

Your Natural Choice For Quality Personal, Memorial, Specialty Monuments

When placed on a lawn or among plants in a tranquil garden in a front or back yard or other appropriate setting, Rock & Water Creations' monuments provide the perfect way to celebrate loved ones, whether living or departed, while "Keeping Their Memory Close to Home™" and serving as an attractive artistic accent to any landscaping.

Our monuments are crafted from a minimum of one-inch thick glass fiber-reinforced concrete (GFRC) and are hollow and open at the bottom; allowing their rugged, natural beauty to be surpassed only by their strength.

Large enough at 50-95 pounds to be considered a true "monument," yet small enough to be relocated elsewhere if necessary (with the exception of our specialty monuments which weigh upwards of 800 pounds), each model is manufactured to withstand 9,000psi (pounds per sq. inch) of pressure to ensure a lasting memorial for future generations.

All the personal and memorial monuments are professionally hand-colored by a team of artisans and feature a handsome 2.5-lb. bronze plaque (sized 3 1/2" x 7 1/4"). Included in the retail price is your choice of up to six lines of text on the plaque which is pre-installed on the monument before being shipped.

The "Memorial Monuments"—designed to meet the growing trend towards cremation in the

United States and internationally—are manufactured with a moisture-proof, 240 cubic-inch container that is easily accessed and hand-tightened from underneath to add the cremated remains ("cremains") satchel in the privacy of one's home.

Our slightly lower-priced "Personal Monuments" (without a cremains container) can fittingly memorialize close to home someone who has had a traditional funeral and is buried at a cemetery too distant to visit frequently.

These monuments are also very popular with surviving family or friends whose loved ones have been cremated, but whose ashes have been scattered on land or at sea, leaving them with no vestige of the individual or "place to be with them."

Far from just honoring those whose lives have completed, the "Personal Monuments" are also an ideal way to celebrate the living and the milestones or accomplishments of their times.

Many people are discovering the monuments are a unique and much-appreciated means of commemorating or announcing a newborn's arrival, anniversaries ("Thank You For Being The Rock of My Life For 25 Years!"), weddings ("Wishing You a Rock-Solid Marriage!"), retirements, birthdays, corporate or community awards (i.e., Salesperson, Volunteer or Police Officer of the Year) or other special occasion.



Cross-Section View
of Valor Rock



All memorial monuments feature a moisture-proof, 240 cubic-inch container, easily accessed and hand-tightened from underneath, for you or your funeral professional to add your loved one's cremains. Simple instructions included.

A Note From Rock & Water Creations' President

Whether you're considering a Rock & Water Creations monument to celebrate the completion of a loved one's life, or a special milestone of an individual still living, our company feels honored to have the chance to be part of what is likely a very important and personal decision for you.



With two separate divisions, and as the United States' largest manufacturer of replicated rock products for a variety of diverse industries, we're proud to be able to offer our valuable customers the highest quality, most realistic monuments available today.

If you've chosen cremation, you're among a growing number who see it as a less expensive, more environmentally friendly alternative to traditional burials. And now, with the classic craftsmanship of our natural-looking

monuments, you can feel confident that memories of that unique person will remain close to home for generations to come.

Thank you for your trust...

Rodger L. Embury
Rodger L. Embury



"Valor Rock" with 6" Planter
Size: 29"(W) x 27" (L) x 13" (H)
Weight: 95 lbs.

*Handsome Bronze Plaque
Included With Each Monument*

Rock & Water Creations' personal and memorial monuments feature a handsome 3 1/2" x 7 1/4" bronze plaque that accepts a maximum of **six lines** of text (i.e., name, date of birth-death, and special verse or quote). Although six lines are available, it's not necessary to use all lines if you prefer that a shorter message appear on the plaque.

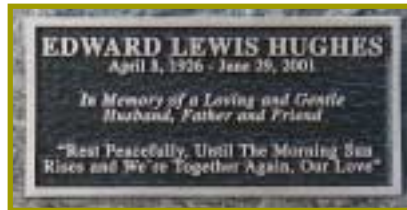
The maximum number of **characters per line is 43** (each letter, number, space and punctuation counts as a character in this **per-line** total). **Important**—As seen in the example below, the more characters you want included on each line, the more the individual characters must be reduced in size.

Type or clearly print the final text you'd like to see on your plaque in the online form at www.YourMonument.com or on a separate sheet of paper if you're ordering by fax or mail—or having a funeral director or death care professional handle all the arrangements—and submit it with your order form to us for immediate processing.

Actual Plaque Size: 3 1/2" x 7 1/4"
Plaque Weight: 2.5 lbs.



Keeping Their Memory Close To Home™



DISCLAIMER—Rock & Water Creations, Inc. is not responsible or liable in any way for misspellings or errors in fact contained in the information submitted by our customers. In addition, we reserve the right to determine the style, size and layout of the text you provide according to the plaque space available to ensure the most professional appearance possible for your monument's important message.



"Valor Rock"

Size: 29"(W) x 27"(L) x 13"(H)
Weight: 85-95 lbs.



**Your Pet's
Last Reward**

After your pet's life has completed, here's a dignified and natural way of memorializing the love and loyalty your "best friend" gave you without hesitation over the years. Featuring a handsome bronze plaque with a custom message of up to six lines, our 60-lb. **Celebration Rock**, which includes a moisture-proof container for holding your pet's cremated remains, provides the perfect lasting memory when the monument is placed outdoors among landscaping or in your backyard garden.

Side View



Size: 19"(W) x
27"(L) x 9"(H)

The Cremation Decision

Questions, Answers Regarding This Increasingly Popular Burial Alternative

How is a Cremation Service Different From a Traditional Funeral Service?

It isn't. At least it doesn't have to be different. The extent and the content of a cremation service is entirely subject to the wishes of the family. They may choose as much formality or as little as they feel they want to have and they also have more options when cremation is chosen.

Quite often a memorial service is held after cremation has occurred or perhaps the family will want to gather at a convenient time for the final committal of the cremated remains.

Is a Casket Required?

Most crematories require that the body at least be enclosed and in an acceptably rigid container. This container or casket must be strong enough to assure the protection of the health and safety of the operator. It should provide a proper covering for the body and meet reasonable standards of respect and dignity.

Some crematories will accept metal caskets but most require that the casket or container be fashioned of a combustible material. The body is cremated in the same enclosure in which it arrives at the crematory.

Study Shows 40% of Americans Will Choose Cremation For Themselves Or Their Loved One

According to a recent national survey, 40% of Americans are expected to choose cremation rather than burial for themselves or loved ones.

The percentage likely to choose cremation has increased significantly within the past nine years. In earlier surveys in 1990 and 1995, the figure was 37% and 43% respectively.

Entitled "A Study of American Attitudes Toward Ritualization and Memorialization," the survey was conducted by Wirthlin Worldwide and sponsored by the Funeral and Memorial Information Council (FAMIC), a group of organizations representing nearly every segment of the death care industry.

Some of the council members include the Cremation Association of North America, International Cemetery and Funeral Association, International Order of the Golden Rule, National Funeral Directors Association, National Funeral Directors and Morticians Association, and National Selected Morticians Association.

Primary reasons for choosing cremation are to save money (24%), to save land (17%) and

How is Cremation Accomplished?

The enclosed body is placed in the cremation chamber where, through heat and evaporation, the body is reduced to its basic elements, which are referred to as cremated remains or "cremains."

It may surprise many to learn that ashes are not the final result since cremated remains have neither the appearance nor the chemical properties of ashes. They are, in fact, bone fragments. After preparation, these elements are either placed in a permanent urn or in a temporary container suitable for transport.

Depending upon the size of the body, there are normally three to nine pounds of bone fragments. Some crematories process these cremated remains, thereby reducing the space they require. Others do not alter their condition after they are removed from the chamber.

Isn't Cremation an End in Itself?

Some people may regard it as such, but most families feel that the cremated remains of someone they love should be afforded a resting place that can be identified by the name and dates. This is called memorialization. Most families find that a memorial, regardless of its

because it is simpler, less emotional and more convenient (13%). Those who favor cremation tend to be better educated and from households with higher incomes.

The most recent figures from 2000 show the U.S. cremation rate was 24%. Based upon the past five-year average, the Cremation Association of North America has forecast a national cremation rate of 39% by 2010.

More (89%) of those choosing cremation say they would like some type of ceremony (up from 80% in 1990; and 83% in 1995). Most (32%) still wanted a traditional funeral while 26% wanted a private service and 25% wanted a memorial service.

Forty-four percent of those who would choose cremation for a loved one would select a traditional service when planning or making cremation arrangements; an additional 22% would select a private service; and another 22% preferred a memorial service. The number of respondents who intend to purchase an urn other than the utility urn supplied by the crema-

(cont. on next pg.)



size, serves a basic human need to remember and to be remembered, especially when they are close to home and can be easily visited or seen in a natural setting every day.

What Choices of Memorialization Are Available After Cremation?

A final resting place for cremated remains can be provided by various means. The family may choose from a full selection of urns or monuments for permanent containment of the cremated remains.

The urns may be placed in a columbarium, which is a building or structure where single niche space or family units may be selected. Niches are recessed compartments enclosed by either glass protecting the engraved urn or ornamental fronts upon which the name and dates are featured.

Rock & Water Creations' monuments are ideal for keeping the memory of a loved one close to home among landscaping, a shady tree or other appropriate setting.

Of course, family lots may be used and cemeteries often permit the interment of more than one person in an adult space if cremation has occurred. In many cemeteries there are also specially designed areas for this purpose, which are called urn gardens.

What About Scattering The Cremains?

This may be legally done in most areas, but many people agree that in consideration of the survivors or descendants of the departed, some form of memorialization should be provided.

Furthermore, there are reasons for not scattering, because it is for many a very traumatic

(cont. on next pg.)

How To Order Our Unique Monuments

Rock & Water Creations' monuments are sold by professionals at funeral homes, cemeteries, and select pet stores, nurseries, and home and garden centers. If unavailable near you, all monuments can be ordered online at the same price as suggested to our retailers.

Two Easy Ways To Order Personal, Memorial Monuments

You can purchase any of our monuments by 1). Using our online order form or by 2). Printing the PDF order form from our web site and faxing



or mailing it to us along with a separate sheet of paper with typed or clearly printed instructions regarding the final text you'd like to see on your plaque (included with each personal or memorial monument). If ordering online, please type in the text you'd like to see on your plaque in the field provided.

Order Form Available in PDF

Our order form is available on our web site in Portable Document Format (PDF) which allows both PC and Macintosh users to easily open, view and print documents created in all types of software applications. If you don't already have Adobe's Acrobat Reader—required to open PDFs—you can quickly download it for FREE by clicking on the Adobe icon on our web site.

Disclaimer

Rock & Water Creations, Inc. is not liable for misspellings or errors in fact contained in any information submitted by our customers. Most importantly, we reserve the right to determine *(cont. on next pg.)*



Questions Answered Regarding Cremation As Burial Alternative

(cont. from previous pg.)

experience. It can be soul shaking to spill out all that is mortal of someone you have loved.

One should realize how much is being asked of the person who is to do the scattering. Some crematories provide scattering gardens within their dedicated property, often with the option of personal memorials.

Nearly Half of Americans Will Choose Cremation

(cont. from previous pg.)

tory has increased significantly (32% up from 15% in 1995). Of those likely to choose cremation, 59% say they plan to have their cremated remains scattered (30% over water; 20% on land; 18% where deceased requested).

There has been a significant increase in planning for permanent cremation memorials (57% up from 50%, 1995; 47%, 1990). Choices are living memorials 38% (19%, 1995); monuments 31% (30%, 1995); and columbariums 22% (18%, 1995). Older respondents (55+) are more likely to choose a columbarium (6% of total). Nine percent said they will keep the urn at home.

The survey also showed that one-fourth of all American adults have prearranged at least some of the details of their own funeral or burial.

They may have told another person about their wishes, included directions in a will or letter, set aside money for a funeral or memorial service, chosen a cemetery or selected a columbarium or burial plot.

In fact, over eight out of 10 (84%) of those interviewed for the survey, believe prearranging

How Does the Cost of Cremation Compare With Burial or Entombment?

The basic charge for the actual cremation can be substantially less than traditional burial. However, with so many items of service available to the family, both in the funeral service before and in the mode of disposition afterwards, it's difficult to make an accurate comparison.

the details of their own funeral is a good idea, and 40% say they are likely to do so within the next five years.

92% of Those Surveyed Say Outdoor Monuments 'More Natural' Than Urns

In a recent survey of 375 men and women, 68% of respondents said they would "seriously consider" cremation for their own burial.

Of those who responded, 92% felt that—if a loved one was to be cremated—it would seem "more natural" to have their cremated remains in "a monument placed outdoors in the landscaping" rather than in a traditional urn placed "indoors on the fireplace mantel."

The results were part of a brief, five-question survey conducted by Rock & Water Creations of adults ages 28-75 at the Third Street Promenade outdoor shopping mall in Santa Monica, Calif.

Again, the family has the option to select as much or as little as they choose and with cremation they generally have many more options.

Is a Funeral Director Necessary?

Some governmental jurisdictions require a licensed person to transport a body and to obtain the necessary permits. Funeral directors are among those so licensed and are the only ones permitted to do so in some jurisdictions. Normally, the funeral director performs the same professional functions regarding cremations as in any other service. In some areas, funeral homes also operate their own crematories.

Is Embalming Necessary?

No, but the factors of time, health and possible legal regulations and religious beliefs might make embalming prior to cremation either appropriate or necessary. As a point of information, heart pacemakers or similar devices should be removed, because they may become dangerous when subjected to the extreme heat of the cremation chamber.

Are More People Choosing Cremation Today?

In one word...Yes! Which is why the subject should be addressed and resolved among family members since that determination will have to be made at the time of death.

The family should visit the funeral home or crematory to learn what is offered in the way of services and memorial property.

The family should consult together ahead of time to decide what is best for all. Arrangements for memorialization also should be made at this time. This way, one of life's most difficult decisions need not be made alone at a time of grief.

Monument Ordering, Shipping Details

(cont. from previous pg.)

the style, size and layout of the text our customers provide according to the plaque space available to ensure the most professional appearance.

Shipping Information

All orders for personal and memorial monuments to addresses in North America are shipped via UPS or FedEx Ground. Use the chart on our order forms to calculate shipping costs for **each** monument. Call us at (805) 524-5600 weekdays from 8 a.m.-5 p.m. (Pacific Standard Time) before ordering if shipping to Hawaii, Alaska, Puerto Rico, Canada or other



"Old Grove"

Size: 21" (W) x 24" (L) x 4" (H)
Weight: 50-60 lbs.

international destination for help in calculating your actual costs. Please allow 4-5 weeks for delivery of your monument to its destination.

Bronze Plaque Details Including Text, Layout Instructions

All our personal and memorial monuments are professionally hand-colored by a team of artisans to resemble your choice of a sandstone or gray-brown finish (slight color variations are to be expected) and feature a 2.5-lb. bronze plaque (sized 3 1/2" x 7 1/4").

Included in the price is up to six lines of text on the plaque which is pre-installed on the monument before being shipped. Our standard bronze plaque size will accept a maximum of six lines based on the layout example shown on our web site (name, date of birth-death, and special verses or quotes).

Although six lines are available, it's not necessary to use all lines if you prefer to have less text appear on the plaque. The maximum number of characters per line is 43 (each letter, number, space and punctuation is a character that should be counted in this per-line total).



"Serenity Tree"

Size: 22" (W) x 19" (L) x 14" (H)
Weight: 95 lbs.

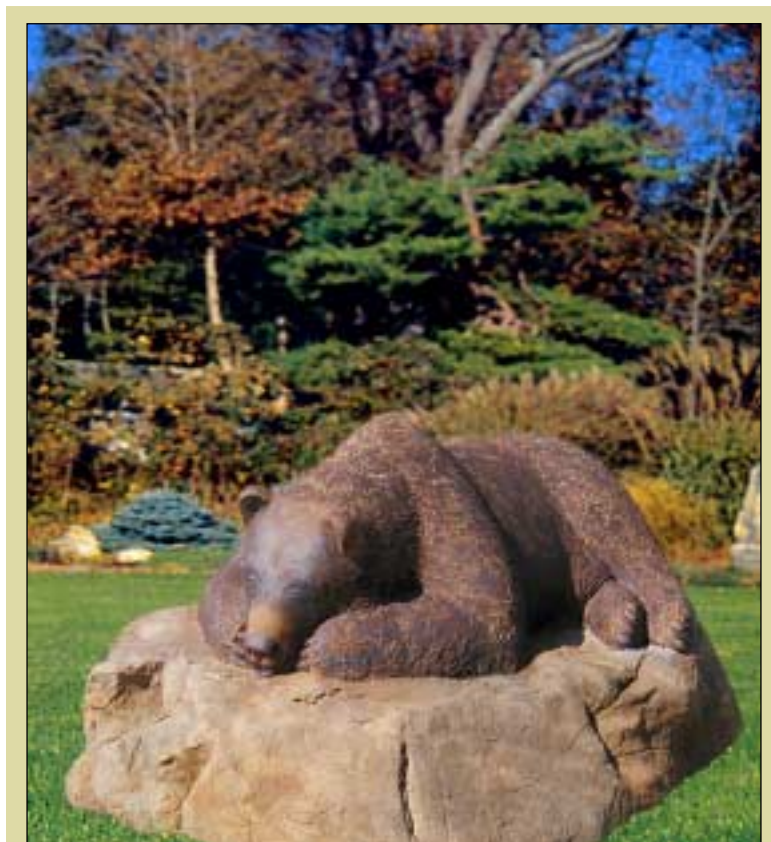
SPECIALTY MONUMENTS *By Artist Dennis Shives*



THE MOUNTAIN DREAMER

Size: 5'9" (W) x 7'6" (L) x 2'9" (H)
Weight: 800 lbs.

Created in replicated rock by Dennis Shives, our Specialty Monuments are already earning a reputation for the realism of the simple, gentle spirits of nature they portray. See more at:
www.YourMonument.com



"Misty"

Size: 20" (W) x 40" (L) x 24" (H)
Weight: 150 lbs.

