



SELLING COLUMBARIA

Everything a Memorialist Needs to Know



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FROM

SELLING COLUMBARIA

Everything A Memorialist Needs to Know

This Report is an effort to gather and logically assemble all the necessary information needed to under-
stand the ins-and-outs of designing, purchasing, selling, and installing columbaria. The report assumes
the reader is new to the marketing and selling of columbaria and attempts to layout as best as possible
the information needed to become an "expert" in the retail selling of columbaria products to cemeteries,
churches, and the general public.

INDEX

Α.	Why Have A Columbarium?	1
В.	What A Columbarium Is And How It Works	2
C.	Operation And Maintenance Of A Colubarium	3
D.	What A Columbarium Unit Might Look Like For Their Facility	3
E.	Faceplate Engraving And Bronze Plaque Options	5
F.	Expansion Of The Columbarium Or Moving It To A New Location	6
G.	Location, Location Of A Columbarium	7
Н.	City Zoning/Planning And Construction Permits	8
	Ohio	8
	Other States	9
l.	The Columbarium Committee	9
J.	The Columbarium Committee Polices	10
K.	Cautions And Warnings Advised By Operators Of Columbaria	11
L.	Comparing Columbaria: Operations, Prices, Etc	13
Glo	ossary Of Terms And References	15
Ph	oto Gallery Of Examples	17

A. Why have columbaria?

More and more members of today's Church congregations are bringing the subject of installing columbaria products to their Pastor and board's attention. Some members are encouraging the construction and installation of these units by donating money into funds earmarked for this purpose.

Recent studies indicate that Americans are opting for cremation in ever increasing numbers, and the number will be over 50% soon, if not there already. Three other indications of just how fast cremation is growing are:

- 1) The State of Ohio, Cemetery Permits Office, said that at least 20 Ohio churches have applied for Cemetery Permits to construct a columbarium in the last two years or so.
- 2) The Roman Catholic Church has changed its policy and now permits cremation and inurnment in a columbarium as an acceptable method for burial.
- 3) Six of the nine columbaria used in this study have been built in the last 5 years.



A well laid out Columbarium Park.

A columbarium not only provides a respectful and necessary receptacle for the ashes of loved ones, it celebrates the deceased's walk with their Savior, and provides the loved one's family with a setting to come and prayerfully remember them in a church environment. A columbarium essentially replaces the church graveyard, which has accompanied churches for millennia, and it serves the same purpose.

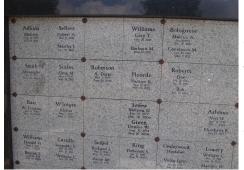
This report is an effort to gather and assemble logically, all the information necessary for the leaders of the interested congregations to make an informed decision on whether they wish to construct and operate a columbarium. It also suggests a plan by which the construction of a columbarium might be accomplished. The bottom line is that the columbarium should be self-supporting.

B. What is a columbarium and how it works:

A "Columbarium" is an array of "niches" contained in a wall, or other structure, that provides the final resting place for the cremated ashes of our loved ones. A standard "niche" is typically a cube, 11 or 12 inches on a side, and made of polished granite. One niche can hold the urns of one or two persons. There is at least one company making smaller sized niches, using different materials for them, and inurning ashes differently than most others. One such company is covered in this report.

If two persons are to be "inurned" in one standard niche, it is suggested that "bookend urns" be obtained from the crematorium. That is because crematoria offer a very wide variety and size of urns. Bookend urns fit the standard 12" 12" size nicely and provide a good appearance when the niche is open.

There is a "faceplate" or "door" of polished granite on the front of each niche. The faceplate displays the name(s) and date(s) of each person "inurned" therein. The names and dates may either be engraved directly



into the granite faceplate, or onto a bronze plaque that is fastened to it. The faceplate also provides access to the niche. One method of accessing each niche is to use a large suction cup and handle to move the faceplate within grooves to the point at which it can be lifted out.



Bronze Names

Engraved Names

The suction lifting device needs to be operated by someone familiar with the mechanics of the system used on that particular columbarium. In many columbaria using this device, it is necessary to caulk the faceplate after each entry to keep weather and insects out.

The other method of accessing the niche utilizes a "bronze rosette" that is set on the edge of each faceplate. These rosettes are typically 1.25 inches to 1.75 inches in diameter and ¼ to 3/8 inches thick. They connect to an interior threaded insert which can only be affixed using a special tool that fits the design of the rosette. Rosette affixing methods allow the faceplate to fit very tightly onto the granite niche when closed. The rosettes, themselves, usually require no caulking.





Bronze Rosette with securtity torques.

A "remembrance garden" is an integral part of a columbarium operation. Such a garden should provide an reverent setting for those who wish to come and sit by the columbarium in remembrance of their loved ones. Reports from at least two columbarium operators indicate that failing to provide for a well landscaped remembrance garden initially hindered sales of niches until they corrected it.

C. Operation and maintenance of a columbarium:

The operation of a columbarium is fairly straight forward. It consists of the 1) sales of niches, 2) inurnments of ashes, and 3) maintenance of the columbarium and/or remembrance garden.

- 1) **NICHE SALES**: A niche can be purchased from the church at any time prior to its use. A master plan designating the ownership of each niche is kept in the church office and available at all times. The Columbarium Committee also keeps a duplicate copy. All proceeds from sales of niches go into a fund that maintains the columbarium and the associated remembrance garden. This fund also provides for the expansion of the columbarium when it is filled.
- 2) **INURNMENT**: The family of the deceased makes arrangement with a Pastor of the Church for a date and time of inurnment. As part of the inurnment arrangements a faceplate from the spares on hand is sent off to the engravers for the engraving. The engraved faceplate replaces the blank faceplate on the selected niche and the niche is ready to receive the urn of ashes. The blank faceplate is placed in the spare faceplate inventory. A brief service at the columbarium niche is led by the Pastor and is similar to a graveside service. During, or just before the inurnment service, the niche is opened. At an appropriate time during the service the urn of ashes is placed within the niche and the niche is closed.
- 3) **FACILITIES MAINTENANCE**: In our professional opinion, we suggest that churches and/or service organizations acquire columbaria of monument grade all-granite construction. The all-granite columbarium needs minimal maintenance and appears to be the most frequently purchased in this wider geographical area. The maintenance costs of any associated remembrance garden must be built into the price of columbarium niches. A professionally designed and installed remembrance garden using perennial plantings of flowering shrubs and screening shrubs and trees would provide for minimum maintenance costs. This garden could also include paver walkways and a small amount of river rock accents.

D. What a columbarium unit for your facility might look like:

Based on current advice and information received the suggestion would be to purchase units that are reasonably priced, polished, memorial grade granite. Columbaria can consist of any number of niches or any configuration or layouts.

There are two basic designs – A) the type that is single sided and accessible on one side and, B) the type



Example of single sided columbarum unit.

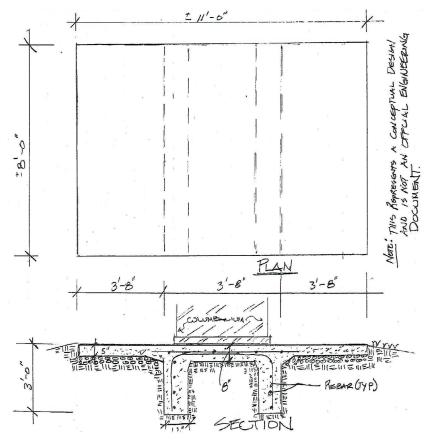
that has access from both sides. The most common interior niche size is 12" x 12" x 12". There is typically one faceplate for each niche although this can be adapted to two niches or even four niches per faceplate (1 over 4 door style) when inner doors are incorporated into the design.



Example of columbarum units that are accessible from both sides.

Typically, a bronze rosette entry mechanism on dark or black, highly polished granite faceplates, is used. The main unit would be of polished granite which is available in multiple colors for selection of the church or service organization's Columbarium Committee. Normally the niche interiors would be a sawn finish on the granite.

The weights of various granite Columbaria vary significantly and would typically weigh between 4500and 12,000 lbs. per unit. This therefore requires the need of a foundation. The foundation would be a poured concrete reinforced with re-bar and/ or wire mesh. It should be at least 30" deep depending on the frost level for the geographical area. In addition, a minimum of a 4 to 6 inch reveal is poured on each side of the columbarium unit. This helps keep any damage to the floor from occurring from mowers and trimmers. The foundation can be poured flush with the grade or can be elevated depending on site conditions/contours but would typically be poured about 4 inches above ground level.



One of many common plans for the foundation.



Example of pre-drilled bronze mounting hole.

To facilitate uniformity, the faceplates should incorporate a template approach for engraving design of the names and dates of the decedents. A professional memorial artist will be able to assist with this task. Depending on the desires and tastes of the committee, bronze memorial plaques can also be used. Care should be taken if this method is chosen as small mounting holes are required and the risk of cracking or breaking the faceplates is increased. The manufacturer can assist with this operation for a very reasonable cost but the committee should also be warned that having holes pre-drilled at the factory can also lead to unwanted infestation of wasps and other insects.

At the time of purchase extra faceplates and rosettes should be considered. These faceplates are then used to send off to the engravers instead of leaving a niche open while its faceplate is engraved. It also covers the purchaser in the rare case of engraving errors or damage to faceplates or rosettes. No manufacturer or user of columbaria has ever mentioned any failure of entry mechanism or vandalism of any columbaria. However, the concern is always there and has to be prepared for.

E. Faceplate engraving and bronze plaque options:

The two methods of presenting the names and dates of the deceased on the faceplate are either:

- 1) Engraving the granite or,
- 2) Using a bronze plaque affixed to the faceplate. (See the photos in Section B for the detailed differences)

Engraving is the less expensive and the more widely used. Prices for engraving in the Central Ohio area vary from \$95.00 to \$200.00 or more per faceplate instance. This charge is the same regardless of whether two names and dates or one are engraved at the same time. The costs of the engraving is typically included in the "opening and closing" fees charged by columbaria operators.



Two examples of memorializing the departed.
The left photo shows an affixed bronze plaque.
The photo to the right shows sandblasted engraving.

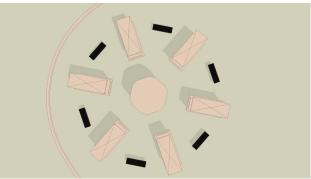




In the pictures of shown here you will notice many blank faceplates. Most of these units have been purchased in anticipation of passing. All columbarium operators encountered at the time of this report do NOT engrave faceplates until the family is ready to use them. Opening and closing costs and engraving costs are charged "per instance". To put a name on without a date doubles these costs. Further, it renders the faceplate totally non-refundable.

F. Expansion of the columbarium or moving it to a new location:





Examples of Master Planning shots

A pre-assembled all-granite columbaria reviewed is a monolithic unit constructed at the factory and set on its foundation by a crane. Moving it anywhere else, if the plans for the church change, could be easily achievable. It would then be picked up by a crane and moved to a new foundation in the new location. The relocation costs would be the same as incurred in the original installation.

Although not entirely necessary, it is advisable to "Master Plan" so as to create visual continuity as more units are added. Usually there is room for expansion on either side of the location planned for an initial columbarium, where new units could easily be installed.

G. Location, Location, Location of a columbarium:

Some Columbarium Committee members at churches have emphasized that the landscaping aspect of a columbarium is a very important point. People making the decision to purchase a niche want a pleasant place to come and sit and remember their loved one inurned there. Ideally, the area chosen for a columbarium should be a quiet, intimate garden area, shielded from most other activities.



Perhaps the transformation of an existing Rose Garden into a "Remembrance Garden" could be feasible. Designed and accomplished with the help of a professional landscaper, this type of addition to a bare columbarium unit is an excellent way to increase the serenity and salability of the concept to the church or organization membership.

The requirements for any transformation are:

- 1) The new landscaping plants be chosen that require as little maintenance as possible,
- 2) All plants and shrubs must be perennials,



Beautiful lanscaping increases sales of niches.

- Some shrubs and small trees should be installed to screen the columbarium for desired privacy to the extent achievable,
- 4) One or two small areas could use river rocks as accent areas,
- 5) Any new paver connector to new or existing paths in and out of the area must be installed.



Example of full scale Remembrance Garden which includes Bench-style units as well as Building-style units.

It would be strongly advisable that a critical eye to the long term look of the Garden be given to that of an irrigation system. This can be done initially if enough funding is achieved through pre-sales, or can be added later. In any event, automatic irrigation is critical to maintaining the new look of any "Remembrance Garden".

H. City zoning/planning and construction permits:

It is highly advisable that contact be made with the officials on the city/municipal level. In most cases the Zoning officials will be easy to work with and may waive all or part of the permitting fees.

State cemetery registration and operating permit:

State of Ohio

All non-cemetery operators of Columbaria in the State of Ohio will need to apply to the State of Ohio, Department of Commerce, Division of Real Estate and Property Licensing for a "Cemetery Registration". These forms are available from 615 W. Superior Ave., 12th floor, Cleveland, Ohio 44113 and on the Internet. The form will need to be filled out and submitted with a \$25.00 fee. The state also will collect a recurring operating fee of \$25.00 each year. The telephone of 216-787-5664 connects with the Cemetery section. A receipt of a valid permit back from the State will be necessary before sales of niches commence. As part of this permit process, designees' names and addresses of persons authorized to sell niche spaces in the columbarium must be submitted.

The applicable sections of the Ohio Revised Code, a set of Cemetery Registration forms, and the Ohio Department of Commerce's brochure may be found on-line.

Other States

Other states may regulate cemetery/columbaria activity and should be thoroughly investigated prior to embarking on a full-scale project.

I. The Columbarium Committee:

If a Church Council decides to go ahead with a columbarium project, then a "Columbarium Committee" should be appointed by them. All of the Columbarium Committee's significant policies or program recommendations will need Council approval. The committee's duties include:

- 1) Fill out any State (of Ohio) permit forms to operate a cemetery, including the names of authorized salespeople for niches, and get the State's approval.
- 2) Obtain approval from the City or Municipality's Zoning and Planning department on a sketched site-plan of the columbarium.
- 3) Obtain any waivers from the City or Municipality's Engineer that a construction permit to install the columbarium is not needed.
- 4) Prepare and have formally ratified by the church council a set of rules and regulations that the Columbarium will operate under. This set should include a refund policy and a policy regarding the church or organization's response to non-members seeking inurnment in the columbarium.
- 5) Prepare an executive summary of the project that would be an informational/marketing piece for the congregation as a sales instrument for those who would consider purchasing a niche. It should include pricing of niches and discounts, opening/closing/engraving prices, policy regarding non-members, policy regarding refunds, and a brief explanation of the requirements and ceremony for inurnments. In addition it could also solicit donations. It would be advisable to have this "brochure" approved by the Church's or Organization's Council prior to publishing it.

Note: Items 1 through 5 must be accomplished before any niches can be sold.

- 6) It is fully feasible that through the combination of Pre-Sold niches and the solicitation of donations, enough funds could be accumulated to purchase and install a columbarium unit large enough for present and future use. A recommendation from the Church or Organization's Council regarding the best price/ quality vendors for the columbarium, installation, landscaping, engraving, and any irrigation can then be actioned.
- 7) Once council approval has been received and the necessary level of funding has been raised, The Columbarium Committee should be authorized to execute contracts or other purchase documents for the columbarium, delivery, installation, landscaping, engraving, and irrigation.
- 8) Oversight of the work of the contractors to ensure proper scheduling and quality of workmanship shall

be assigned to a responsible member of the Columbarium Committee. They would also certify progress payments to the vendors to the church or organization's financial secretary.

- 9) The church or organization's financial secretary will work closely with this assigned person to monitor the costs of the niches, Inurnments, engraving, and the opening and closing charges to assist with the determination of future price adjustments.
- 10) In an effort to maintain a consistent look, a standard design, or template, for the engraving of the names and dates of the deceased upon the faceplates should be determined. All columbarium operations encountered during the investigation for this report have this aspect incorporated into their policies.
- 11) With an eye toward the future, the columbarium fund needs to be carefully monitored to ensure its use is consistent with its long-term goals for maintenance and expansion.
- 12) Ensure that the maintenance of the columbarium and any associated "Remembrance Garden" is kept up to a high standard.
- 13) The committee is charged with drafting a Master Plan of the columbarium and working with the church financial secretary to keep it current. The Master Plan must show the location of which niches have been purchased, by whom, and whether it is for two persons or one. The plan would also keep track of available niches.
- 14) Work with the church or organization's financial secretary (and Pastor as needed) on the schedule for inurnments.
- 15) Perform other duties as appropriate to support the Columbarium, any "Remembrance Garden", and inurnments.

J. The Columbarium Committee Policies

Some policies that a Columbarium Committee will need to carefully consider prior to the publication of it Rules and Regulations (See Item 4 previously mentioned):

Sales of Niches

- A) Will the right of inurnment into the columbarium be limited to members of the Church or organization and their families only?
- B) Will the right of inurnment into the columbarium be open to the general public?

NOTE: It should be made clear to the purchaser and duly noted within any formal sales contracts, etc. that what they are purchasing is strictly a right of inurnment and not any Real Estate Property. Also, as we know that we

live in an ever-changing world, it would be wise to make any purchaser aware that the church or organization has the sole discretion and right to relocate the columbarium as necessary anytime in the future.

Suggested Refund Policy

Refunds would be as follows:

- * First 90 days, no engraving on faceplate full price of niche.
- * After 90 days, no engraving full price less \$100.00 for administrative costs
- * Any time after engraving, but before inurnment full price less \$500.00
- * Any time after engraving and any inurnment No Refund. Purchaser is permitted to move ashes elsewhere at any time.

K. Cautions and Warnings advised by operators of Columbaria

- 1) Entry to a columbarium niche may be obtained by a suction cup handle mechanism and manipulation of the faceplate within its grooves to lift it out. Users of this system have indicated that it takes some experience and aptitude to easily enter a niche this way. In addition the faceplate usually must be caulked in place after closing to keep out weather and insects. A bronze rosette entry system using a special tool designed to fit on the security screw of the rosette is much easier and tighter and doesn't need caulking because the bronze mechanism provides for a snug fit of the faceplate against the columbarium front. There is also a shutter system in which faceplates can be pulled forward by a suction cup handle and then slid sideways to access the niche. This system needs some spot caulks of neoprene to hold it in place when shut. It seems to be a better system than trying to lift the faceplates out by suction cup, but not as good as a rosette system.
- 2) Smaller niches with a 6" x 6" or 7" x 7" granite faceplate attached to a long plastic cylinder behind them can be used. These niches need specially designed urns of spun aluminum or tapered bronze box that can only be obtained from the manufacturer. A separate stone columbarium has to be constructed to hold an array of these niches that are glued or strapped together into a unit at the factory. One such system is used at a central Ohio Church in a \$70,000.00 columbarium that they built from their own commissioned design. More detail about this is shown here. The largest concern about the 6" or 7" faceplate heard in this interview was that it does not provide enough room to adequately engrave names and dates.



Example of smaller cylinder-style urn-door combination.

Another concern was that they had to be used in specially designed columbaria and could only use the manufacturer's urns. This drives up costs substantially. It also involves the transfer of ashes from the urn that the crematorium gives the survivors to the manufacturer's urn when it is delivered with the engraved faceplate.

3) The interviewer in this report did not have the opportunity to examine any columbaria, columbaria niches, or faceplates constructed of any material other than granite. However, from his research, there is an understanding that concrete columbaria are available at a possible savings from the granite ones. The concern that those interviewed expressed when asked was that concrete weathers over the years and needs a lot of maintenance.



Above: Example 1 of non-100% granite contruction.

Below: Example 2 of non-100% granite contruction.



Seven out of the nine locations visited had columbarium units that were completely made of monument grade granite. The two exceptions encountered were that of a suburban central Ohio church that used a masonry structure of their own design for the columbarium and 6" x6" granite faceplates with resin niches. Another central Ohio suburban Church spent \$20,400.00 to design their \$125,000.00 brick and concrete columbarium. This design utilized 12" x 12" granite faceplates.

- 4) Landscaping to go with the columbarium is a very important part of the reason a person makes a decision to buy a niche in a particular columbarium. Landscaping needs to done from the outset and done correctly and tastefully.
- 5) In some instances during the interviews, persons claimed that using bronze plaques for names and
- dates or even using bronze for rosettes would result in staining of the granite faceplates. Several columbarium units were examined with bronze names and dates that have been up for ten years or longer. From the interviewer's own observations staining from the bronze or from any of the bronze rosettes encountered on columbaria was not a problem. Further, the people actually involved in columbarium maintenance vouchsafed that bronze staining was not a problem. One granite manufacturer held that if the bronze ever did weather stain, it could simply be cleaned off during the normal cleaning schedule.



- 6) Several columbaria manufacturers offer a 12" x 24" faceplate that covers two niches. There is an incised line between niches to give the appearance of separate faceplates. This design saves costs in construction since only one opening and closing mechanism is needed for every two niches. The faceplate is very heavy fragile and it needs to be attached to an "A" frame when taken out for any reason so that it isn't broken. Further it opens two niches at a time. One of those niches exposes the ashes of person(s) not associated with the ashes being inurned. This can create an awkward situation whenever a niche is opened at inurnment ceremonies.
- 7) Bronze flower vases and bronze vase attachments are used on the faceplates of one of the north-central Ohio columbarium units. None of the other nine columbaria operators provides for flower vases. One reason is cost. However, the churches that were spoken to in the interviews felt that the flowers distracted from the "look" of their columbarium. In particular they felt that live flowers wilt and artificial flowers weather, then hang down over someone else's faceplate and create a seriously negative impression. Flowers tagged with a name were usually, but not universally, permitted to be placed at the foot of the columbarium. For this reason bronze flower vases and attachments have not pursued or expanded on in this report.



Example of how flowers can distract and make it difficult to read the plaques.

L. Comparing Columbaria, operations, prices, etc

As follows are ten examples of columbaria complete with a brief description and photos. A separate spread-sheet is available as a separate report with current indications on the prices they charge, and other operating information of interest. Of the ten, two are commercial (Corporate- "For Profit" cemeteries), two are local governmental cemeteries, and six are churches. They are submitted here as background information on a semi-local geographical market that the interviewer operates in. These examples should help guide a potential buyer what makes the most sense to build and what they might charge. Also this information will assist in being consistent with market expectations in a given area.

Before reviewing the individual examples below, it may be beneficial to review the three basic schools of thought regarding how Church Columbaria Operators set pricing in conjunction with their relationship to the purchaser.

1) Break-even Pricing – This is commonly done when niche sales are sold on a "church membership only" basis. In many tight-knit community churches there is a greater that average level of tithing. The church leadership then takes this into account when setting the prices for the purchase of inurnment rights. They conclude that over many years the church membership has supported the local congregation faithfully through tithing and now is entitled to this final need as a cost pass-through service. This method of pricing does not necessarily take into account the cost of building future units as they are purchased as the need requires.

- 2) Cost-Plus Pricing This method of pricing, while having some similarities to the above-mentioned method, is typically less restrictive on the membership requirements, and would often account for the costs of "overhead" such as replacement units, etc. Any revenues above the hard cost of the procurement and operation of the columbaria are usually ear-marked in a special fund for the future purchase of additional units.
- 3) Revenue Pricing This method is most run like a business and creates "profit-center" within the shelter of the church or organization's charity status. Pricing is more market driven and is typically in line with Corporate or privately owned Cemeteries and Memorial Parks. This creates more of a surplus of revenue than either of the other two methods which in turn flows into the church or organization's general fund for other capital expenditures or charitable uses. This is the least restrictive on the membership requirements and may only require that the deceased be related to a member or even just be of the same faith. The denomination may not even be a consideration to determine eligibility.

It would be good to note that the above three pricing methods cannot be compared with corporate or "For-Profit" Cemeteries or as the element of profit is fundamentally necessary to carry on business.

GLOSSARY

<u>BOOKEND URN</u> A rectangular style receptacle commonly used to hold cremated remains

and is the type most often presented to the family from the Crematory. It

is the size most likely to fit into limited space niches.

BREAK-EVEN PRICING A method of pricing niches without regard of creating a surplus for the

general operational fund or of the cost of replacement. This is typically done in many tight-knit community churches where there is a high level of

tithing and the right of inurnment is restricted to church membership.

COLUMBARIUM COMMITTEE The smaller groups of individuals chosen by the church or organization to

assist with the selection of columbaria, formulate & recommend policy,

and make application to relevant government bodies for approval.

COST-PLUS PRICING Similar to Break-even Pricing but with less restriction as to membership as

well as more funds are set aside for the cost of additional or replacement

units.

CREMAINS Cremated remains.

<u>FOR-PROFIT CEMETERY</u> A Cemetery or Memorial Park that is organized for the purpose of making

a profit for its owners or share-holders and is not typically affiliated with a

church or non-profit entity.

FOUNDATION The level concrete area on which a columbarium unit is installed. It is

often, but not always, re-enforced with steel and should, in most cases,

extend below the frost level.

<u>INURNMENT</u> The process of burying or entombing cremated remains.

MASTER PLAN A phased plan for future development of a Columbarium Park or Remem-

brance Garden. This allows financial as well as space planning for indepth consideration for the short and longer term needs of the church or

organization.

PAVER One element of the landscaping in and around the columbarium used to

beautify the surroundings.

<u>PERMITTING FEE</u> Charges incurred by the city or municipality for the right to install a struc-

ture on private or public property. Sometimes this charge is waived.

<u>REMEMBRANCE GARDEN</u> A well landscaped area around the columbarium which provides an inti-

mate setting for individuals wishing to spend time in reflection.

REVENUE PRICING A method of pricing niches where the entire cost is covered and a surplus

is anticipated. This method is the least restrictive with regards to membership requirements. The surplus that exceeds the cost of replacement will be funneled into the General Fund for other uses and needs of the

church or organization.

<u>ROSETTE</u> A decorative cast bronze disc used to hold the granite niche doors in place.

SUCTION LIFTING DEVICE A handling device that is used to remove and re-install the polished gran-

ite niche doors.







Suction cup for handling doors



48 Niche, vertical, double sided with 1-over-4 door style. This style has inner doors



72 Niche hexagon shape





Children's Custom Columbarium



Columbarium raised on brick footer



48 Niche Columbarium



Club-House Units can frame fountains or eternal flame centerpieces.



Columbaria park with club-house units framing pathways leading to central octagonal units.



540 niche Hexagonal park with a feature on top



2 niche bench combo



Cemetary cremains park



Stacked wall display



TRUST INTEGRITY SERVICE & RELIABILITY

PROVIDERS OF FINE GRANITE
TO THE MEMORIAL INDUSTRY

