

First, I'd like to offer my sincere thoughts and prayers to you and your family during this very difficult time. Thank you so much for placing your trust in us and taking the time to consider our services. It is truly an honor to help you, especially with today's continuous challenges. I assure you that I'm here to assist, treating your family as my own. I'm including ALL important information when planning all arrangements / last rites.

Traditional Funeral Package (\$3,295.00) - Simple Hindu/Funeral Rites - Services Include:

- **Transportation** from local place of passing to our funeral home in North Brunswick or Monroe, where their beloved body will be held until the day of the funeral puja/cremation.
- **Body Preparation and Care** by the funeral director by washing, bathing, and preparation for dressing and viewing.

(**embalming necessity included in our fees and sometimes varies upon circumstances**).

- **Transportation** to the crematory in a hearse on the day of the services/cremation.
- **NJ Licensed Funeral Director** to supervise the necessary setup and assist the pandit on the day of the puja/services.
- **Filing** Legal Documents such as the cremation permit and completing certified death certificate.
- **Memorial Page / Funeral Announcement** for the family that is accessible via the web forever as a family archive by anyone from anywhere out of state or overseas on:

[Ruby Memorial Home](#)

- **Casket** (The basic package includes only a cardboard alternative box container or Wood base).
- If you wish to travel with the ashes to India, we hold and **store the ashes (as a courtesy at no charge)** until your family travels abroad. We will provide the documentation needed for TSA - Customs.

~~~~~

**\*\*Our most popular requested, simple & traditional casket -  
Tulsi Rosewood /Sandalwood Pine Hindu Casket - \$995 (This casket is fully open  
and cremated entirely)\*\***

~~~~~

Traditional Hindu Packages start at \$3,295.00 and go up based on cash advancements & other options that the family completely selects. We assist families in keeping arrangements as affordable and simple as possible. We are happy to work with you and adjust services to honor your wishes and work with your family budget.

****Additional Costs - Merchandise, Cash Disbursement & Cash Advance Charges (i.e., and not limited to an upgraded casket, memorial cards/programs, crematory charges, chapel rental, over-time at the crematory, special transportation (i.e., home funeral, church or mosque, etc.), death certificates, out of state licenses, permits & filing fees, Tri-State / NYC Tolls for transports out-of-state, priest charges, flowers, garlands, puja items, etc., all of these items are completely separate from the funeral home charges. These charges vary based on personal preferences, crematory options, distance traveled, and items provided for services.**

****Our Hindu Memorial Packages start at \$295.00 and goes up (this includes framed photos for Puja, Holy Shawl, Thank you Cards and Register Book for Guests, Clay pot for Visarjan of Ashes if done locally)****

****In the event that your loved one is NJ MEDICAID eligible, NJ Government Assistance will pay up to \$3,056.00 to the funeral home for Funeral Home Charges and \$714 to the Crematory (\$3,770.00 towards Funeral Expenses). The funeral expenses are capped, and the family CAN NOT contribute more than \$1,570.00 COMPLETE, out of pocket. ****

Total Funeral Charges: \$5,340.00

****CASKETS INCLUDED IN THE MEDICAID PACKAGE** ARE:**

-SANGILLO TULSI - Rosewood/Sandalwood or Dark Pine

-PLATFORM Sandalwood Stain or White

-WICKER Willow Carrier (Handmade Wicker)

MEDICAID DOES NOT ALLOW CASKET UPGRADES BEYOND THESE OPTIONS

I will assist with ANY & ALL of the planning to ensure that EVERYTHING runs as smoothly as possible to honor your beloved mom and the family's wishes.

We can certainly meet anytime to address the family's questions and concerns; however, it is not necessary to meet before the cremation unless the family decides to bring us the clothing; this is arranged at everyone's convenience. For the dressing, the family will provide preferred clothing when needed (traditional Indian attire, suit, western suit or dhoti, undergarments, i.e., jewelry, blouse, petticoat, etc.).

Please don't hesitate to call me if you have any questions or concerns.

Sincerely,

Ruby Memorial
Funeral & Cremation Services
2050 U.S. Rt. 130
North Brunswick, NJ 08902
www.rubymemorialhome.com
rubymemorial@gmail.com
Office: 732.658.3289

Christine A. Cuoco, Owner
Manager ~ Funeral Director
N.J. Lic. No. 4538



CHRISTINE A. CUOCO
MANAGER / FUNERAL DIRECTOR
NJ LIC. NO. 4538

2050 Rt. 130
NORTH BRUNSWICK, NJ 08902
TEL: 732.658.3289
CELL: 862.368.2626
FAX: 732.658.3290
RUBYMEMORIAL@GMAIL.COM

Ruby Memorial
FUNERAL & CREMATION SERVICES

SPECIALIZING IN HINDU
CREMATION SERVICES

WWW.RUBYMEMORIALHOME.COM

Maryann M. Malak
Funeral Director
N.J. Lic. No. 5457



MARYANN MALAK
FUNERAL DIRECTOR
NJ LIC. NO. 5457

2050 Rt. 130
NORTH BRUNSWICK, NJ 08902
TEL: 732.658.3289
CELL: 732.718.8630
FAX: 732.658.3290
RUBYMEMORIAL@GMAIL.COM

Ruby Memorial
FUNERAL & CREMATION SERVICES

SERVING FAMILIES OF ALL FAITHS
HONORING CULTURE AND TRADITIONS

WWW.RUBYMEMORIALHOME.COM