

## CEMETERY POLICY OF BEIT RAYIM SYNAGOGUE

1. In this policy:
  - a. "Synagogue": means Beit Rayim Synagogue, Vaughan, Ontario
  - b. "Member in good standing" means a member of the Synagogue as defined in its Constitution and By-Laws who has paid in full all assessed dues, assessments and other charges (including any Building Fund and other pledges) then due and payable for all periods during which such person has been a member.
  - c. "Immediate family" of a member in good standing shall mean the member's spouse and unmarried dependent children under the age of 25 then living in the member's household (including any full time student who would be considered a dependent child of the members for income tax purposes).
  - d. "Membership unit" includes family membership, single parent family membership, senior couple, couple membership, single senior adult, full time student and single senior adult membership and such other membership units as may be established or amended by the Synagogue Board from time to time.
  - e. "Cemetery" means Pardes Shalom Cemetery and/or Pardes Chaim Cemetery, Vaughan, Ontario or such other cemetery or cemeteries being utilized by the Synagogue at the time.
  - f. In this policy, any reference to purchase of "plots" means the purchase of an interment right in a plot. Title to all plots in the Cemetery is owned by the Cemetery.
2. Each member in good standing for at least one (1) year shall be entitled to purchase a plot in the synagogue's assigned section (s) of the Cemetery at the cost inclusive of HST paid or payable by the Synagogue to the Cemetery for such plot. As at October 1, 2011, the cost of such plots is \$ 2825 inclusive of HST.
3. The Cemetery increases the price for these plots from time to time. The Synagogue will notify members of price increases upon receipt of notification from the Cemetery.
4. There is no limit on the number of plots that can purchased in advance by members provided the plots are to be used by the member's immediate family. Members shall be entitled to pay for these plots with 30% down payment and the balance over 3 years. Any unpaid balance for any plot that needs to be utilized before full payment is received is due and payable at the time of need.
5. Plots that are purchased at time of need must be paid on a cash basis.
6. The purchase of a plot grants the purchaser of such plot interment rights in such plot only and not actual ownership of the plot. Title to plots is held by the Cemetery.
7. Plot locations are allocated at the time of burial. Where plots have been purchased by the immediate family in advance, the contiguous plots will also be allocated and reserved at time of burial of the first member.
8. Where a plot is purchased for a deceased member at the time of need, the contiguous plot(s) may be reserved by a member or members of the immediate family of such deceased member by payment within 60 days of the death of the person, of an amount representing the Synagogue's cost for such reserved plot(s).
9. Members who have been members of the Synagogue for at least eight years as at January 1, 2013 without interruption and have paid full dues and are up to date with all assessments and building fund assessments shall be entitled to a credit of \$ 1300.00 on the first plot purchased. All other plots shall be paid for at the Synagogue's cost plus HST. Members who have been members for less than eight years as at January 1, 2013 will receive a prorated credit on the first plot. For example, a member who has only been a member for 4 years as at January 2013 will receive a credit of 50% x \$ 1300.00 on the first plot. There will be no prorated credit for members who joined the Synagogue after December 31, 2009.
10. Members who have been members without interruption for eight years as at January 1, 2013 but have not paid full dues throughout shall be entitled to a credit on the first plot and members who have been members for less than eight years as at January 1, 2013 will receive a prorated credit on the first plot, calculated as follows

FAIR DUES PAID OVER 8 YEARS

X 100%

TOTAL FULL DUES FOR 8 YEARS

For example, if a member has been a member for eight years as at January 2013 and has paid 30% of full dues then they will receive a credit of 30% of \$ 1300 or \$ 390.00 towards the cost of the first plot. If they have been a member for 4 years by January 2013 then the credit would be  $30\% \times 50\% \times \$ 1300 = \$195.00$  .

11. Plots are not available to parents or other relatives who are not members of the Synagogue.
12. Associate memberships do not include free plots and are not entitled to purchase plots.
13. Plots are not transferable or assignable without the consent of the Synagogue and Cemetery and must comply with the Cemetery's rules and regulations.
14. The Synagogue reserves the right to amend this policy from time to time as its Board of Directors sees fit.
15. The rules, by-laws, regulations and policies of the Cemetery shall apply. Where any provision of this policy as amended from time to time conflicts with the rules, by-laws ,regulations and /or policies of the Cemetery, the Cemetery's rules, by-laws, regulations and policies shall prevail and apply.
16. This policy comes into effect as at January 1, 2013.