

P.X. Dermody Funeral Home (1989) Limited

P.X. Dermody Funeral Home (Upper Gage)



EFFECTIVE: JANUARY 1, 2024

## Welcome & Get to Know Us

## **Our History... Our Family**

Bill Dermody, Paul Dermody, Erin Dermody, Maureen Dermody and Percy Hockton are proud to carry on the tradition of care that was first established by their grandfather and great grandfather Perc Dermody in 1922.

This tradition was then carried on so ably by his son, Bill Dermody Sr., his daughter Felicitas Dermody Hockton and his son-in-law Hugh Hockton Sr.

They were exemplary Funeral Directors. They were loving people.

They believed that it was a privilege to provide guidance to a family who has lost a loved one.

They taught us to meet the unique needs of each family we serve and to be nice to everyone.

We strive to do this every time a family needs us - just like they did!



A good funeral is one where the dead get to where they need to go and the living get to where they need to be.

And we all need a little good orderly direction in that.

- Thomas Lynch, Poet & Essayist

## **Our Staff... Our Family**

At a recent gathering of past and present staff, a former staff observed: "No matter where our paths take us in life, working at Dermody's is like working with family".

In making arrangements or attending a visitation or service, or dealing with our Aftercare team, chances are you will meet a "Dermody": Paul, Percy, Judy, Erin, Clare or Maureen.

You may also meet our wonderful Funeral Directors: Kristen Ferby, Vanessa Hordyk, Charles Reed, Cherie Chennell, Michelle Swackhammer, John Martin, Denis Duguay, Catrina Meeks or one of our other licensed professionals, our Bereavement Counsellor Christina Walton, our Admin team of Stephanie Mayot and Michael Chalmers, or one of our many funeral support team members.

We are truly blessed to have such a caring group of colleagues.



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## Introduction to Package Offerings

For your convenience, the funeral home has constructed a variety of service packages that reflect the most popular service styles that we typically provide. The service packages have been created from this price list and include some discretionary items that may be declined.

Examples of declinable items are embalming, estate settlement papers, custom printing, limousines, and flower vehicles.

#### Please note:

- Declinable items are indicated with an asterisk (\*).
- Embalming is not required by law; however, it is an important consideration as it allows us to provide you with the best possible experience for viewing your loved one at the funeral home during your private family reflection or visitation.
- Merchandise, disbursements, and HST are additional to all service and funeral home fees.

Please see our itemized list of service fees starting on page 19.

## **Traditional Service**

Included is the supervision and co-ordination of all services requested; arrangement consultation, up to 4 hours of visitation, funeral service at Chapel or offsite location, and final disposition. Also included is obtaining certificates and signatures, all necessary documentation, local transfer of deceased from place of death (within 50 km), preparation, shelter of deceased (5 days), use of a sedan for administrative purposes and/or clergy, a funeral coach, and a floral/equipment vehicle. We also provide an Aftercare and Estate Package which includes proof of death certificates, and assistance with CPP Death Benefits, as well as cancellation of SIN, OAS, CPP. Vehicles are provided for a maximum 3 hour period, a surcharge will apply beyond this time period.

### **Professional Services**

Arranging And Co-ordination Of All Details And Services	\$2000
Preparation of Required Permits, Forms and Aftercare Estate Package	\$600
Transfer from Place of Death (within 50km) (Co-ordination And Staff)	\$500

## **Preparation**

Basic Preparation	\$500
Embalming	\$475 *

## **Direction and Staffing**

Staff Services for Visitation	\$700
Staff Services for Ceremony	INCLD

### **Facilities**

General and Service Areas Of Funeral Home and Preparation Room	\$500
Facilities for Visitation	\$700
Facilities and Equipment for Ceremony	INCLD

## **Automobiles**

Lead/Clergy Car	\$300
Administration/Courier Car	\$200
Funeral Coach	\$500
Floral and Equipment Transport	\$300 *

## Same Day Service

Included is the supervision and co-ordination of all services requested; arrangement consultation, 1 hour of visitation prior to funeral service, and final disposition. Also included is obtaining certificates and signatures, all necessary documentation, local transfer of deceased from place of death (within 50 km), preparation, shelter of deceased (5 days), use of a sedan for administrative purposes and/or clergy, a funeral coach, and a floral/equipment vehicle. We also provide an Aftercare and Estate Package which includes proof of death certificates, and assistance with CPP Death Benefits, as well as cancellation of SIN, OAS, CPP. Vehicles are provided for a maximum 3 hour period, a surcharge will apply beyond this time period.

### **Professional Services**

Arranging and Co-ordination of all Details and Services	\$2000
Preparation of Required Permits, Forms and Aftercare Estate Package	\$600
Transfer from Place Of Death (within 50km) (Co-ordination and Staff)	\$500
Preparation	
Basic Preparation	\$500
Embalming	\$475 *

## **Direction and Staffing**

Staff Services for Ceremony	\$500
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### **Facilities**

General and Service Areas of Funeral Home and Preparation Room	\$500
Facilities and Equipment for Ceremony	\$500

### **Automobiles**

Lead/Clergy Car	\$300
Administration/Courier Car	\$200
Floral and Equipment Transport	\$300 *

## **Memorial Service**

Included is the supervision and co-ordination of all services requested; arrangement consultation, memorial service (no body physically present) with visitation one hour prior to the service and final disposition. Also included is obtaining certificates and signatures, all necessary documentation, local transfer of deceased from place of death (within 50 km), preparation, shelter of deceased (5 days), use of the funeral home during the memorial service, use of a sedan for administrative purposes and/or clergy, and a flower/equipment vehicle. We also provide an Aftercare and Estate Package which includes proof of death certificates, and assistance with CPP Death Benefits, as well as cancellation of SIN, OAS, CPP. Vehicles are provided for a maximum 3 hour period, a surcharge will apply beyond this time period.

### **Professional Services**

Arranging and Co-ordination of all Details and Services	\$2000
Preparation of Required Permits, Forms and Aftercare Estate Package	\$600
Transfer from Place of Death (within 50km) (Co-ordination and Staff)	\$500

## **Preparation**

Basic Preparation	\$500
Embalming	Optional

## **Direction and Staffing**

Staff Services for Ceremony	\$500
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### **Facilities**

General and Service Areas of Funeral Home and Preparation Room	\$500
Facilities and Equipment for Ceremony	\$500

### **Automobiles**

Lead/Clergy Car	\$300
Administration/Courier Car	\$200
Crematorium Transfer Van	\$300

## **Graveside Service**

Included is the supervision and co-ordination of all services requested; arrangement consultation, graveside service which includes burial of the deceased. Also included are obtaining certificates and signatures, all necessary documentation, local transfer of deceased from place of death (within 50 km), preparation as required, shelter of deceased (5 days), use of a sedan used for administrative purposes and/or clergy, and a funeral coach. We also provide an Aftercare and Estate Package which includes proof of death certificates, and assistance with CPP Death Benefits, as well as cancelation of SIN, OAS, CPP. Vehicles are provided for a maximum 3 hour period, a surcharge will apply beyond this time period.

### **Professional Services**

Arranging and Co-ordination of all Details and Services	\$1500
Preparation of Required Permits, Forms and Aftercare Estate Package	\$600
Transfer from Place of Death (within 50km) (Co-ordination and Staff)	\$500

## **Preparation**

Basic Preparation	\$500
Embalming	Optional

## **Direction and Staffing**

Staff Supervision at Graveside	\$200
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## **Facilities**

General	and Service	Areas of Funer	al Home and	Preparation	Room	\$500
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## **Automobiles**

Lead/Clergy Car	\$300
Administration / Courier Car	\$200
Funeral Coach	\$500

## **Direct Cremation Service**

Included is the supervision and co-ordination of the services required for a direct cremation, obtaining certificates and signatures, all necessary documentation, local transfer of deceased from place of death (within 50 km), basic decedent care with the option of private family time, removal of jewellery and checking for personal belongings, shelter of deceased (5 days), use of a sedan for administrative purposes, and a transfer vehicle. We also provide an Aftercare and Estate Package which includes proof of death certificates, and assistance with CPP Death Benefits, as well as cancelation of SIN, OAS, CPP. Vehicles are provided for a maximum 3 hour period, a surcharge will apply beyond this time period.

### **Professional Services**

Arranging and Co-ordination of all Details and Services	\$1200
Preparation of Required Permits, Forms and Aftercare Estate Package	\$600
Transfer from Place of Death (within 50km) (Co-ordination and Staff)	\$500

## **Preparation**

Basic Preparation	\$500
Embalming	Optional

## **Facilities**

General and	Service Areas of F	uneral Home and	Preparation Room	\$500
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### **Automobiles**

Administration/Courier Car	\$200
Crematorium Transfer Van	\$300

## Green Services

At P.X. Dermody, we are proud to offer green service options in an effort to help families create events that minimize their impact on the environment. We want to work with what environmental issues and practices are most important to you. Together, we can put a plan in place for personalized services that will match your environmental values. Although there are only a few natural burial cemeteries and land preserves in this part of Ontario, doing your part in the selection of an eco-friendly casket, urn, or chemicals to complement earth-friendly services, are all choices you can make to plan a greener goodbye to your loved one. These selections can be added to any of our service package options.

## **Environmentally friendly selections**

#### **Preparation and Care**

Embalming – this includes sanitation and temporary preservation of a decedent using only non-toxic, biodegradable chemicals.

Basic Care – for viewings without embalming – this includes sanitation and temporary preservation of a decedent using only non-invasive techniques and materials.

**Caskets** These products consist only of natural, raw materials; undyed, unbleached, woven cotton, plant-based adhesives, peg & dowel construction, walnut oil & beeswax coatings. Harvested wood is replaced through reforestation with Canadian Conservation Authorities.



Northern Willow Carrier
Rigid paulownia wood & bamboo
(Includes Nothern Pl-Shrd Shroud)

\$2695



Victoriaville Natura Solid Poplar Natural Finish, 100% Natural Cotton Interior

WE251-00001 **\$2295** 



Northern Eden 100
Natural Poplar, no bed, no interior

\$795

#### **Urns**

Below urns are made primarily from a material which is biodegradable and constructed from plant-derived, natural, or unfired earthen materials. Finishes, adhesives, and dyes do not release toxic by-products within the ground through expected processes of breakdown or disposal.



Victoriaville Ocean Sand
US899-00004

\$495



Victoriaville Biodegradeable Scattering Tubes \$295



Victoriaville Unity Earthurn
US899-00003
\$295

# CASKETS & **CREMATION CASKETS**



Victoriaville: MR220-00107



Victoriaville: WR 205-20818



**VERSAILLES** 

#### **PRINCETON**

32oz Solid Bronze Light Coppertone Brushed Velvet Fabric with a Beige Interior Bolt Thru Swing Bar Handles with Coordinated Metal Hardware 29.5W x 23.37H x 84.75L

\$7195

Solid Cherry with a Brass Accent Band, Velvet Fabric with a Beige Interior, Rounded Wood Bar Handles with Gold Tone Swing Hardware, 28.5W x 23H x 82.75L

**BORDEAUX** 

\$6095

#### Solid Mahogany with a Walnut Gloss Finish Toast Velvet Interior

Wood Swing Bar Handles 30W x 23H x 83L

\$5595



**WABASH** 

Solid Cherry with an Embassy Polish Finish, Velvet Fabric with a Beige Interior, Wood Bar Handles with Gold Tone Swing Hardware 28.5W x 22.5H x 82.62L

\$4595



#### **MICHAEL ANGELO**

Solid Maple with a Titian Polish Finish Velvet Fabric with a Beige Interior Wood Bar Handles with Gold Tone Last Supper Swing Hardware 28.5W x 22.5H x 82.62L

\$4495



Victoriaville: WR 252-00322

#### **BRISTOL**

Poplar Confederation Brown Polish Crepe Fabric with a Tan Interior Wood Bar Handles with Copper/Bronze Tone Swing Hardware 28.5W x 22.5H x 82.62L

> \$3695 \$1695 (Rental) plus \$295 remation casket required)







Northern: 500

#### WOODSTOCK

Solid Oak with a Topaz Satin Finish Velvet Fabric with a Beige Interior Wood Bar Handles with Gold Tone Swing Hardware, Themed Corners 28.5W x 22.5H x 82.62L

\$3795

#### **MAXIMA**

Solid Oak with a Satin Finish Crepe Fabric with a Tan Interior Wood Bar Handles with Gold Tone Swing Hardware, Themed Corners 28.5W x 22.5H x 82.62L

\$3695

#### **ROSEHALL OAK**

Solid Oak with Triple Coat Wood Finish, Pink Crepe Fabric with a Three Rose Stitch, Wood Swing Bar Handles, 29W x 22H x 89L

Optional: Cream Velvet Interior

\$3495







Victoriaville: WC252-00008



Northern: 33

#### **DOMINION**

Solid Maple Titian Polished Finish Crepe Fabric with a Tan Interior Wood Bar Handles with Bronze Tone Swing Bar Hardware 28.5W x 22.5H x 82.62L

\$3495

#### **NEWINGTON**

Poplar Fairmont Polished Finish Crepe Fabric with a Tan Interior Wood Bar Handles with Gold Tone Swing Bar Hardware, Themed Corners 28.5W x 22.5H x 82.62L

\$3195

#### **CARLTON ASH**

Solid Ash Top with Ash Veneer Sides Crepe Fabric with a Light Tan Interior, Brass Plated Handle Lugs with Wood Swing Bar Handles 29W x 22H x 80L

\$3095



victoriaville: vvR252-00052



Victoriaville: WR232-00359



Victoriaville: WR252-00237

#### **WINFIELD**

Poplar American Cherry Satin Finish, Crepe Fabric with a Beige Interior, Wood Bar Handles with Antique Gold Tone Swing Bar Hardware 27.87W x 22.5H x 82L

\$2995

#### **BOREALIS**

Ash with a Fawn Satin Finish Crepe Fabric with a Beige Interior Wood Bar Handles with Swing Bar Hardware 27.2W x 20.12H x 81.2L

7.200 1211 101

\$2795

#### **GATEWOOD**

Poplar Cherry Satin Finish Crepe Fabric with a Beige Interior Fixed Wood Bar Handles 26.66W x 19.66H x 81.66L

\$2495



Victoriaville: MR260-00110



Victoriaville: CR250-00001



Victoriaville: DR220-00044

#### **BAILEY SILVER**

Gunmetal Dark Silver 20 Gauge Non-Gasketed Steel, Crepe Fabric with a Silver Grey Interior, Fixed Metal Bar Handles, 28.75W x 23H x 83.75L

\$2495

#### DIAMOND

Poplar Construction Natural Satin Wood Finish White Crepe Satin Interior Wood Bar Handles, 28.75W x 18H x 80L

\$1795

#### WINSTON

Blue Embossed Cloth Covered White Silk Interior Metal Swing Handles 25W x 18.75H x 79.5L

\$1695



Victoriaville: DR220-00040



Victoriaville: CR879-00033



Victoriaville: CR199-00007

#### **TOLEDO**

Blue Cloth Covered White Silk Interior Metal Swing Handles 25W x 16.5H x 79.5L

\$1595

#### **GLENCOVE**

Select Wood Construction, White Crepe Interior, Natural Maple Woodgram, Rope Carriers 23.5W x 12H x 79.5L

\$795

#### **COMBO TRAY**

Eternite 101 or Victoriaville Combo Cremation Tray Wood Base with Cardboard Lid No Interior 25W x 15H x 78L

\$350

## **VAULTS**



#### **CONCRETE LINER**

Basic Concrete, Non Seal crypt/Liner

\$1095



#### STANDARD VAULT

Standard Vault with Gold Finish. Concrete construction with Seal provided through tongue and groove lid and body, with caulking used to seal

\$1395



#### **TITAN VAULT**

"Titan or Oxford" Sealed Vault, with Plastic Lining for further protection from the elements. Tongue and groove Lid/Body and sealed with caulking

\$1595

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# **URNS**



## HEART IVORY COMPANION URN (2PC)

Victoriaville: UD335-30005 Cultured Marble (9Hx9.37Lx9.37D)

\$1295

Engraving Included



#### LA PLAGE COMPANION URN

Victoriaville: UD210-00004 Bronze with Zinc (9Hx4.7Lx7D)

\$1295

Engraving Included



## TOGETHER FOREVER STONE COMPANION

Victoriaville: Ud899-00001 2 openings with divider (9¾"W/LX7½"D/PX9¾"H)

\$1295



#### **ALLEN COMPANION URN**

Victoriaville: UD120-00001 Solid Maple Brown (7.31H x 13.6L x 8.6D)

\$795

Engraving Included



#### **HIGHLAND CLOCK**

Victoriaville: US120-00009 Solid Maple Cherry Satin (14H x 10.25L x 7.5D)

\$695

Engraving Included



#### **NOBLE GRANITE**

Victoriaville: US350-00410 Available with gold, silver or diamond band (4½" W / L X 8½" D / P X 10" H)

\$695



#### MUSTABA PEWTER BLUE URN

Victoriaville US550-00011 8%" W / L X 51/8" D / P X 11½" H Keepsake UK550-00006 55/16" W / L X 3½" D / P X 67/8" H

\$595

Keepsake \$195



#### **ARIA TREE OF LIFE**

Victoriaville: US440-00451 (10H x 6 ½ D) Keepsake mini UK440-00004 (3H x 1 ¾ D) Heart UK440-00005 2 ¾ H x 3 D)

\$495

Keepsakes \$195



#### **GOING HOME URN**

Victoriaville: US210-00017 (9H x 7D) Candle UK840-30030 4" dia. X 5½" H Keepsake mini UK210-30008 (5.5H x 4D)

\$495

Keepsakes \$195



#### RADIANCE BLACK AND GOLD URN

Victoriaville: US840-30025 10 ¼ H x 6 ½ D Tealight UK840-30034 5.5H x 4D Keepsake mini UK840-30025 17/8" dia. X 25/8" H Heart UK840-30004 3¼" W / L X 17/8" D / P X 33/8" H

\$495

Keepsake \$195



#### **ALLEN URN**

Victoriaville: US120-00003 Solid Maple Wood (6.25H x 11.5L x 7.12D)

\$495

Engraving Included



#### **BIANCA URN**

Victoriaville: US310-00341 White Marble (9.5H x 4.75L x 8.5D)

\$495

Engraving Included on urn or plate



#### **WHITE ROSE URN**

Victoriaville US210-30073 6¼" dia. X 9¾" H Keepsake / Reliquaire UK210-30076 17/8" dia. X 3" H

\$495

Keepsake \$195



#### **ELITE STARLIGHT URN**

Victoriaville US430-35201 6¾" dia. X 10¼" H Keepsake mini UK430-35202 1¾" dia. X 2¾" H Heart UK430-35203 3¾" W / L X 17/8" D / P X 33/8" H

\$495

Keepsake \$195



#### ETERNAL FALLING LEAF URN

Victoriaville: US210-30070 Metal with Nickel Finish 10.37 H x 6.87D Keepsake mini UK210-30107 17/8" dia. X 27/8" H

\$495

Keepsake \$195 Also available in other patterns



#### **MILANO PINK URN**

Victoriaville US210-00013 7" dia. X 111/8" H Keepsake / Reliquaire UK210-00006 1¾" dia. X 27/8" H

\$495

Keepsake \$195



#### **ECONO CHAMPLAIN URN**

Victoriaville: US315-00014 Granite (10' H x 5' L x 5' D)

\$495

Engraving Included



#### **CLASSIC RED URN**

Victoriaville: US 210-30043 (10.25H x 6.25D) Keepsake mini UK210-30027 1¾" dia. X 25/8" H Heart UK210-30026 3¼" W / L X 17/8" D / P X 33/8" H

\$495

Keepsakes \$195 Available in other colours



#### **MOTHER OF PEARL URN**

Victoriaville: US210-30065 9H x 7D Heart UK210-30021 31/4" W / L X 17/8" D / P X 33/8" H Tealight UK210-30033 4" dia. X 51/2" H Keepsake mini UK210-30064 13/4" dia. X 25/8" H

\$495

Keepsakes \$195



#### **CULTURED MARBLE**

Victoriaville Navy US335-20012 9¾" W / L X 6¾" D / P X 6½" H \$495

Available in: Ebonytone, Evergreen, Coffeetone, Greystone, Berry



#### **PEWTER BLACK URN**

Victoriaville US210-30071 6¼" dia. X 10¼" H Keepsake K210-30072 1¾" dia. X 25/8" H Heart UK210-30071 3¼" W / L X 17/8" D / P X 33/8" H

\$495

Keepsake \$195



#### **VERONA URN**

Tabebuia Rosea Victoriaville:(White) US110-00092 (5 ½ H x 5 ½ L x 11 x 1/8 D) \$395

Engraving included Also available in walnut and black Keepsake \$195



#### **SHEESHAM URN**

Buttersworth: 6210 Carved Wood Finish (6 ½ W x 9 ½ H x 4 ½ D)

\$395



#### **CHERRY LAMINATE URN**

Buttersworth: 1510 CH Cherry Laminate Finish (9W x 6 ¼ H x 5 ½ D)

\$395



#### **POPLAR URN**

Northern 201 Poplar Wood (9 1⁄2H x 6 1⁄2D)

\$295



## SILVER LINING SCATTERING TUBE

Victoriaville: US830-30032 Black Cardboard with Silver Lining (12.56H x 5D)

\$295

Available in a Number of Different Patterns

## **URN VAULTS**



#### FABHAVEN FIBRE-GLASS URN VAULT

Adds protection from elements with water proof sealant

\$550



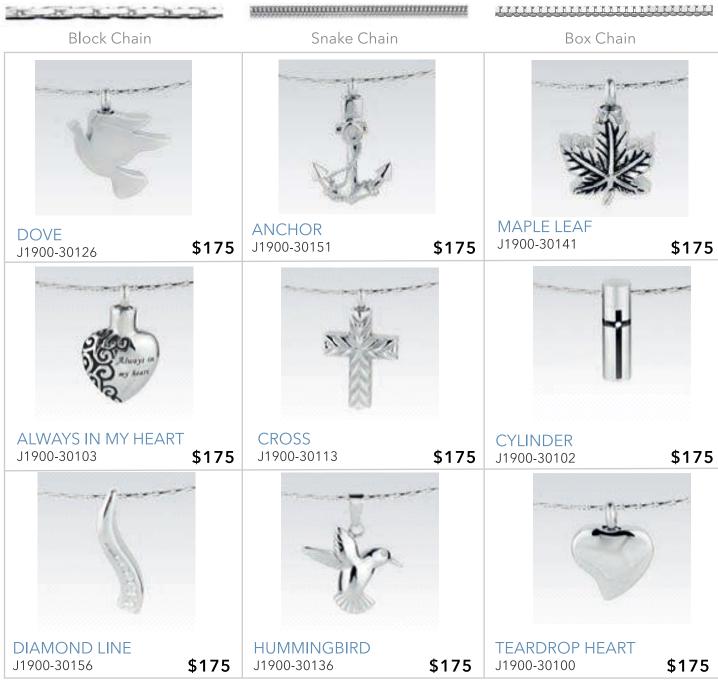
## SUPERIOR TITAN CONCRETE URN VAULT

Plastic lined to avoid water seepage, and sealed with water proof sealant

\$825

## **KEEPSAKE & URN JEWELLERY**

Pendants with choice of free 21" chain





## Service Fees

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Prote	essione	al Se	rvices

Arranging and administration for funeral	\$2000
Arranging and administration for graveside	\$1500
Arranging and administration for direct disposition	\$1200
Arrange for removal and transfer to funeral home	\$500
Arrange for permits, forms, and Aftercare Estate Package	\$600

## **Preparation**

Basic preparation	\$500
Professional embalming	\$475
Removal of a pacemaker or implanted device	\$95

## **Direction and Staffing**

Staff for visitation	\$700
Staff for ceremonies	\$500
Professional pallbearer (each)	\$200
Attend and co-ordinate witness cremation	\$300
Attendand co-ordinate burial of cremated remains	\$500

## **Facilities**

Facilities for preparation	\$500
Facilities for visitation	\$700
Facilities for ceremonies	\$500
Shelter of deceased after 5 days (per day)	\$95

## **Automobiles** (A surcharge will be applied for the use of any vehicle beyond 3 hours or 50km one way)

Lead/Clergy	\$300
Administration/Courier Car	\$200
Coach	\$500
Family limousine (7 passenger)	\$500
Floral and equipment delivery	\$300
Transfer van (to cemetery or crematorium)	\$300
Mileage (after 50 kms one way)	\$2/KM
Additional overtime (after 3 hours)	\$150/hr

## Service Fees (Continued)

## Receptions

Reception lounge and 2 hostess (min 2 per reception / 50 guests)	\$1200
Additional hostess per 25 guests	\$125
Catering (see separate catering menu)	Varies
Beverages (number must match with catering order)	\$1/person
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\*(beverages include; coffee, tea, water, pop)\*

## **Custom Printings**

Standard stationery package (includes book, personalized cards, thank you cards)	\$300
Personalized prayer cards	\$2 each
Order of service	\$3 each
Additional thank you cards (pack of 25)	\$45
Laminated cards/bookmarks	\$4 each
Basic register book	\$150

### **Additional Items**

Live streaming of visitations or ceremonies	\$400
Premium video tribute	\$395
Additional copies of video tribute (each)	\$35
Internet publication of obituary	Complimentary
Artificial flower rental	\$300
Cremated remains refundable deposit	\$350

# Disbursements

A disbursement is a payment made on behalf of a client to a third party, for which reimbursement is subsequently sought from the client. Funeral home disbursements are non-funeral home charges that are added to the contract, alleviating a family from having to pay numerous organizations at the time of need. The funeral home assists a family by paying these outside costs up front.

## **Required Disbursements**

Bereavement Authority Consumer Protection Fee Provincial Death Registration Coroners Cremation Certificate

## Possible Applicable Disbursements

Newspaper Notice Cremation Fee Cemetery Open / Closing Clergy or Celebrant Honorarium Musician Fee Church Fees

## Service Fees Explanations

### **Arranging and Co-ordination**

The arrangement consultation with a licensed Funeral Director to gather all statistical/logistical and service related information and family requests and services. The funeral director will require many hours of communication and follow up with Doctors/Coroner, Clergy/Celebrant, Musicians, Crematorium/Cemetery, and other related service providers.

#### **Transfer**

Multiple professional staff, PPE and safe handling equipment required, including transfer vehicle for the local transfer of deceased from place of death into the care of the funeral home.

### **Documentation and Estate Package**

The preparation and gathering of all necessary information to complete documents required to permit a cremation or burial (including the time involved in retrieving documents related to the authority of the Coroner and registration of a death within the Province).

An estate package with Funeral Director's Proof of Death Certificates are included as well as application forms related to estate settlement (CPP, Survivors Benefits, cancellation of specific government documents, etc.).

### **Basic Preparation**

Our licensed professional will assess the deceased conditions and restore your loved one's dignity by washing, disinfection, removal of medical implements; dressing and casketing the body.

### **Embalming**

Embalming includes the additional restoration, preservation, cosmetics and hairdressing that allows us to provide you with the best possible experience for viewing your loved one at the funeral home during visitation or private family reflection.

#### **Automobiles**

- \*The lead/administration vehicle is used for administrative errands related to services including registration of death, clergy transportation and funeral processions.
- \*The Funeral Coach is used to transfer the casket/cremation container or Ceremonial Urn Ark to a church, cemetery or other facility.
- \*Limousine(s) accommodate up to 7 passengers to transport family, pallbearers or friends to/from the funeral home, church or another facility.
- \*A Floral vehicle is used for transportation of flowers and equipment to offsite locations for services (ie church, reception hall, cemetery)

### Facilities for Visitation and/or Ceremony

Comfortable and private visitation suite/chapel; furnishings, audio visual and related equipment to facilitate your private family reflection and public visitation experience.

### **General Service Area and Preparation Room**

Includes the provision and maintenance of equipment and public areas of the funeral home that facilitate arrangements, restrooms, telephones, Wi-Fi, multi-media services and equipment, private meeting areas, coffee/tea service. Includes a private and secure room that is used for the shelter and preparation of the deceased until service time or date of disposition.

#### Staff for Visitation

The presence and attention of licensed funeral director(s) and/or professional attendants before, during and after a visitation period. Staff will manage cleaning and disinfection, monitor and refresh coffee/tea service, attend to placement of floral tributes, assist with personalization of the visitation suite/chapel, assist family and guests with donations and visitation protocols as required.

#### **Staff for Service**

Licensed Funeral Director(s) and assistants, including vehicle drivers, casket attendants, cleaners, ushers and parking lot attendants for Service Day at funeral home or offsite locations.

### **Cremated Remains Refundable Deposit**

When cremation is selected, the funeral home can request that the purchaser pay a refundable deposit of \$350. The funeral home will retain the cremated remains for an agreed period of time from the date of cremation. If the cremated remains are not claimed within one year, the funeral home may inter the cremated remains in a cemetery, including in a common lot for which the cemetery is the interment rights holder, and the funeral home may retain the deposit referred to in this section. If the cremated remains are claimed before they are interred, the operator will refund any deposit paid as required circumstances permitted by the legislation.

## Payment Options & Affiliated Business

## Terms for Payment, Financing, or Pre-Payment Funding

We are proud to offer various payment, funding, and financing options. We strive to meet your needs... and your budget!

## **Payment**

Unless otherwise specified, payment for at need services and supplies is due at the time of the arrangements for the delivery or the provision of services and supplies. Payment may be made by cash, cheque, debit, and most major credit cards. Payment plans are also available to meet most budgets. Financing charges apply to payment plans. Beyond the allotted time, interest will be charged at a rate of 1.5% per month which is equivalent to 18% per annum (APR).

## **Financing**

Our payment plans give you the option of making payments over time. We offer a competitive financing program, administration fees, and interest rates.

## **Pre-Payment Funding**

For your convenience, we offer two funding options when prepaying services or supplies, trust or insurance. When pre-paying, you pay for the services and supplies today and the money will be used to pay for the services and supplies when they are delivered at the time of death.

#### **Trust**

You may pay the money directly to us and we will place it in trust, where it will accrue interest until the contract is fulfilled (when the services and supplies are delivered) or the contract is cancelled.

#### Insurance

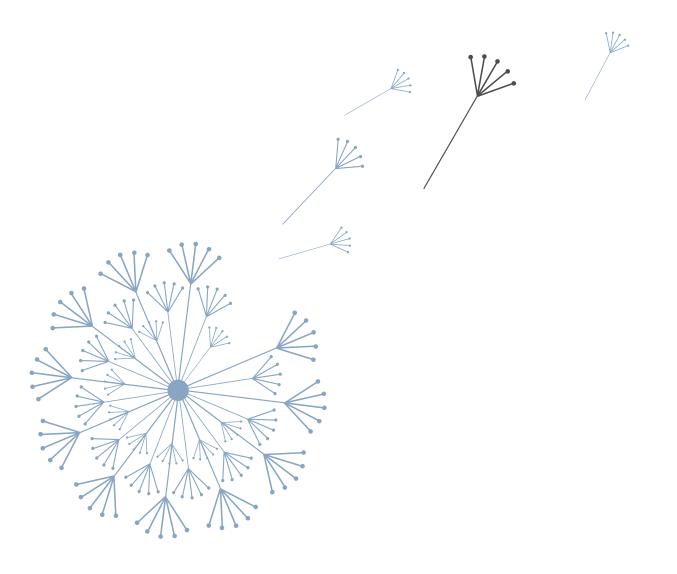
You may purchase an insurance annuity where the proceeds of the insurance annuity will be used to pay for the services or supplies at the time they are delivered. If the contract is cancelled the refund of payments is subject to the refund policy set forth in the insurance contract.

## Proudly Affiliated with the Following Service Providers

P.X. Dermody Funeral Home (1989) Limited and P.X. Dermody Funeral Home (Upper Gage) are proud to be affiliated with the following service providers:

Affordable Burial and Cremation 205 Nebo Road, Hamilton, ON L8W 2E1

Canadian Cremation Services Limited 542 Highway 8, Stoney Creek, ON, L8G 1G6



## P.X. DERMODY FUNERAL HOMES

1919 King Street East Hamilton, ON L8K 1V9 (905) 549-9955

796 Upper Gage Avenue Hamilton, ON L8V 4K4 (905) 388-4141

7 East Avenue South Hamilton, ON L8N 2T3 (905) 572-7900

www.dermodys.com