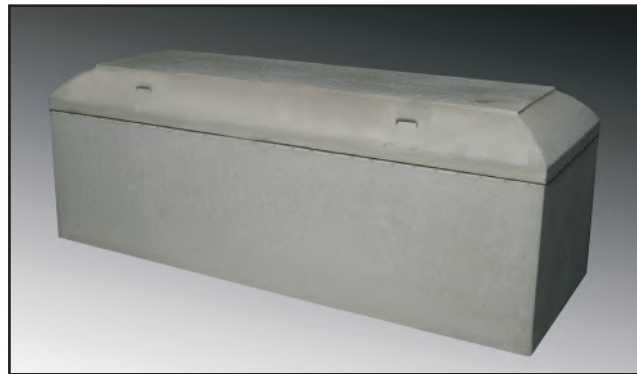
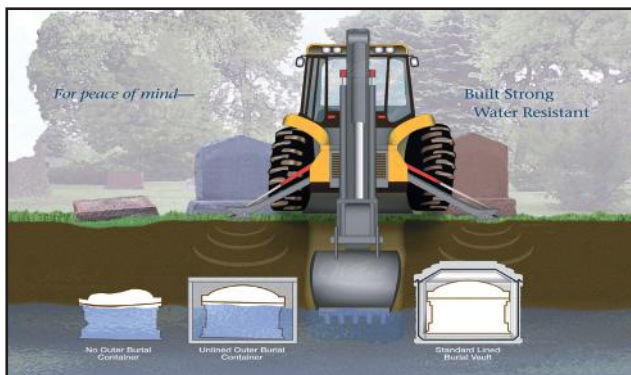
Cemetery Planning

Please call 301-733-3575 for pricing and more information.



Cemetery Property (Monument and Bronze Options):

Rest Haven is a hybrid cemetery offering both granite and bronze gardens.
We offer both double depth and upright monument options.



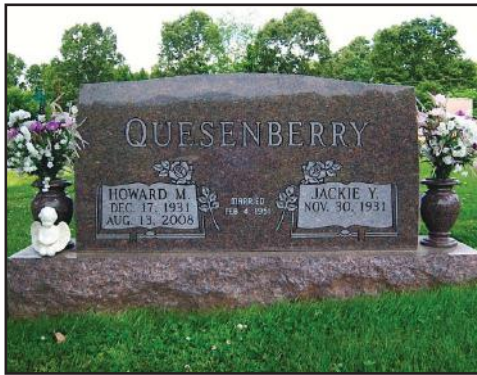
Burial Vaults:

In Maryland a burial vault is not required by law, but having a burial vault is necessary to protect the integrity of the ground for future generations. The use of a burial vault is a cemetery requirement.



Grave Opening and Closing:

Rest Haven Cemetery employs its own full time maintenance staff.
We do all of our own mowing, landscaping and burial preparations.



Markers:

Rest Haven Cemetery offers a wide range of bronze plaques, granite stones and granite monuments. We pour our own foundations and set all of our own memorials.



Caskets:

Caskets may be purchased in advance through the cemetery.

- 0% for up to 7 years
- Payments as low as \$25 per month
- Prices guaranteed
- Funds protected from Medicaid
- Monthly billing options with no fees

Rest Haven Funeral Home

Payment Policy

The staff at Rest Haven would like to extend our condolences on the loss of your loved one. In order to avoid any misunderstandings regarding funeral arrangements with our establishment, we have created the following policies.

- Rest Haven Funeral Home and Cemetery reserves the right to require payment in full prior to scheduling a funeral service. This payment policy enables us to keep our prices reasonable for all the families we serve. We accept cash, check and all major credit and debit cards.
- We do not accept estate assignments without prior approval. This may delay the funeral.
- When the family wishes to use a **life insurance policy** and assign the proceeds to cover the cost of funeral, merchandise, cash advance items and/or cemetery expenses, we have specific procedures that must be followed. There is a fee for this service.

If possible, bring the policy to the arrangement conference.

Insurance Company Name: _____

Policy #: _____

* Beneficiary Full Name: _____

Birthdate of Beneficiary: _____

Social Security # of Beneficiary: _____ - _____ - _____

* Additional Beneficiary Full Name: _____

Birthdate of Beneficiary: _____

Social Security # of Beneficiary: _____ - _____ - _____

- **Please provide this information to your funeral director as soon as possible so as not to delay the funeral arrangements.**
- **Funeral arrangements will be not finalized until the above information can be verified.**
- **No verification can be done on Weekends and Holidays.**
- **We do not work with local insurance agents and must verify beneficiaries with the main office.**

REST HAVEN FUNERAL HOME INC.

1601 Pennsylvania Avenue
Hagerstown, Maryland 21742
Phone answers 24hrs: 301-733-3575 Fax: 301-733-8324

General Price List

COMPLETE FUNERAL SERVICE ON OR OFF THE PREMISES

BASIC SERVICES OF FUNERAL DIRECTOR AND STAFF

Our fee for the services of funeral directors and staff includes, but is not limited to, response to initial request for service; arrangement conference with family or responsible party; arrangement of funeral; preparation and filing of necessary authorizations and permits; recording vital statistics; preparation and placement of obituary notices; staff assistance prior to, during, and following the funeral, including coordination with those providing other portions of the funeral, e.g. cemetery, crematory, etc. Also included are overhead expenses relative to our facility, such as insurance, maintenance and utility expenses, secretarial and administrative costs, equipment and inventory costs.

TRANSFER OF DECEASED TO FUNERAL HOME

Beyond 25 miles, add \$2.50 per mile

EMBALMING OF THE DECEASED

DRESSING AND CASKETING OF DECEASED

FACILITIES AND STAFF FOR VIEWING/VISITATION

Our services include set-up of visitation area, placement of encased remains, display of floral arrangements, supervision of attendance during the visitation for one hour prior to the service as well as a one hour private family visitation.

FACILITIES AND STAFF FOR FUNERAL CEREMONY

Our services include coordinating the funeral arrangements, supervision of funeral, and necessary staff to attend to the funeral ceremony.

PALLBEARER CASKET CARRIAGE/ FUNERAL VAN

Included (beyond 25 miles add \$2.50 per mile)

SERVICE/FLOWER VEHICLE

Included

Total..... \$4,950.00

PRICES ARE EFFECTIVE 5/15/2022 AND ARE SUBJECT TO CHANGE WITHOUT NOTICE.

Rest Haven Funeral Home, Inc.

PH: 301-733-3575
www.rsthvn.com

1601 Pennsylvania Ave.
Hagerstown, Maryland 21742

FAX: 301-733-8324
resthaven@myactv.net

GENERAL PRICE LIST

These prices are effective as of May 15, 2022, but are subject to change without notice. The goods and services shown below 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 and overhead. If legal or other requirements mean you must buy any items 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.

BASIC SERVICES OF FUNERAL DIRECTOR AND STAFF

Our basic service charge includes, but is not limited to counseling, availability on a 24-hour basis, consultation with family and clergy, assistance of staff in all necessary phases of arrangements, obtaining preparation and filing of necessary notices, authorizations and consents, certificates and permits, coordinating with those providing other portions of the funeral, service, e.g., cemetery, crematory, and utility expenses, secretarial and administrative assistance to a family following the funeral and/or final disposition. Included in this charge are overhead expenses relative to our facility such as insurance, our administrative costs, or equipment and inventory expenses

\$ 2,895.00

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

TRANSFER OF REMAINS TO FUNERAL HOME

(Within 25 miles radius) \$ 520.00

EMBALMING

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

\$ 695.00

OTHER PREPARATION OF THE BODY

Medical Examiner Fee	\$	
Washing & disinfecting of remains when there is no embalming if requested.	\$	<u>345.00</u>
Dressing & casketing of remains	\$	<u>245.00</u>
*washing and disinfecting required with dressing and casketing	\$	

USE OF FACILITIES AND STAFF

Use of visitation or viewing rooms per day or portion thereof including but not limited to family room(s) and reception area. Our services include set-up of visitation area, placement of encased remains, display of floral arrangements, supervision and attendance during the visitation.

\$ 445.00

USE OF FACILITIES AND STAFF

FOR FUNERAL CEREMONY/RITE/SERVICE \$ 595.00

Use of service rooms per day or a portion thereof, including but not limited to family room(s) and reception area (in lieu of the funeral home facilities all necessary equipment and additional staff for church funerals or funerals conducted from family residences.) Our services include coordinating the funeral arrangements, supervision of funeral, and our staff to attend the funeral.

USE OF FACILITIES AND STAFF

FOR MEMORIAL SERVICE \$ 600.00

Our services include coordinating the memorial service and arrangements, supervision of the memorial service, and the staff to attend the service. This charge includes use of the service rooms per day, or a portion thereof, including but not limited to the family room(s) and reception area (in lieu of funeral home facilities all necessary equipment and our staff for memorial service at other location.

FUNERAL DIRECTOR /STAFF FOR MEMORIAL

SERVICE AT OTHER FACILITY \$ 600.00

Our services includes our supervision and attendance at service

USE OF EQUIPMENT AND STAFF

FOR GRAVE SIDE SERVICE \$ 300.00

Our services include accompaniment of remains to cemetery, supervision of grave side services and staff to attend service

AUTOMOTIVE EQUIPMENT

All vehicles on price list are within a radius of	<u>25</u> miles.
The charge for additional miles is \$	<u>3.00</u> miles.
Hearse (Casket Coach)	\$ <u>425.00</u>
Limousine (per vehicle)	\$
Family car (per vehicle)	\$
Lead car	\$ <u>175.00</u>
Flower car	\$ <u>125.00</u>
Clergy Car	\$ <u>125.00</u>
Utility car	\$ <u>125.00</u>
Pallbearer car (per vehicle)	\$
Local Transportation to Airport	\$ <u>200.00</u>
Transportation of remains to and from	\$
Cemetery or Crematory	

All prices on this form are subject to change without notice

CANCELLATION / TRANSFER FEE - PREARRANGED SERVICES \$85.00

These prices are effective as of May 15, 2022, but are subject to change without notice.

MERCHANDISE

CASKET PRICE RANGE

from \$1,495.00 to \$34,595.00

(A complete price list will be provided at the funeral home)

OUTER BURIAL CONTAINER PRICE RANGE

from \$1,300.00 to \$13,995.00

(A complete price list will be provided at the funeral home) In most areas of the country, state or local law do 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. Either a grave liner or burial vault will satisfy these requirements.

"We do not warrant or claim that the vault you are purchasing is air and or water tight. Please refer to the manufacturer's warranty."

CREMATION VAULT/URN PRICE RANGE

from \$150.00 to \$3,595.00

BURIAL CLOTHING

from \$200.00 to \$500.00

OTHER MERCHANDISE PRICES

when no other services provided.

Acknowledgment cards per <u>50</u>	\$ <u>25.00</u>
Register book(s)	\$ <u>75.00</u>
Memory folders per <u>50</u>	\$ <u>25.00</u>
Prayer cards per <u>50</u>	\$ <u>25.00</u>
Temporary grave marker	\$ <u> </u>
Laminated Obituaries without photo	\$ <u>5.00</u>
Laminated Obituaries with photo	\$ <u>7.00</u>

FORWARDING OF REMAINS TO ANOTHER FUNERAL HOME / MORTUARY

\$ 1,895.00

This charge includes, the embalming, basic services of the funeral director and staff, and local transportation to airport. It does not include visitation, rites or ceremonies prior to forwarding of the body within the continental U.S.A.

The cost of other than local transportation, in funeral home vehicle is \$3.00 per loaded mile.

RECEIVING REMAINS FROM ANOTHER FUNERAL HOME / MORTUARY

This charge includes the transportation of the remains to cemetery or crematory and the basic services of the funeral director and staff. It does not include visitation, funeral rites, or ceremonies. \$ 1,695.00

The cost, of other than local transportation, in funeral home vehicle is \$3.00 per loaded mile after 25 miles.

IMMEDIATE BURIAL PRICE RANGE

from \$2,895.00 to \$7,190.00

Our charge for an immediate burial (without any attendant rites or ceremonies) includes:

- * Transportation of Remains to Funeral Home
- * Local transportation to or hearse to cemetery
- * Basic services of funeral director and staff

1. Immediate Burial without casket selected	\$ <u>2,895.00</u>
2. Immediate burial with alternative container	\$ <u>2,945.00</u>
3. Immediate burial with container provided by purchaser	\$ <u>2,895.00</u>

DIRECT CREMATION PRICE RANGE

from \$2,095.00 to \$6,990.00

Our charge for a direct cremation (without any attendant rites or ceremonies) includes:

- * Transportation of Remains to Funeral Home
- * Local transportation to crematory
- * Cremation Fee
- * Basic services of funeral director and staff

Current Law requires that any human remains held more than 24 hours beyond death shall be embalmed or placed in a cooler and kept under refrigeration. Additional costs may be:

Embalming after 24 hour	\$ <u>695.00</u>
Transportation to and from off-site	\$ <u>50.00</u>
Refrigeration	\$ <u>200.00</u>
Off-site refrigeration	\$ <u>150.00</u>
Alternative Container	\$ <u> </u>

State and local laws do not require a casket for direct cremation.

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 material (with or without an outside covering) The containers we provide are: Cardboard Box w/o Interior

1. Direct Cremation with an alternative container provided by funeral home	\$ <u>2,245.00</u>
2. Direct Cremation not including casket cost	\$ <u>2,095.00</u>
3. Direct Cremation with container provided by purchaser	\$ <u>2,095.00</u>

These prices do not include a cremation urn. Ashes are returned to family in a temporary container.

CANCELLATION / TRANSFER FEE - PREARRANGED SERVICES \$85.00

Certain funeral services may be provided off-premises by other funeral service providers.

Vault Price List

Outer Burial Container Price List

These prices are effective as of **May 15, 2022** and are subject to change without prior notice.

Name	Description	Price
Supreme (RHC Only)	Reinforced Concrete – Black	\$1300.00
Sentinel (RHC Only)	Reinforced Concrete w/ Liner	\$1500.00
Monarch (Richards)	Concrete - Silver	\$1,695.00
Monticello (Wilbert)	Reinforced Concrete w/ Liner	\$1,995.00
Salute- Military (Wilbert)	Reinforced Concrete w/ Liner	\$1,995.00
Continental (Wilbert)	Reinforced Concrete w/ Liner & Hardware	\$2,195.00
Venetian (Wilbert)	Reinforced Concrete White/Gold w/ Liner	\$2,595.00
Stainless Steel (Wilbert)	Veteran, Cameo Rose, and SST Triune	\$3,595.00
Triune Cpr/Brz (Wilbert)	Reinforced Concrete w/ Bronze or Copper Liner	\$3,995.00
Wilbert Bronze (Wilbert)	Bronze w/ Triple Reinforced Concrete	\$13,595.00
Double Vault L/C (RHC Only)	Reinforced Concrete w/ Concrete Dividing Shelf	\$1,900.00
Oversize Monarch	34-inch interior width	\$1995.00

*Additional Charges for Wilbert Vaults: Saturday \$150.00 & Sunday \$250.00

Our funeral home makes no warranties or guarantees regarding the construction or suitability of these outer burial containers. The only warranties, expressed or implied, granted in connection with outer burial containers are the express written warranties, if any, extended by the manufacturers thereof. Our funeral home 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.

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. Either a grave liner or burial vault will satisfy these requirements.

Casket Price List

These prices are effective as of May 15, 2022 and are subject to change without prior notice.

METAL CASKETS		
Apollo (Silver, Blue, Copper, White/Pink)	20 Gauge Steel Non-Gasketed Crepe Interior	\$1,495.00
Gemini (Blue, Copper, Silver, White)	20 Gauge Steel Non-Gasketed Crepe Interior	\$1,595.00
Spectra (Silver, White, Black, Orchid, Blue)	20 Gauge Steel Non-Gasketed Crepe Interior	\$1,895.00
Midnight Black M39 (White, Green, Silver, Blue, Auburn)	20 Gauge Non-Gasketed Crepe Interior	\$2,695.00
Pisces (Gray, Brown)	20 Gauge Non-Gasketed Crepe Interior	\$2,095.00
Aries (Blue, Orchid, Silver, Copper, White)	20 Gauge Steel Crepe Interior	\$2,395.00
Argo (Silver & Orchid, Sand & Black)	20 Gauge Steel Crepe Interior	\$2,495.00
Roman – Bronze Q88 (Light Blue, Silver, Misty Rose, Gold)	20 Gauge Steel Rosetan Crepe Interior	\$2,495.00
Virgo (Silver, White, Copper or Blue)	18 Gauge Steel Crepe Interior	\$2,895.00
Ocean Blue SO1 w/ 3 medallions	20 Gauge Steel Ivory Crepe	\$2,595.00
Primrose (Black, Ruby, Blue, Silver, Sand, White)	20 Gauge Steel Moss Pink Interior	\$2,495.00
Antique Blue (Going Home)	18 Gauge Steel Light Blue Crepe Interior	\$2,995.00
Tuscany Lavender NL1	18 Gauge Steel Moss Pink Velvet Interior	\$3,195.00
Cashmere (Sand)	18 Gauge Steel Champagne Sierra Interior	\$3,795.00
Silver Sapphire	Brushed Stainless Steel Silver Velvet Charpente Interior	\$5,495.00
Golden Rose	Brushed Stainless Steel Light Pink Velvet Interior	\$5,495.00
Promethian Bronze • Non-Rusting Bronze - 48 Ounce-Gold • Hand Polished Mirror Finish	Shasta Lily Velvet Interior	\$34,595.00

Casket Price List

Our Funeral home makes no warranties or guarantees regarding the construction or suitability of these caskets. The only warranties expressed or implied, granted in connection with the caskets are the express written warranties, if any extended by the manufacturers thereof. Our funeral home hereby expressly disclaims all warranties, expressed or implied, relating to these caskets, including, but not limited to, the implied warranties of merchantability and fitness for a particular purpose.

CREMATION CASKETS

Trayview

(Cremation Container) Cardboard Construction \$425.00

Andura

(Cremation Container) Wood Composite Material
Ivory Crepe Interior \$645.00

Caden

(Cremation Container) Wood Composite Material
Ivory Crepe Interior \$645.00

Novato

(Cremation Container) Wood Composite Material
Ivory Crepe Interior \$795.00

Hamal/Handley

(Cremation Container) Wood Composite Material
Ivory Crepe Interior \$795.00

Shaker Pine

(Cremation Container) Wood Composite Material
Ivory Crepe Interior \$1,075.00

Bayview Beach w/handles

Wood Composite Material
Ivory Crepe Interior \$1,195.00

Pacific Pine w/handles

Wood Composite Material
Ivory Crepe Interior \$1,295.00

Grey Doeskin

(23) Cardboard Construction
Ivory Crepe Interior \$1,395.00

These prices are effective as of May 15, 2022 and are subject to change without prior notice

Casket Price List

WOOD CASKETS		
Lyra (Brown & Natural)	Hardwood Veneer Rosetan Crepe Interior	\$1,995.00
Lynx (Light Brown & Brown)	Hardwood Veneer Rosetan Crepe Interior	\$2,395.00
Libra (Harvest Brown & Red and Light Brown)	Hardwood Veneer Rosetan Crepe Interior	\$2,895.00
Clifton	Hardwood Veneer Rosetan Crepe Interior	\$2,595.00
Solstice Cedar	Solid Cedar Oatmeal Duck Cloth Interior	\$3,295.00
Woodhaven Pecan	Hardwood Champagne Velvet Interior	\$3,795.00
Syracuse	Light Cherry Stain Champagne Velvet Interior	\$3,595.00
Benton Oak	Oak Veneer Rosetan Crepe Interior	\$4,395.00
Madison Maple	Maple Veneer Moss Pink Velvet Interior	\$4,595.00
Pearson Cherry	Cherry Veneer Champagne Velvet Interior	\$4,995.00
Langdon Cherry	Solid Cherry Champagne Velvet Interior	\$5,795.00
Montrachet Mahogany Hand-Crafted Marquetry Veneer	Solid Mahogany Shasta Lily Velvet Interior	\$15,995.00

DIMENSIONS OVERSIZED CASKETS		
Grey Doeskin (29.5)	Cloth Covered (Requires OS Vault)	\$1,795.00
Hercules (28) (Silver, Black, Orchid)	20 Gauge Crepe Interior	\$1,995.00 Non Gasketed \$2,395.00 Gasketed
Hercules (32) (Silver, Black, Orchid)	20 Gauge Gasketed Crepe Interior (Requires OS Vault)	\$3,295.00

Cremation Options

A Life Remembered \$4,895

- ✓ Basic services of the staff
- ✓ Transportation of deceased to Funeral Home (*beyond 25 miles, add \$2.50 per mile*)
- ✓ Removal and Shelter of Remains
- ✓ Local Transportation to Crematory
- ✓ Cremation Fee
- ✓ Necessary Services of Staff and Authorizations
- ✓ Laminated book marks
- ✓ Thumbprint medallion
- ✓ Choice of Urn up to \$425 value (*includes engraved name and dates*)
- ✓ Dressing and Casketing
- ✓ Embalming
- ✓ Facilities and staff for evening viewing
- ✓ Facilities and staff for a church or chapel service



Cremation casket MUST be purchased separately. Additional charge for hearse.

Cremation Options

Tribute \$3,495

Our charge for a direct cremation
(without any attendant rights or ceremonies)
includes the following:

- ✓ Basic services of staff
- ✓ Transfer of deceased to Funeral Home
(beyond 25 miles, add \$2.50 per mile)
- ✓ Removal and shelter of remains
- ✓ Local transportation to crematory
- ✓ Cremation fee
- ✓ Necessary services of staff and authorizations
- ✓ Dressing and casketing / Washing and disinfecting of remains
- ✓ Private daytime family identification for one hour *(up to 20 people)*. **This is not a public viewing.**
- ✓ Laminated obituary bookmarks
- ✓ Thumbprint medallion
- ✓ Alternative cremation container suitable for viewing
- ✓ Choice of Urn *(Includes engraved name and dates)*



Additional services:

Memorial Service \$600

(Includes receiving of friends one hour prior to service, organist and audio/visual equipment)

Use of Reception Area \$400 / Evening receiving of friends - NO casket present \$445

Cremation Options

Direct Cremation \$2,095

Our charge for a direct cremation (without any attendant rights or ceremonies) includes the following:



- ✓ Basic services of staff
- ✓ Transfer of deceased to Funeral Home
(beyond 25 miles, add \$2.50 per mile)
- ✓ Removal and shelter of remains
- ✓ Local transportation to crematory
- ✓ Cremation fee
- ✓ Necessary services of staff and authorizations
- ✓ Minimum alternative container

These prices do not include a cremation urn. Cremated remains are returned to the family in a temporary container.

Additional services:

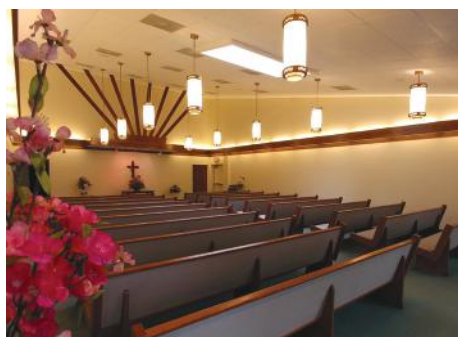
Memorial Service \$600

(Includes receiving of friends one hour prior to service, organist and audio/visual equipment)

Use of Reception Area \$400 / Evening receiving of friends - NO casket present \$445

Memorial Service \$895

Our charge for conducting a memorial service (day or evening) on our premises if the disposition was handled by a separate entity.



- ✓ Use of facility and staff for conducting a memorial service
- ✓ Organist if requested
- ✓ Use of all available audio and visual equipment

Additional services:

Use of reception area \$400, evening receiving of friends

NO casket present \$445 (2 hours)-additional charge of \$300 an hour thereafter.

Reception Guidelines

Any changes to the following must be approved by management.

- 1) Rest Haven allows one reception per day, Monday-Saturday and only if there are no other services scheduled.
- 2) If you wish to use the reception facilities, your family's funeral service time must be 1:00. If the service is at another facility or is a graveside service we will adjust accordingly.
- 3) All receptions must be over by 4:30.

Caterers

- 1) The caterer must have an attendant present for the duration of the reception.
- 2) The caterer will also be responsible for the set-up of your reception. In addition, they will be responsible for the removal of all items when you are finished.
- 3) The attendant may not leave until checking with Rest Haven staff.
- 4) Rest Haven will provide seven 8-foot and four 6-foot folding plastic tables with chairs that will be set up and removed by our staff.
- 5) Tablecloths for these tables are required and must be provided by caterer.
- 6) The caterer must check with staff at Rest Haven to determine an arrival and set-up time.
- 7) We provide bags and trashcans and will let the attendant know where to put full bags of trash. Our staff will then handle the removal of all garbage.
- 8) Foods with strong odors are discouraged.

Families and Churches

The above guidelines apply with the following changes:

- 1) Rest Haven does not provide: cups, plateware, utensils, condiments or serving items of any kind.
- 2) We do not have a microwave or any cooking equipment.
- 3) We will provide use of our coffeepot with filters, sink and counter space and use of our refrigerator and freezer.
- 4) One person must be in charge and in attendance during set-up and serving of food. This person will be the point of contact for Rest Haven staff to coordinate times of arrival and departure. We recommend this individual not be an immediate family member.
- 5) Some items may be brought in the day before the service. This can be discussed with our staff on an individual basis.



Herald Mail – Hagerstown, MD Obituary Policy

Premium Obituary Package Starting at \$350.00

Includes 100 lines of text

Includes one photo

Cost for additional text

Standard Obituary Package Starting at \$250.00

Includes 80 lines of text

Includes one photo

Cost for additional text

Basic Obituary Package Starting at \$150.00 (Estimated)

Includes 50 lines of text

Cost for additional text

Death Notice Name Only \$20

All other newspaper obituary prices will be quoted accordingly.

Obituaries received before 12:30 will be published the following day,
or on the day requested

Approval serves as agreement that the obituary will run as is and that the fee will be paid.

Approved obituaries must be received at The Herald Mail by 12:30
in order to be published the following day.

Prepayment is required unless there is an established billing account relationship;
prepayment can be made most easily with a credit card.

Prices current as of June 2021. Subject to change.



Life Tributes - Tribute Video of a Lifetime

What's the saying, "A picture is worth a 1,000 words?" A Life Tributes memorial video will add so much to your loved one's service; it becomes the centerpiece for the gathering. We combine your family photographs with your choice of musical and scenic backgrounds, weaving together a memorable tribute to "A Life Well-Lived." Rest Haven Funeral Home now has the ability to capture those important life moments with a personalized, lasting tribute on DVD.

Although many families have videos of particular occasions in their loved one's life, they find it very comforting to have a DVD that touches on their life accomplishments and portrays their personality. Not only is the Tribute Video a comfort to the friends and family, it provides a record to future generations – grandchildren and great-grandchildren who won't get the opportunity to know the loved one firsthand.

Every person who has lived has a story to tell. If you think about it, everyone has done something in their life that is worthy of a tribute, and now it can be celebrated in a tangible way that will allow their loved ones to keep their memory alive.

Many families find great value in ordering additional keepsake copies as mementos to give to family members and special friends. Memorial tribute videos are one of our most popular personalization offerings. Why? Because they allow all your friends and family to share in remembering the different stages of your loved one's life.

Memorial Tribute Video Options:

- ***DVD Tribute***

Our videos are much better than a typical slideshow of pictures. We add custom pan/zoom effects to give motion to your photos. We restore and enhance the color to each of your photos and digitally fix minor flaws. The resulting project is like watching a “movie” of your loved one’s life. It’s a keepsake to be cherished for years to come.

- ***Gathering Photos***

This is probably the most difficult task involved in creating a video tribute. You probably have lots and lots of photos of your deceased loved one and it can be hard to decide which ones to include. You want the memorial video to be about the deceased, not about everyone else. If you decide to include group shots, be sure to make a note on the back as to which person is the decedent. This will help the video creator to zoom in on the correct face. Also, as you are rummaging through your photos, keep an eye out for good photo quality. Most photos can be edited, but if the photos don’t look good to begin with (too grainy, not focused, torn) editing probably won’t make it look much better.

- ***Putting them in order***

When putting the photos in order, it is best to arrange them chronologically, usually starting with the childhood photos and ending with the most recent photos. After you decide on the order, be sure to use the removable nonstick numbers provided on the back of each photo and number them accordingly (1,2,3,4 ... etc.)

- ***Selecting a Video Theme***

Various themes are available. Please let the funeral director know of any interests, hobbies, organizations or maybe even a certain occupation that your loved one was involved with. This will give our video creator some direction as to what theme and music will appear on your DVD.

We record our movies on DVD-R Memorex discs, using the highest quality media. Our DVDs will play on more than 99% of all current DVD players manufactured after the year 2000.

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Social Security Benefits

The following checklist is designed to help you file for your Social Security benefits correctly so that prompt payments may be made.

Eligibility:

The deceased worker must have credit for work covered by Social Security, ranging from 1 ½ to 10 years depending on his or her age at death.

Who May Receive Monthly Benefits?

- A widow or widower age 60 or older (50 if disabled), or at any age if caring for an entitled child who is under 16 or disabled.
- A divorced widow or widower age 60 or older (50 if disabled) if the marriage lasted 10 years, or if caring for an entitled child who is under 16 or disabled.
- Unmarried children up to 18 (19 if they are attending a primary or secondary school full time).
- Children who were disabled before reaching 22, as long as they remained disabled.

Lump-Sum Death Payment

A one time payment of \$255 is paid in addition to the monthly cash benefits described above.

The lump-sum death payment (LSDP) is paid in the following priority order:

- A surviving spouse who lived in the same household as the deceased person at the time of death.
- A surviving spouse eligible for or entitled to benefits for the month of death.
- A child or children eligible for or entitled to benefits for the month of death.

Applying for Benefits

You must apply in order to receive benefits. You may apply at any Social Security office or, if you wish, you may apply by telephone. Just dial the toll-free number 1-800-772-1213 and the operator will schedule an appointment for you or arrange for the local Social Security office to take your claim by telephone.

Social Security Teleservice – Doing Business by Telephone

You may call Social Security toll-free, 365 days a year, 24 hours a day. The number to use is 1-800-772-1213. To speak with a representative, call between the hours of 7:00 a.m. and 7:00 p.m. on regular business days. At other times and on weekends and holidays, you may leave a message and they will call you back, in most cases, the next business day. You may use the toll-free number to make an appointment either in a Social Security office or telephone to apply for benefits, transact other Social Security business, or just ask questions.

After the loss of a loved one, many times our families must contact various agencies to get their affairs settled. In an effort to assist those we serve, Rest Haven Funeral Home has put together the following list of telephone numbers and addresses for agencies people frequently ask us about. We have tried to be thorough, but if an agency does not appear on our list, please bring it to our attention so we may add it in the future. We hope this will be a benefit to everyone.

Social Security

We are required to notify the Social Security Administration of the death of those we serve. This allows them to stop sending checks after notification and to start the process of paying those entitled to a Survivor's Benefit. If you are entitled, Social Security should notify you within two weeks of the funeral. If you do not hear from them in that time period, please contact them and inform them you are checking to see if your Survivor's Benefit is being processed.

- Hagerstown – 1710 Underpass Way, Hagerstown, Md. 21740
Telephone: 1-866-331-7125
Hours: Monday-Friday: 8:00am to 3:00pm
- Baltimore – 1-800-772-1213, TDD: 1-800-325-0778
Hours: Monday-Friday: 7:00am to 7:00pm

Railroad Retirement Board

If your loved one worked for the railroad, you must contact the Railroad Retirement Board rather than Social Security. You will need a copy of the death certificate to settle your claim with them.

- Information – Railroad Retirement Board
George Fallon Federal Building
31 Hopkins Plaza, Room 820B
Baltimore, Md. 21201
Telephone: 1-877-772-5772

Register of Wills

The Register of Wills is supposed to be notified whenever someone passes away. The people in the Register of Wills Office are very helpful and will guide the survivors through whatever is required to settle the estate.

- Register of Wills for Washington County
Washington County Courthouse
95 West Washington Street
Hagerstown, Md. 21740
Telephone: 301-739-3612
Hours: 8:30am to 4:30pm



Maryland Board of Morticians and Funeral Directors

The State Board of Morticians and Funeral Directors and the Maryland Office of Cemetery Oversight regulate crematories, as of October 1, 2010. The law does not require that cremains be placed in a cemetery. This does not mean that cremated remains can be freely scattered or otherwise disposed of upon public domain, or upon the private property of another person, other than the property of the decedent or the decedent's next of kin. (Public domain is any land owned by Federal, State, County or Municipal governments and includes forests, lakes, streams and most of the desert areas.) The following government departments do have policies regarding the disposition of any matter over land or water. Compliance with the policies and procedures of the agencies noted below is required:

Federal Department of Environmental Protection (U.S. Environmental Protection Agency regulations, Title 40, Code of Federal Regulations, Section 229.1 - see reverse side of notice for regulation narrative)

State Departments of Natural Resources and of the Environment

Ordinarily, disposition of cremated remains can only be properly done on the decedent's own private property, the property of the next of kin or within a designated area in a cemetery or mausoleum. The scattering of the cremated remains or the placement of cremated remains on your property may create an emotional experience not only for you, but for future property owners. If you decide to scatter numerous cremated remains on your private property, please remember that cremated remains contain bone fragments and that the disposition of a significant amount of accumulated cremated remains at a site may constitute a solid waste or sediment and erosion concern under Maryland environmental laws.

Retention of cremated remains is permitted in the State of Maryland. However, should you move to another state with the cremated remains in your possession, you will be subject to the laws of that state.

Possible methods of disposition may be the placement of the cremated remains in a more permanent location such as a cemetery or mausoleum niche. However, there is a cost for this type of placement and should be discussed with the cemetery you choose.

U.S. Environmental Protection Agency - Title 40 - Code of Federal Regulations, Section 229.1

Sec. 229.1 Burial at sea

(a) All persons subject to title I of the Act are hereby granted a general permit to transport human remains from the United States and all persons owning or operating a vessel or aircraft registered in the United States or flying the United States flag and all departments, agencies, or instrumentalities of the United States are hereby granted a general permit to transport human remains from any location for the purpose of burial at sea and to bury such remains at sea, subject to the following conditions:

(1) Except as herein otherwise provided, human remains shall be prepared for burial at sea and shall be buried in accordance with accepted practices and requirements as may be deemed appropriate and desirable by the United States Navy, United States Coast Guard, or civil authority charged with the responsibility for making such arrangements;

(2) Burial at sea of human remains which are not cremated shall take place no closer than 3 nautical miles from land and in water no less than one hundred fathoms (six hundred feet) deep and in no less than three hundred fathoms (eighteen hundred feet) from (i) 27 deg. 30' 00" to 31 deg. 00' 00" North Latitude off St. Augustine and Cape Canaveral, Florida; (ii) 82 deg. 20' 00" to 84 deg. 00' 00" West Longitude off Dry Tortugas, Florida; and (iii) 87 deg. 15' 00" to 89 deg. 50' 00" West Longitude off the Mississippi River Delta, Louisiana, to Pensacola, Florida. All necessary measures shall be taken to ensure that the remains sink to the bottom rapidly and permanently; and

(3) Cremated remains shall be buried in or on ocean waters without regard to the depth limitations specified in paragraph (a)(2) of this section provided that such shall take place no closer than 3 nautical miles from land,

(b) For purposes of this section and Secs. 229.2 and 229.3, land means that portion of the baseline from which the territorial sea is measured, as provided for in the Convention on the Territorial Sea and the Contiguous Zone, which is in closest proximity to the proposed disposal site.

(c) Flowers and wreaths consisting of materials which are readily decomposable in the marine environment may be disposed of under the general permit set forth in this section at the site at which disposal of human remains is authorized.

(d) All burials conducted under this general permit shall be reported within 30 days to the Regional Administrator of the Region from which the vessel carrying the remains departed.



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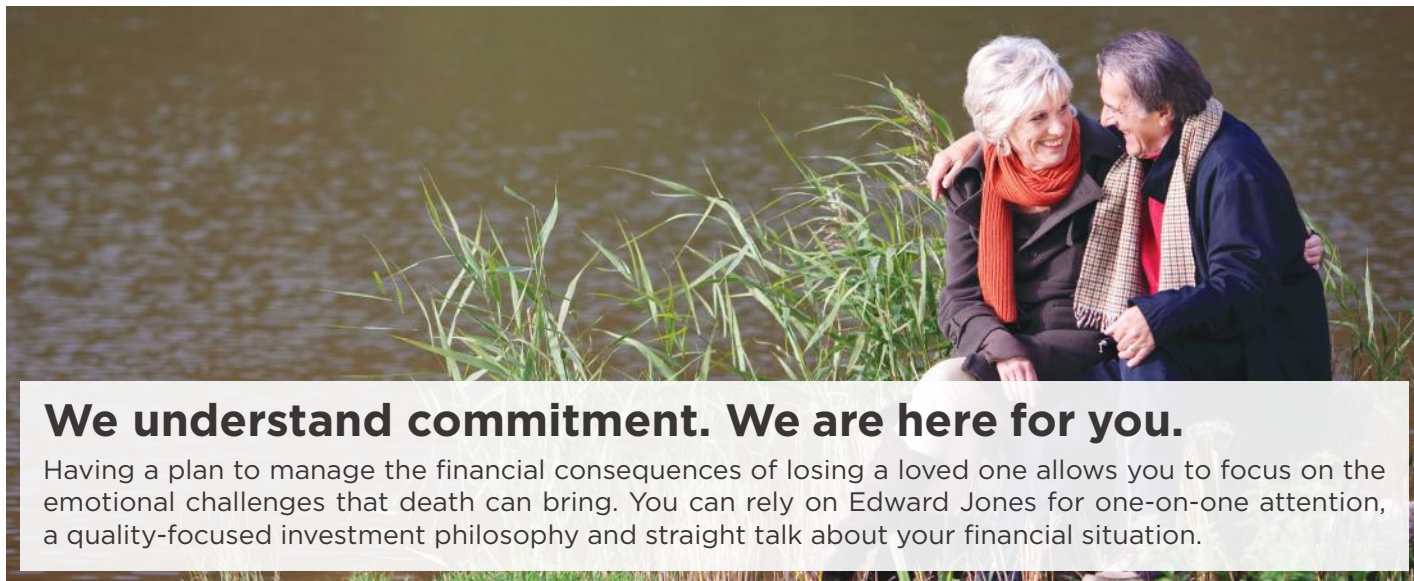
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Notes

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REST HAVEN Cemetery & Funeral Home Planning Guide

A Silent Tear

Just close your eyes and you will see
All the memories that you have of me
Just sit and relax and you will find
I'm really still there inside your mind

Don't cry for me now I'm gone
For I am in the land of song
There is no pain, there is no fear
So dry away that silent tear

Don't think of me in the dark and cold
For here I am, no longer old
I'm in that place that's filled with love
Known to you all, as "up above"

- Author Unknown

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