

SAINT BERNARD CEMETERY
BRIDGEWATER, NJ 08807



CEMETERY AND MA USOLEUMS

RULES AND REGULATIONS

ST. BERNARD CEMETERY CONTACT INFORMATION

Mark T. LaFleur, Director

Mailing Address: 500 Route 22 Bridgewater, NJ 08807

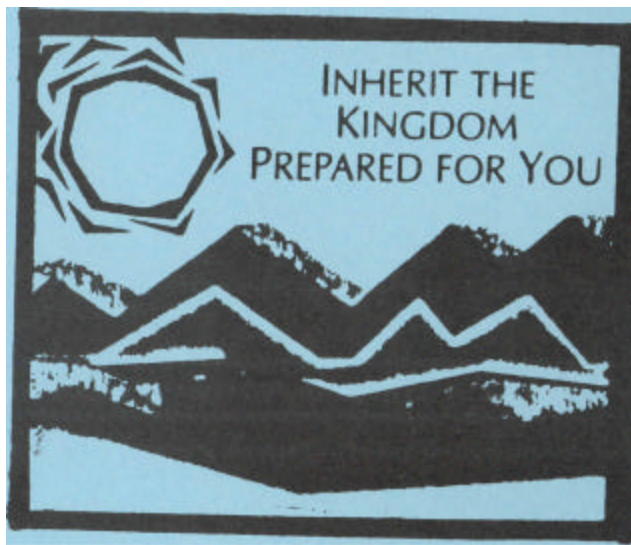
Physical Address: Route 28 at Vanderveer Road Bridgewater, NJ 08807

Cemetery Office: 551 Route 28 Bridgewater, NJ 08807

Phone: 908 - 725-8305

Fax: 908 - 725-5566

e-mail Stbchcemetery@aol.com



Revised January 1, 2005

RULES AND REGULATIONS

ST. BERNARD CEMETER Y AND MA USOLEUMS

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We Remember Them

CEMETERY HOURS

The hours for visitation at St. Bernard Cemetery and Mausoleums are as follows:

APRIL 1ST TO OCTOBER 31ST

- Monday through Saturday - 8:00 A.M. to 5:00 P.M.
- Sunday and Holidays - 9:00 A.M. to 4:00 P.M.

NOVEMBER 1ST TO MARCH 31ST

- Monday through Saturday - 9:00 A.M. to 4:00 P.M.
- Sunday and Holidays - 9:00 A.M. to 4:00 P.M.

Cemetery Office Hours:

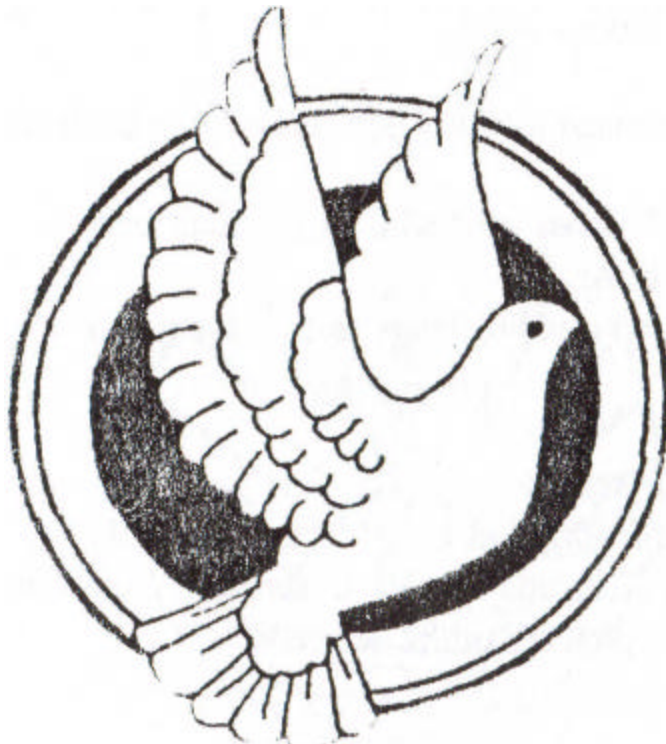
Monday through Friday - 9:00 A.M. to 4:00 P.M.

Office is closed on Saturdays, Sundays and Federal and Religious Holidays.

St. Bernard Cemetery reserves the right to close the Cemetery when inclement weather conditions or situations warrant it. When this happens we regret any inconvenience to our visitors.

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Mass is offered in the Chapel of Mausoleum II on All Souls Day, November 2nd of each year. All are invited.



GENERAL RULES AND REGULATIONS

St. Bernard Cemetery, owned and operated by the Roman Catholic Church of St. Bernard of Clairvaux, Bridgewater, New Jersey, was established to serve the needs of the parishioners of St. Bernard Church as well as Catholics of surrounding parishes.

The grounds, all graves and mausoleums have been solemnly consecrated according to the Rites of the Roman Catholic Church and as such are subject to all the relevant canons of the Code of Canon Law of the Roman Catholic Church. The enforcement of all Rules and Regulations is entrusted to the Director of the Cemetery. Any situation not covered in these Rules and Regulations must be presented for review by the Cemetery Director.

These Rules and Regulations are intended to help sanctify the living memory of those laid to rest within the Cemetery and to create an environment within that awakens faith and brings consolation. Their enforcement will assist in protecting the Cemetery, creating and preserving its beauty and ensuring the interest and safety of all concerned parties.

A complete set of current Rules and Regulations is available for inspection at the Cemetery Office. Management reserves the right to change, modify or rescind any regulations at any time without prior notice.

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It is customary at our Cemetery to provide interments/entombments to Catholics, however, as a sign of the bonds of family unity, non-Catholics may be buried/entombed alongside the Catholic members of the family. The Catholic member(s) of the family must make any and all purchases of graves/crypts.

Any and all decisions pertaining to grave plots, mausoleum crypts/niches, monuments, inscriptions, footing fees and any type of plantings come under the jurisdiction of the certificate holder. If this person is deceased, then and only then shall the next of kin become responsible for making any decisions pertaining to the space in question. Any unusual circumstances will be evaluated and a decision will be made by the Cemetery Director.

While visiting the Cemetery do not leave your car keys, pocketbooks or valuables in your car. The Cemetery will assume no responsibility for lost items.

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In keeping with the dignity and sacredness of the cemetery, proper conduct is to be observed by all visitors. Children should be supervised by responsible adults. Visitors are not permitted to bring animals into the cemetery, or into any buildings on the cemetery grounds. Picnicking by visitors within the cemetery is prohibited. Automobiles and other vehicles shall observe a ten-mile per hour speed limit. Parking on lawns is prohibited and we ask that all four tires remain on pavement at all times to prevent damage to lawns and/or monuments. The cemetery roads are wide enough to accommodate two cars comfortably.

Because the cemetery exit road is very narrow it will only be used during funerals. The gate will be locked at all other times. Entering through this gate is strictly prohibited!

Caution should be used while walking through cemetery grounds. It should always be presumed that the ground is uneven and the granite flush markers are slippery. St. Bernard Cemetery expressly disclaims liability for any injuries sustained by anyone violating this rule.

All funeral processions, upon reaching the cemetery, come under the jurisdiction of the cemetery management. It is the responsibility of the funeral director to arrive at the correct gravesite. Parking, routing, traffic direction, graveside services and all other funeral and interment arrangements within the cemetery boundaries are under the exclusive jurisdiction of the management. Funerals taken graveside must have adequate pallbearers.

The period between March 1st and May 1st is used to clean the grounds. No planting or placing of new

decorations is permitted during this period with the exception of Palm Sunday and Easter Sunday. No soil or stone may be taken without cemetery authorization.

Temporary grave markers will be removed from graves after six calendar months. If a family wishes to save this marker, it must be removed within 1 week after setting of permanent monument.

Perpetual care of both cemetery grounds and the mausoleums are always a concern to prospective purchasers. Perpetual care fees are included in the cost of both crypts/niches and graves at the time of original purchase at St. Bernard Cemetery.

REFUND POLICY ON GRAVES/CRYPTS/NICHES

It is the policy of St. Bernard Cemetery that if a family owning graves or mausoleum space moves their primary residence to a distance greater than seventy-five miles from the Bridgewater area, and would like to sell back their space, they would be entitled to a refund in the amount of the original purchase price, less a transfer fee in effect at the time. All requests for a refund must be made in writing, giving proof of relocation, notarized and returned along with original certificate to the Cemetery Office.

Private sale of graves or mausoleum space is strictly prohibited. Transfer to another family member may be done only through the Cemetery Office. A notarized statement indicating permission of the original purchaser and/or his/her heir(s) is required. A transfer fee will be charged to provide this service.

In the case of graves being traded-in, they may only be returned if no permanent monument was erected. For mausoleum crypt/niche space, if the granite or marble crypt front has already been engraved, there would be a replacement charge for the shutter, based on the current cost of materials and labor. The current replacement price is \$500 for a single shutter and \$1,000 for a double shutter. This amount also is subject to a price increase without prior notice.

Graves may be used as credit toward the purchase of mausoleum crypts with the approval of the management. If a grave is approved for credit, the family will receive the full amount originally paid as a credit toward the purchase of the crypt space. The transfer fee will be waived. A release for those Cemetery graves traded in must be signed by the family and the amount of credit they receive will be deducted from the purchase price of the crypt. The certificate to the grave must be submitted to the Cemetery. Should the certificate be lost, written notification must be submitted stating full details. If a family wishes to purchase a crypt for the entombment of a family member currently interred in the Cemetery, the family is required to make disinterment arrangements with the Cemetery/local funeral home and will be responsible for the charges.

If a family should change their mind about purchasing a crypt past the three-day cancellation period, 10% of any monies paid toward the crypt will be deducted before a refund is made.

CHANGE OF ADDRESS

It shall be the responsibility of the grave/crypt holder to notify the Cemetery Office of any change in their post office address, phone number and any other pertinent information in a timely fashion. Any notification sent to a grave/crypt holder at the last address in the Cemetery records shall be considered sufficient and proper legal notification.

GROUND BURIAL REGULATIONS

PURCHASE OF A GRAVE

When final payment has been made, you will be issued a certificate for the *Right of Interment* in our Cemetery. It is a legal document giving the "right of interment" in the designated grave, not a certificate of ownership of property. This certificate will be issued to purchaser after entire purchase price has been paid. The Cemetery owns the land and is responsible for its maintenance.

- . An Opening and Closing fee shall be charged at the time the interment is made. Pre-payment of this fee is not accepted.
- . The grave must be paid in full before interment will be made.
- . All burial costs must be paid before a monument can be erected.

VETERANS MARKERS

The grave of any eligible veteran may be furnished with a bronze 24 inch by 12 inch flush marker. Application forms can be obtained from your funeral director and must be approved by the Cemetery. All burial expenses must be paid in full before applications will be processed. The Veterans Administration provides markers at no charge but there is a Cemetery charge for the foundation, installation and care of the marker. This fee is payable at the time the application is received.

VETERANS FLAGS

Flags are provided for veterans by our local veteran organizations. Veteran's flag holders are installed in a location approved by the Management in the 12 inch approved area in front of the monument. Flags will be placed on graves before Memorial Day, and will be removed when tattered by Cemetery Management. If for any reason a flag was not placed, please contact the Cemetery Office.



PLANTING AND DECORATION

Planting of any nature on a grave must be done in compliance with Cemetery Rules and Regulations and at the certificate holder's risk. The Cemetery is not responsible for any theft or vandalism that may occur. The maintenance of plants, including weeding, is the certificate holder's responsibility and all withered plantings and decorations should be removed. The Cemetery reserves the right, without prior notice, to remove any items in order to maintain the best appearance of the grounds, should the owner fail to do so.

A monumented plot may have planting ONLY on the front side of the monument. The planting area may not exceed the length of the monument or be more than twelve inches in width. No planting of any kind will be permitted on the back or sides of the monument unless it is a back-to-back grave.

Planting is not permitted on non-monumented plots. No new planting of trees and shrubs is allowed. All existing trees and shrubs are not to exceed the height of the monument or infringe on an adjacent plot. Any shrubs that become unsightly or start covering the front of a monument or exceeding above guidelines will be removed.

No one shall pluck any flower, break any branches or remove, injure or cut any tree, plant or shrub that is not their property.

Due to safety regulations, the placing of crushed stone, wood chips, or shells on graves and flowerbeds is prohibited. Copping, curbing, fencing, hedging or bordering of any kind can also cause a safety hazard during maintenance of the grounds. Such items could be hurled through the air and strike visitors or employees. All of these are potential safety hazards to our visitors and employees alike and thus are prohibited. They will be removed and disposed of by Cemetery personnel. Also, articles of any type of glass, vases, cardboard containers, concrete urns or statues, votive, or solar lights, ornaments or bric-abrae of any description are all prohibited and will be removed by Cemetery personnel.

The following items may not be used on graves: Azalea bushes, pumpkins and other vegetable plants, balloons, toys, stuffed animals or any type of lights, garland or Christmas ornaments.

The spreading of fertilizer, ashes or any other material on plots either to stimulate or retard growth is not allowed.

Requests for any and all work to be done at the Cemetery should be submitted to the Cemetery Office in writing. Please do not interrupt the Cemetery employees concerning such requests.

FLOWERS

St. Bernard Cemetery prefers natural flowers and plants throughout the year when possible. As an alternative, quality silk artificials are permitted as well. Plastic flowers will be removed.

Potted plants may be placed on a grave according to the following guidelines: Wooden, metal, glass jars, boxes, urns or tubs are prohibited. Only clay, fiberglass or plastic pots not exceeding 10 inches in diameter and not more than 6 inches high, will be permitted for potted plants. All other containers will be removed and disposed of by Cemetery personnel. Potted plants must be level with the ground. If not, they will be removed. It is recommended that plants be removed from pots and planted directly into flowerbeds.

Cut natural flowers are permitted provided they are placed in an approved, sturdy container (lifetime vase). These containers can be purchased and installed through the Cemetery Office. Due to the nature of vases, the Cemetery is not liable for theft or damage under any circumstances whatsoever.

All summer plantings (geraniums, marigolds, begonias, petunias, etc.) are permitted between Memorial Day and November 1st.

If flowers exhibit discoloration, fading, or deterioration, Cemetery employees will remove and dispose of them. Every reasonable effort will be made to care for flowers and containers placed on graves, but neither the Cemetery nor any of its employees will be responsible for any items that may be lost, stolen or misplaced.

The removal of any property, flowers or plantings belonging to another individual is considered theft and will be prosecuted.

Floral pieces brought to the Cemetery for burial and entombment services are limited to eight. Any number of pieces exceeding this amount will be the responsibility of the funeral home.

MONUMENT RULES AND REGULATIONS

Individual memorials help us to remember those interred in St. Bernard Cemetery and to keep them in our prayers. Because of the very nature of a permanent memorial, our cemetery has established clear and precise rules covering the size, type, material and design of the monuments. Only symbols or inscriptions that are appropriate to the dignity of a Catholic Cemetery are acceptable.

Monument dealers shall be responsible for knowing all of our monument rules and they are expected to abide by these rules and regulations when helping a family in the selection of an appropriate monument to their loved ones.

All orders must contain a detailed sketch (drawn to scale) of the proposed monument, indicating all carvings and engravings. Orders will be reviewed by cemetery management and will not be accepted if not in conformance to all cemetery rules.

Sizes

- . Cannot exceed 40 inches, overall height, 8 inches stock, minimum
- . Base width: 14 inches minimum, 16 inches maximum
- . Base length: (single grave) 24 inches minimum, 32 inches maximum .
- . Base length: (double grave) 42 inches minimum, 60 inches maximum .
- . Base length: (three grave) 60 inches minimum, 84 inches maximum .
- . Base length: (four grave) 72 inches minimum, 96 inches maximum
- . Cremation Section: Single & Double Slants only
(single grave) 16" x 10" x 16"
(double grave) 32" x 10" x 16"
- . Infant Section: Single Slants only (16" x 10" x 12") . Welfare Grave: 12" x 24" flush marker

Inscriptions

All monuments must contain a cross, crucifix, or other appropriate Catholic religious symbol that is to be the most predominant design element on the monument. Only emblems for Catholic organizations or the U.S. military will be permitted on monuments. All monuments must be constructed of select Barre Guild granite. Different colors are acceptable.

No nicknames, depiction of hobbies, etchings, or other artistic adornments of a monument that are of a secular or otherwise non-religious nature will be permitted in St. Bernard Cemetery.

Epitaphs and/or inscriptions on monuments must be from Sacred Scripture or other official books of the Catholic Church, such as the Sacramentary, Liturgy of the Hours, and the writings of the Fathers and Doctors of the Church.

No attachment type of non-religious statues of any kind shall be allowed on the monument. In a case where a picture or portrait is allowed on a monument, an affidavit must be submitted along with the foundation order, stating that St. Bernard Cemetery and its employees will not be held responsible for any damage to the photo. This signed affidavit is a requirement and there will be no exceptions made.

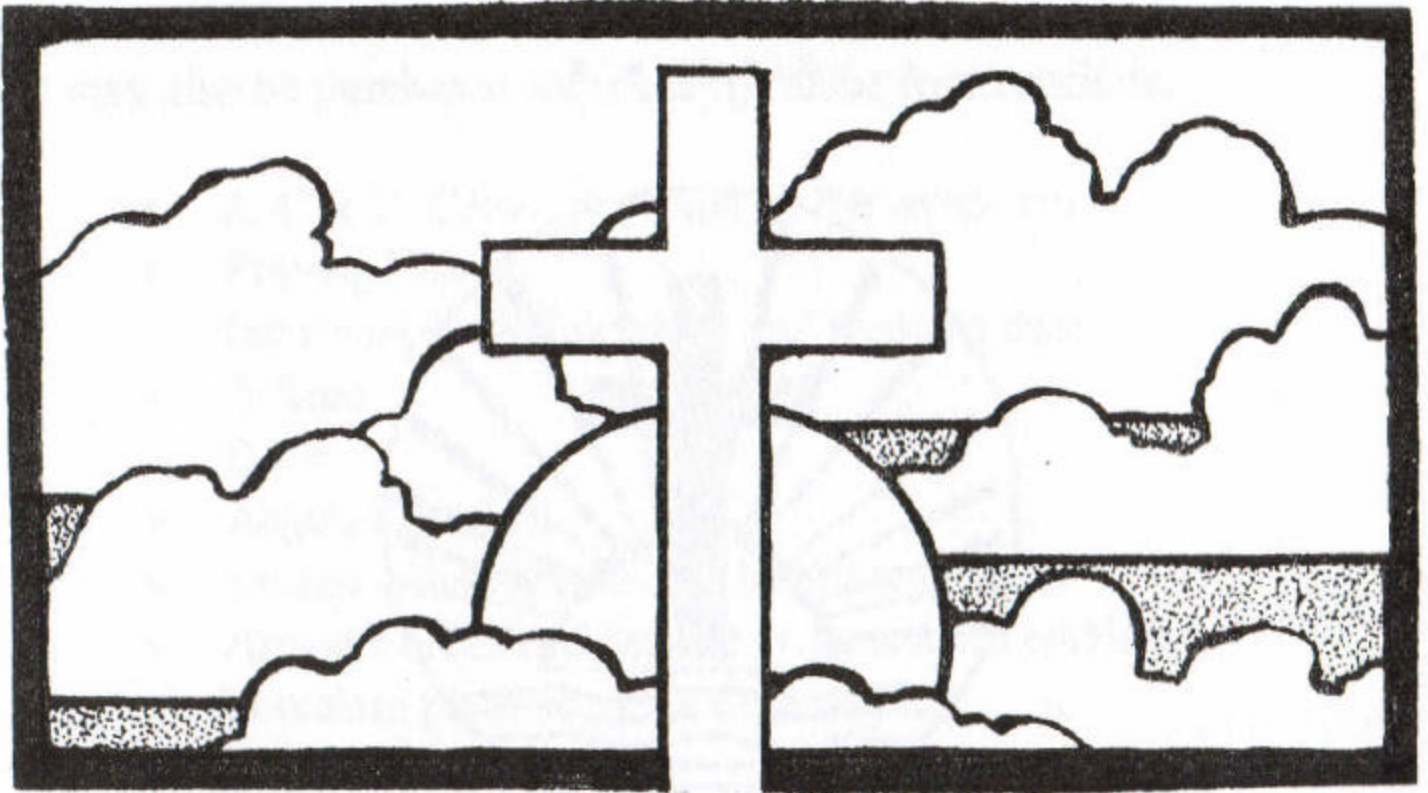
Miscellaneous

All financial obligations pertaining to the burial must be satisfied before permission to erect a monument or to add lettering to an existing monument is granted. Such permission can only be obtained at the Cemetery Office.

The cost of the foundation for monuments is the responsibility of the family/survivors. The foundation fee is due when the monument order is placed. Foundations are usually poured 3-4 times per year.

All flush markers must be at the foot of the grave.

Bronze Government markers shall be installed at the foot of the grave only.



MAUSOLEUM REGULATIONS

PURCHASE OF A CRYPT/NICHE

When final payment has been made, you will be issued a certificate for the *Rite of Entombment/Inurnment* in our Cemetery. It is a legal document giving the "right of entombment or inurnment" in the designated crypt/niche, not a certificate of ownership of property. This certificate will be issued to purchaser after entire purchase price has been paid. The Cemetery owns the land and is responsible for its maintenance.

ADDITIONAL FEES

Please note the following provisions as stated in the *Original Purchase Agreement*:

- . The basic inscription fee is an additional charge to the purchaser and is **NOT** included in the original purchase price. This can be pre-paid.
- . There is an additional charge for the "*Final Date*" if entombment occurs after the initial inscription. Pre-payment of this fee is not accepted.
- . An Opening and Closing fee shall be charged at the time the entombment/inurnment is made. Pre-payment of this fee is not accepted.

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ENTOMBMENT/INURNMENT GUIDELINES

No entombment/inurnment may be made, no memorials may be placed, and no right of possession, or any other rights shall be granted until the entire purchase price, including all finance charges, is paid. Payment for the opening and closing fee is payable at the time of entombment/inurnment.

Entombment/inurnment will be made only after all funeral attendants have left. Funeral directors may stay and observe.

Only one floral arrangement will be left at the mausoleum site. All others will be removed by cemetery personnel. Should family members wish to preserve some of them, we respectfully suggest that this be done at the time of the entombment/inurnment service. Only metal sealer type caskets will be permitted. No oversize or wooden caskets will be allowed!

Temporary entombment/inurnment in an existing mausoleum will be provided for any purchaser who dies prior to the completion of construction of a new mausoleum. The opening and closing fee will only be charged for the original entombment/inurnment.

INSCRIPTION

The inscription fee is an additional charge and is not included in the original price of the crypt/niche. Crypt/niche front lettering must be purchased from St. Bernard Cemetery. Sandblasted lettering is used on all crypt/niche fronts. Inscriptions may be purchased at the time of entombment/inurnment or any time after the crypt/niche is paid in full. Inscription of the "final date" is additional and cannot be pre-paid. Lettering shall be limited to first name, middle initial, and last name. Maiden name may not be used. Dates of birth and death shall be limited to years only, i.e. 1935 - 2005.

Symbols may also be purchased for the crypt/niche front, such as:

- A 4" x 2" Cross (provided by the cemetery)
- Praying Hands
- Intertwined wedding rings and wedding date
- A Rose
- Dove
- Angels (2 styles)
- Veterans Inscription/IU.S. Military symbols
- Armed Forces and Service Organization emblems
- Porcelain pictures of the deceased

DECORATION

In order to insure a true sense of dignity and reverence, only fresh cut flowers will be permitted in the mausoleums. These flowers must be in sturdy vases and only placed on tables or shelves provided, not on the carpet. Due to limited table and shelf space only one arrangement per family per visit is allowed.

St. Bernard Cemetery does not accept any responsibility for any flowers or decorations in the event of damage or theft. All property left at the mausoleums is done so exclusively at the sole risk of the owner thereof.

No photos, greeting cards, flowers or knick-knacks of any kind may be hung or taped on crypt/niche fronts. Any or all will be removed by Cemetery personnel. This is to protect the finish of the polished marble and granite.

The Cemetery reserves the right to remove and dispose of any decorations that the management finds unsightly, inappropriate, or in any way detracts from the aesthetic value of the mausoleums.

A Vase and Floral Program is offered to all crypt holders. There is a one-time fee for the permanent installation of the bronze vase. Silk floral arrangements are changed by Cemetery personnel every three months coinciding with the seasons and fees are paid annually. No other arrangements may be placed in the vase.

We also offer a Photo Porcelain Program for all mausoleum certificate holders. This program allows your loved one to live on in the minds of future generations. We can capture the essence of who they were by installing a reproduction of your personal photo on the finest quality European porcelain, finished with a superior bronze frame, which adds elegance and durability.

GLOSSARY OF TERMS

AT NEED: At the time of, or immediately following, death.

BURIAL: The placement of human remains in a grave space in the ground.

BURIAL PERMIT: A legal document issued by a local regulatory authority authorizing final disposition of human remains.

CASKET: A rigid container which is designed for the encasement of human remains and which is usually constructed of wood, metal or like material, and ornamented and lined with fabric.

CEMETERY: A place that is established, maintained, managed, operated or improved and which is dedicated to and used or intended to be used for the final disposition of human remains and their memorialization.

CERTIFICATE OF THE RIGHT OF INTERMENT/INURNMENT/ENTOMBMENT: The original certificate issued when full payment is received granting the privilege or right of burial, inurnment or entombment in a specific grave, niche or crypt. It does not convey ownership of land or other interest in the space to which it refers.

COLUMBARIUM: A structure with niches (small spaces) for placing cremated human remains in urns or other approved containers.

CREMATED REMAINS: The bone fragments remaining after the cremation process, which may include the residue of any foreign materials that were cremated with the human remains.

CREMATION: The irreversible process of reducing human remains to bone fragments through intense heat and evaporation, in a specifically designed furnace or retort. Cremation is a process and is not a method of final disposition. Cremation is permitted for Catholics as long as it is not chosen in denial of Christian teaching on the Resurrection and sacredness of the human body.

CRYPT: A space in a mausoleum to hold whole human remains.

DISINTERMENT: The act of removing human remains that have been interred.

ENTOMBMENT: The act of placing human remains in a mausoleum crypt.

FINAL DISPOSITION: The lawful disposal of human remains whether by interment, entombment or inurnment.

FOUNDATION: The in-ground concrete base or footing upon which a monument is installed.

FUNERAL: The rites held commemorating the deceased with the human remains present.

GRAVE SPACE: A space of ground in a cemetery that is used or intended to be used for in-ground burial.

INSCRIPTION: Permanent engraving of names and dates of persons having the Right of Entombment/Inurnment in a specific space in the mausoleum.

INTERMENT: The final disposition of human remains by burial in the ground.

INURNMENT: The act of placing cremated remains in a receptacle including, but not limited to, an urn and depositing it in a niche.

MAUSOLEUM PURCHASE AGREEMENT: A legal contract between the cemetery and the purchaser to obtain the Right of Entombment or Inurnment in a specific crypt/niche in the mausoleum.

MEMORIAL SERVICE: A ceremony commemorating the deceased without the human remains present.

MEMORIALIZATION: pertaining to a decedent.

Any permanent system designed to mark or record the names and other data

MONUMENT: A permanent upright memorial constructed of granite that is set on a concrete foundation. The size, content and other characteristics are subject to cemetery regulations.

NICHE: A space usually within a mausoleum intended to be used for the inurement of cremated human remains.

OPENING AND CLOSING: The process of making an interment/entombment/inurement including, but not limited to, administrative, clerical, legal and mechanical services.

PERPETUAL CARE/FUND: All of the money that is allocated from the sale of each interment, entombment or inurement and placed in trust for the maintenance and upkeep of the entire cemetery. The income generated from the investment of this fund is expenses in current operating costs (care costs). Care standards are set based upon the income available. Income in excess of care costs shall be retained for the continued maintenance, repair or renovation of the cemetery as a whole.

PRENEED: Any time prior to death.

PURCHASE PRICE: The amount paid by the purchaser for merchandise purchased under a prepaid agreement, exclusive of finance charges, charges relating to interment/entombment/inurement or monuments.

RIGHT OF INTERMENT - A certificate providing the privilege of burial in a designated grave.

RIGHT OF INURNMENT - A certificate providing the privilege of inurement in a designated niche.

RIGHT OF ENTOMBMENT - A certificate providing the privilege of entombment in a designated mausoleum crypt.

TEMPORARY MARKER: A marker placed by the funeral director on a grave at the time of burial and is removed when a monument is placed. This is not intended to be permanent.

TREE MEMORIAL: A program whereby a tree or bush is memorialized with a small flat stone in memory of their loved one in a location around the mausoleum.

URN: A receptacle for the encasement of cremated remains.

VASE & FLORAL PROGRAM: A program whereby a permanent bronze vase is installed on crypts/niches and silk floral arrangements are changed seasonally.

VETERANS MARKER: Eligible veterans are entitled to a flat bronze marker. Forms may be obtained from the funeral director. Although the marker is at no cost, the foundation and installation fee is the responsibility of the family. These markers are installed at the foot of grave only.

V AUL T: A grave liner that completely encloses a casket for the purpose of a ground burial.