

The Last Goodbye

A Guide to Personalizing a Meaningful Farewell

IDEAS & INSPIRATION FROM

Tributes of Life Family-Owned Funeral Homes & Crematory




Tributes of Life.com

Family Owned Funeral Homes & Crematory



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INTRODUCTION

We are dedicated to supporting families through times of loss. Because every life is unique, every farewell should be as well. This guide provides ideas and examples to help you personalize a ceremony that reflects cherished memories, traditions, and passions. Our goal is to help you create a meaningful tribute—one that offers comfort and truly celebrates a life well lived.



SATISFACTION GUARANTEED

Our family-owned company stands behind everything we do with a written guarantee: if you are not completely satisfied with any of our professional services or facilities, you will not be charged for that item. We take the risk out of choosing a funeral home. To best serve you, we welcome your questions and are honored to learn about your preferences without pressure or prejudice. Please do not hesitate to reach out—we are available 24 hours a day, 7 days a week.

CREMATION & BURIAL OPTIONS

Every family's traditions and preferences are unique, and both cremation and burial can be arranged in ways that honor your loved one's life. Here are some options to consider:

- Ceremony choices: both burial and cremation may include a meaningful service or gathering
- Viewings: a final goodbye or visitation can be held before cremation
- Cremation memorials: options include urns, keepsake jewelry, or scattering in a special place
- Burial services: may involve caskets, vaults, and a graveside ceremony
- Veteran honors: military benefits are available to families of honorably discharged veterans



PLANNING A TRIBUTE

When arranging a service, there are many meaningful ways to personalize the ceremony so it reflects the life and spirit of your loved one:

- Final arrangements: cremation or burial
- Ceremony location: funeral home, place of worship, outdoors, or another special setting
- Officiant: clergy, celebrant, or a family member
- Service style: viewing, final goodbye, private gathering, or public memorial
- Personal touches: favorite music, flowers, photographs, or video tributes
- Memories on display: tables or exhibits featuring treasured belongings, hobbies, or achievements



We are honored that you have chosen to place your trust in our funeral home to provide you with funeral services during this time of need. We will personally take full responsibility during this time and the trust of your loved one to our care will be of the utmost importance. Our goal as your funeral service provider is to help you make informed choices, addressing your needs and fulfilling your wants. Funeral services have many options with prices to fit almost every budget. We will help tailor a service to fill the wishes of you and your family. Please do not hesitate to contact us at any time with any concern.

Thank You for placing your trust in us.

Over the next several days, there will be many details which need attention and rest assured, our staff will make every attempt to ease the burden of your loss. Not only is it our job, but it is our responsibility to help you make informed choices while helping you select the type of funeral service you are also able to afford.

We have options to help you select merchandise which suits the needs of you and your family, while at the same time, being financially comfortable with the choices you have made. As professionals, we take care to address the smallest details which need attention during this time and then we bring everything together to make the funeral service a fitting tribute to a life lived and shared with others.

Remember -

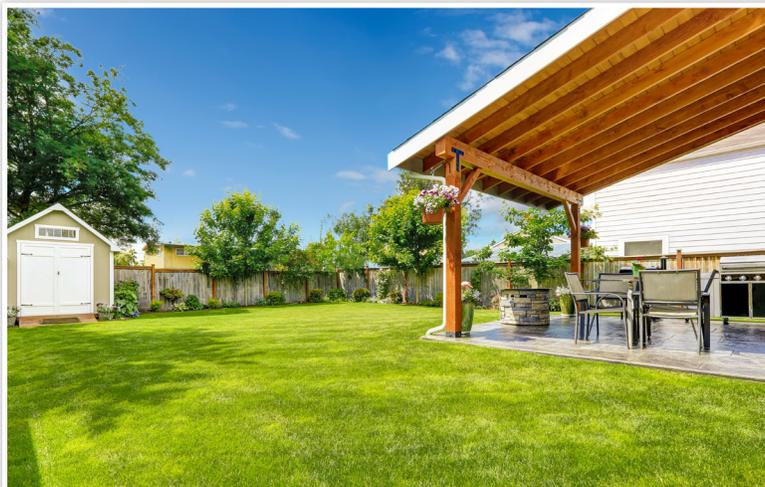
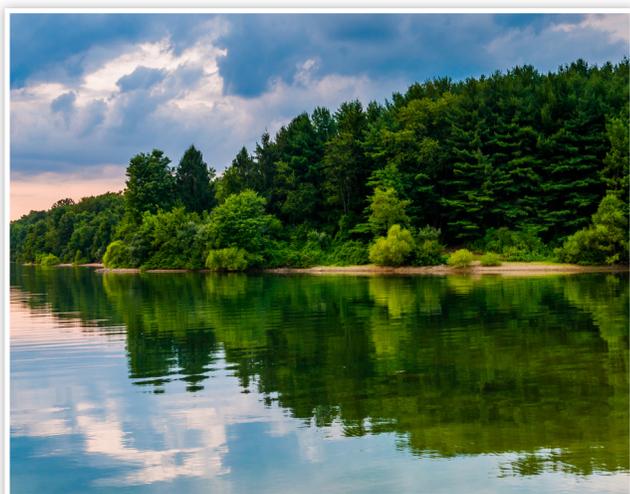
A dignified funeral service is the last gift you are giving to your loved one.



Choosing A Location

While many families choose to have a ceremony at our facility or their place of worship, you may consider a ceremony at most any location that would be meaningful to you, including your home. For certain venues such as parks, we will do our best to secure permission. Tell us your preference and we will make every effort to accommodate your wishes and coordinate a perfect tribute.

Here are some examples of special locations and how we served:



Who Will Tell The Life Story?

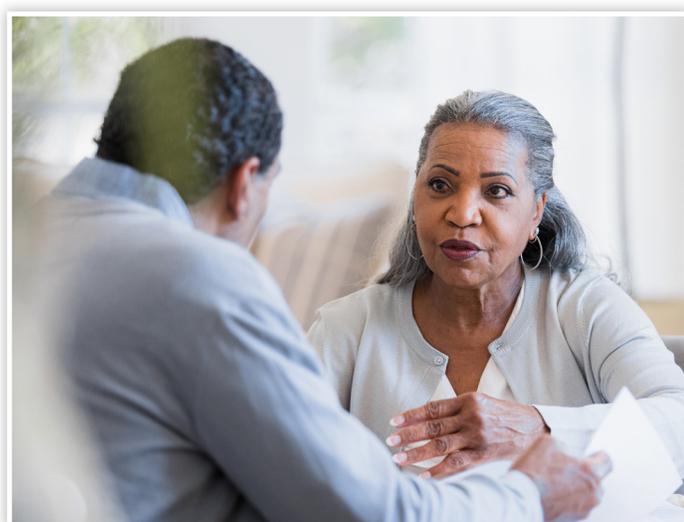
What is a Celebrant?



A Celebrant is a person who is trained and certified to meet the needs of families during their time of loss. A Celebrant serves by providing a ceremony that is personalized to reflect the personality and life-style of the deceased.

What does a Certified Celebrant offer the family?

- Our Celebrants offer an alternative to a service provided by a clergy person for those families who are not affiliated with a church or who simply do not wish to have a traditional religious service.
- Our Celebrants have been specifically trained to design a service that is completely personal incorporating those unique stories, songs and experiences that defined the individual.
- Our Celebrants will schedule a special Family Time for those closest to share memories of the loved one's life making the essence of the tribute service based upon the remembrances of the family.
- Our Celebrants have a library of resources available for readings, music, ceremonies and personal touches. The Celebrant will consult with the family to help design a service that best reflects and memorializes the life of their loved one.
- Our Celebrants are bound by a Code of Ethics for complete confidentiality.



Why do we offer this service?

Like the past trend with cremation, in recent years we have been noticing increasing requests for non-religious ceremonies. Serving families who are not members of a place of worship is not new for us. In the past when arranging a service, families often asked if we could recommend a clergy person because they were not members of a church. This is a request we continue to fulfill for some families. However, more recently we have been noticing a change in that a growing number of families when arranging a service are specifically requesting to not have clergy present. They have also asked how we can help. Feeling obliged, we responded by having our associates further their education to become Certified Celebrants.

Why use a Certified Celebrant?

The comprehensive training for Certified Celebrants is established by The In-Sight Institute and assures your family that they are being served by someone who understands the process and is prepared to offer the very best uniquely personalized tribute service possible.

Can we use favorite music and poetry?

Our Certified Celebrant will work with you to create a custom tribute that can include favorite music, poetry, scripture, prayer and most anything you can imagine, wish or request.

Can I confirm a Celebrant's credentials?

YES. Contact In-Sight Institute at 1-800-658-9262 or online at www.InsightBooks.com



*Every Life Is
Worth Remembering*

Personalization Ideas

Every life is unique. Here are ways families have chosen to personalize services:



Memory Displays

- Memory tables with photos, letters, and keepsakes
- Collages or video slideshows, portrait
- Quilts, pillows, or teddy bears made from clothing
- Guests writing memories in a jar or on memory stones

Music & Ceremony

- Favorite songs or playlists played during the service
- A last dance or sing-along to a beloved tune
- Candle or lantern lighting ceremony
- Family or friends sharing personal readings and stories

Every Life Deserves to Be Remembered

Our role is to guide and support families in creating meaningful, personalized farewells. This guide is meant to inspire and reassure that there are countless ways to honor a life with love and dignity.

Keepsakes

- Seed packets labeled 'Plant in memory of...'
- Bookmarks, prayer cards, or magnets with a poem or photo
- Fingerprint jewelry, pendants, or memorial stones
- Takeaway tokens such as coffee, tea, or favorite snacks

Symbolic Gestures

- Balloon, dove, or butterfly release
- Tree or garden planting as a living memorial
- Military or civic honors with flag presentations
- Motorcycle, classic car, or horse-drawn carriage escort

Unique Touches

- Displaying hobbies: fishing gear, instruments, crafts, or motorcycles
- Guests wearing sports team jerseys, favorite colors, or themed attire
- Food tributes featuring favorite meals or snacks
- Children's art station where they can draw or write memories

Keepsakes & Memorial Items

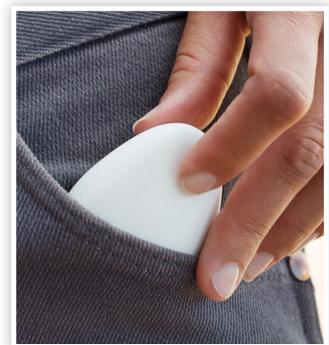
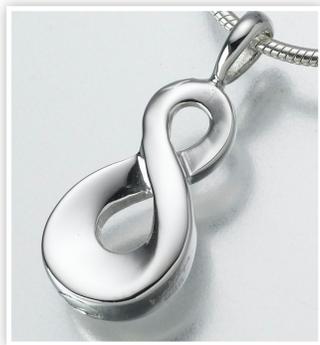
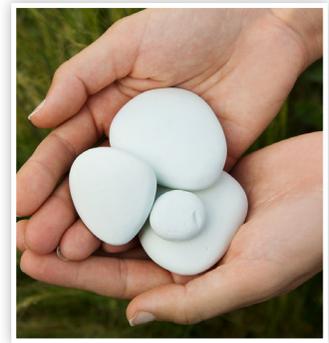
- Fingerprint jewelry and pendants
- Memorial jewelry or keepsake urns
- Solidified remains (Parting Stone)
- Custom artwork or engravings
- Personalized candles or tokens for family members

Scattering Ashes at Sea: Off the Coast of Key West



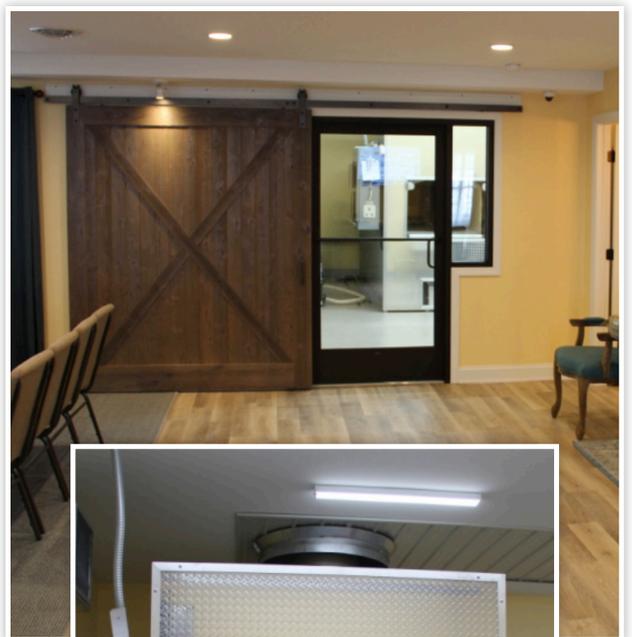
Personalization Ideas

Companies we use:



Our Privately Owned Crematory

Take a tour! Visit TributesOfLife.com.



CREMATION WITH INTEGRITY AND CARE

Our 12-Step Cremation Process

One...Commitment to A Code of Ethics

While your loved one is entrusted to our care, the staff at our funeral home adheres to a strict Cremation Code of Ethics providing an unmatched level of dignity, respect for your loved ones and peace of mind for our clients. For your peace of mind, a member of our staff will transport your loved one to our crematory, witness the start of the cremation process and return the cremated remains to the funeral home or your home.

Two...Protecting Personal Identity

Your loved one is bathed, hair washed and combed, shaved, and made presentable for the private family identification. If embalming is not chosen, your loved one is placed into on-site refrigeration at our facility, which is not always present at other facilities. To safeguard the security and identity of your loved one, an identification disk is assigned to your loved one at the crematory. A permanent stainless steel identification medallion with an unique number is placed with them by the crematory staff.

Three...Electronic Documentation

A fingerprint of your loved one is also recorded and stored in their permanent case file and electronically. The family is able to request access to the fingerprint at any time.

Four...Private Family Identification

Prior to the cremation, a time will be set up for the family, or someone appointed by the family, to come in and positively identify your loved one in a reposing bed or cremation container selected by the family. Our staff will take the time and care to have your loved one dressed in clothing provided by the family and prepared with basic cosmetics. This also serves as a time to say your good byes to your loved one. At the family's request, photo identification may also be utilized. A reposing bed is available at no additional charge to use whether for a private family good-bye, a public viewing or ceremony. We have set these standards to ensure dignity and respect for your loved one.

Five...Verification of paperwork

All the cremation paperwork will be reviewed by a licensed funeral director and a CANA certified or industry certified technician to verify that all the necessary authorizations and permits have been obtained and properly documented. This includes proper authorization by the next of kin, a copy of the death certificate, a state permit, our cremation worksheet and coroner's permit, if required in your area.

Six...Our Own Crematory

Our crematory was designed to meet our high standards of care and our staff follows strict operating policies. For some faiths, it is customary to witness the placement of your loved one into the

cremation chamber and to start the cremation unit. We welcome all families to inspect the crematory and/or witness the cremation process. All cremations are performed individually to meet our level of standards and care.

Seven...Cremation Control Book and Process

Our crematory maintains a cremation control book. Upon taking your loved one to the crematory, the funeral director and crematory staff will record their name, identification number, date and time of cremation and the crematory operator's name. Our staff witnesses a stainless steel medallion with a one of a kind identification number placed in the cremation chamber with your loved one that stays with them through the entire process. A cremation worksheet is placed outside the crematory unit as a secondary safeguard to ensure the process and identity.

Eight...After the Cremation

Once the cremation is complete, the cremated remains along with the stainless steel identification medallion are processed and placed into the urn or any other container selected by the family. An identification card will also be kept in the crematory's records.

Nine...Creating a Meaningful Tribute

We can also assist in arranging a meaningful funeral, memorial service or celebration of life service before or after the cremation which will reflect the life of your loved one, allowing friends and family to honor your loved one. We offer more cremation choices and options than other firms. We include a custom created DVD tribute video that can be used as part of the service. We also have Certified Celebrants, on staff that can create a meaningful, personalized service, if clergy is not preferred.

Ten...Return of the Cremated Remains

The funeral home will coordinate a time with the family to receive the cremated remains. During this time, we will provide a relaxing setting in which to receive the urn where you may spend some time quietly reflecting or we will deliver to your home, if preferred, if our services don't conclude at a cemetery.

Eleven...Our Promise

Our staff is courteous and sympathetic; our facilities comfortable and spotless, our services are handled with warmth, dignity and respect. Our staff will assist with handling all insurance, veterans and social security paperwork. And we offer free notary service to the families we serve.

Twelve...Exclusive Written Guarantee

If there is any item of the funeral home's professional services or facilities that you are not completely satisfied with, there is no charge for that item of service. We take the risk out of selecting a provider.

What Happens Now?

We will meet with you to discuss the funeral arrangements.

WHAT WE WILL DISCUSS

Our meeting will take approximately two hours to discuss your loved ones personal information and we will plan the funeral service desired.

PERSONAL INFORMATION

We will gather and compile statistical information, including the social security number, in order to obtain certified death certificates and compose an obituary. If you already have an obituary proof, bring it along or email it to us.

We will publish the complete obituary online at our funeral home website free of charge, and submit it to any newspaper on your behalf. Newspaper prices vary depending on content.

SERVICES TO BE SELECTED AND MERCHANDISE

We are required by law to disclose our prices to you in writing, and you will make the decision on the type of service you wish for us to provide. We are experts in every type of funeral service, from cremation to traditional burial services. We will also arrange with your clergy, church, florist and cemetery to schedule the day and time of the service desired.

You will also be shown our current merchandise offerings, including caskets, vaults, urns and keepsakes.



The Cost Of A Funeral Service

How we calculate the total price of the service selected:



SERVICE CHARGES

This is the price calculated by adding the Funeral Home charges - Professional Services, Facilities, Transportation and services provided by the staff of the funeral home.

GOODS

This is the price calculated by adding the cost of the merchandise sold by the funeral director. It includes caskets, vaults, urns, clothing and memorial merchandise.



CASH ADVANCEMENTS

This is the price calculated by adding the items ordered by the funeral home staff on your behalf and billed to you additionally. These items are not provided by the funeral home - they are acquired from outside sources and include flowers, certified death certificates, cemetery fees, and newspaper notices to name a few. These items will be itemized on your statement, along with the price charged for each item.

By adding the above items together we come up with the total funeral service price. We do offer package pricing on some services we offer. These services do include a package price discount factored into the total cost and will be explained to you at the time of the arrangement.



What We Are Doing And Things That You Must Do

Veterans Benefits....

We will make application for and supply on behalf of the government a flag to drape the casket. If the deceased belonged to a local American Legion, we will contact them and check availability for graveside Military Honors. If they are unavailable, the US Government will send at least two service persons to the cemetery to provide these services, upon request.

A COPY OF THE DD214 IS REQUIRED FOR ANY MILITARY BENEFIT.

We will also make application for a bronze grave marker provided by the US Government. It will be installed at the cemetery, private cemeteries may charge to install. All honorably discharged veterans/spouses are eligible for burial in a National Cemetery.



We are required to notify the Social Security Administration when a person passes away. All benefits the deceased were receiving will be stopped. What happens if the deceased received monthly benefits? If the deceased was receiving Social Security benefits, you must return the benefit received for the month of death and any later months. For example, if the person died in July, you must return the benefits paid in August. A surviving spouse or a dependent child is eligible for a one time death benefit of \$255.00 from the SSA. The surviving spouse must contact the SSA to apply for the death benefit. The contact information is below

You must schedule an appointment by calling 1-800-772-1213

Please check your area for a local office

Visit your local Social Security Administration Office to arrange a change in benefits received, a lump sum death benefit or any changes regarding your benefits.

VETERANS BENEFITS

You **MUST BE** honorably discharged from active military service. A copy of the deceased service persons DD-214 Military Discharge Papers **MUST BE GIVEN** to the funeral home. We will assist with completion and submission of all veteran forms for which the honorably discharged veteran may be eligible. This includes:

- Military Honors
- American Flag
- County Benefits
- Federal Benefits
- Interment and Vault or Niche in a National Cemetery
- Veteran grave marker (Private cemetery installation fees may apply)
 - 10 Free Veterans Death Certificates in PA

Certified Copies Of The Pennsylvania Death Certificate



pennsylvania
DEPARTMENT OF HEALTH

During our funeral service arrangement conference, we will gather statistical information which will enable us to make application for certified copies of the death certificate.

These copies are issued by the state and once we obtain and submit the statistical information, the certifying Physician or Coroner has 72 hours to sign the document. All filing is completed online, and once the document is complete, the certificates are issued by a local registrar and will be made available to our funeral home staff for delivery to you.

The cost of a certified copy is \$20 EACH, and are usually issued within a week. There is a fee waiver for veterans and dependents, however, these copies are not issued locally, and will take approximately two weeks to be initially issued.

It is important to have all the correct information on the death certificate, as they are NON-REFUNDABLE and any re-issued and corrected certificate will be charged the \$20 fee.

Several examples of what certified death certificates are needed for include Bank Accounts, Social Security Life Insurance Policies, Investments, Property Transfers, Vehicle Transfers, Attorney and Estate Proceedings and Credit Cards. It is suggested that you order a couple extra to have on hand.

CERTIFIED DEATH CERTIFICATES

Examples of what they are needed for:

Bank Accounts
Social Security Policies
Property Transfers
Vehicle Transfers
Investments
Attorney and Estate Proceedings
Credit Cards

Payment Policy

At the time of making the funeral arrangements, you will receive an itemized copy of all the charges associated with the services you have selected. Provisions for payment will be discussed at that time, and **payment in full is due on the day of the funeral service**, unless prior arrangements are made. Examples would include one of the payment options listed below, such as insurance assignment, credit card, ore-paid burial account.

INSURANCE POLICIES

In lieu of out of pocket payment, the named beneficiary of a life insurance policy is able to assign a portion of that policy to our funeral home to cover the cost of the service. We will complete all the necessary paperwork and have you sign the appropriate forms. The insurance company will then pay the funeral bill directly to the funeral home with the residual amount being returned to the named beneficiary.

We are contracted with a company which will process most insurance policies for us on your behalf.

We are unable to accept settlements of estates through attorney's or probate court, as means of financial arrangements.

Forms of Payment

We accept 12 ways for you to pay for the services selected:

Cash, Check, Debit Card, Visa, MasterCard, Discover, AMEX, Insurance Policy Assignment, Money Order, Financing from Approved Provider or a pre-paid Burial Account.

Offering credit involves retrieving a credit report and then a trained individual will assess your credit worthiness. We are not qualified to judge a persons past or present financial situation and attempting to do so would place us in legal jeopardy.

We regret that we are unable to accept settlements of estates through attorney's or probate court, as means of financial arrangements.





Please visit TributesofLife.com for
a list of all our family owned
funeral homes and crematory.



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