

— Maison funéraire —

LESSARD

Funeral and Cremation Centre Inc.

21 Elm Street South, Timmins, ON P4N 1W4

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Funeral Establishment Operator – Class 1

Licence # FE – 479

Person in Charge of Day-to-Day Operations:

Michel Lessard

Manager, Licensed Funeral Director - Class 1

PRICE LIST

Effective date: November 14, 2023

Unless otherwise specified, prices shown do NOT include applicable HST.

The following format and content of the price list has been stipulated by the Bereavement Authority of Ontario and is required to be posted by all bereavement licensees.

MINIMUM SERVICES

The Minimum Services charge represents the minimum non-declinable services required to facilitate the disposition of a deceased person, whether by cremation or burial.

This minimum service charge is applicable to every family we serve and includes transferring the deceased from the place of death (or Coroner's Office, hospital, airport, etc.) into our care, where the deceased will be placed in a casket/container of your choosing and securely held until the necessary documentation is completed for burial or cremation, as applicable. Once the required documentation is ready (i.e. death has been registered and if applicable, the coroner's certificate for cremation has been obtained), the deceased is transported in a service van or SUV to the cemetery or crematorium at the earliest

practicable opportunity or at a scheduled time, as applicable.

Additional fees may apply for mileage beyond 75km and pacemaker/radioactive implant removal.

ITEMIZED PACKAGE COSTS

Basic professional fee	\$1,375
Documentation	\$445
Minimum preparation of remains	\$120
Facilities for preparation/shelter	\$175
Initial transfer of remains	\$375
Administration vehicle	\$130
Final transfer of remains	\$95
Total of itemized services	\$2,715

What is NOT included in the above Minimum Services charge:

- any supplies, such as a casket/container, outer burial container (vault), urn, stationery, etc.
- any additional services that may be selected, such as embalming, visitation and funeral services
- additional mileage fees beyond 75 km
- pacemaker / radioactive implant removal, if applicable
- applicable taxes (HST)
- disbursements to be paid to third parties on your behalf, such as the crematorium fee, coroner's fee, death registration fee, etc. (as described on page 7)

Minimum required disbursements, as applicable:

Cremation fee charged by Elmwood Crematorium (Timmins) Inc.:..... \$768.40
(Expedited service fee: additional \$130.00)

Coroner's fee (required for cremation/out of province shipments only):..... \$75

Death registration fee charged by the local municipality:..... \$65
(charged in all cases where the death occurs in Ontario)

Bereavement Authority of Ontario Consumer Protection Fee \$30

Interment fee charged by the cemetery to open and close the grave: Price varies by cemetery*

*Interment fee to be paid directly to the cemetery

ADDITIONAL SERVICE OPTIONS

We offer the following additional services, which are optional:

Additional body preparation services

You may wish to view your loved one prior to final disposition. Consider opting for “basic preparation of remains” or embalming, as it might afford a more peaceful final viewing experience. Embalming is not legally required, but may be recommended to preserve the body between the time of death and final disposition. One of our funeral directors will be able to guide you on preparation options and make recommendations based on the condition of the body and the expected service needs.

Visitation

These are informal gathering periods that allow family and friends to come and pay their respects and offer comfort to a grieving family.

Funeral services

This includes services, rites and ceremonies with the body present in a casket. A funeral service can be religious or non-denominational and can be held in various places, including in our chapel, at a place of worship, a venue such as a hall, or at the graveside.

Memorial services or celebrations of life

This is a service to commemorate the deceased, which takes place after the body has been cremated. The cremated remains may or may not be present, as preferred by you; a framed portrait and personal mementos might also serve as a focal point during the memorial service.

Receptions

We offer a beautiful facility in which families may gather and receive guests for a luncheon after the funeral or memorial service.

DESCRIPTION OF SERVICES AND FEES

Any services marked with an asterisk (*) are the minimum services required to carry out a direct burial or cremation. Services such as embalming, visitation, ceremonies and receptions are optional. You may choose only the services you desire.

PROFESSIONAL AND STAFF SERVICES

*** Basic professional fee** **\$1,375**

Fee for our funeral home personnel to be available 24 hours a day, 7 days a week, 365 days a year. Includes professional consultation with licensed personnel, which may include but is not limited to, expert advice on options to meet your needs, including essential services relating to funeral and/or disposition choices, drafting notices, posting information on the funeral home website and advice regarding possible government benefits. Also included are overhead expenses such as maintenance and utilities, accounting and office administration, and insurance. A Basic professional fee is payable whenever we provide services to you.

Co-ordinating activities, rites, and ceremonies **\$655**

Co-ordination of all activities, rites, and ceremonies, before, during and after they have been provided by us, and those provided by third-party suppliers, such as the cemetery, crematorium, florists, clergy, organist, catering, and media outlets (death notices).

*** Documentation** **\$445**

Completion and filing of all documents necessary to carry out the services and supplies requested, including, but not limited to death registration, burial permit, coroner's certificate, clergy record where required, cremation application or interment permission form. Third-party fees charged for these documents are not included and are itemized below on page 7. We also provide 10 Proof of Death certificates for estate settlement purposes. Proof of Death certificates are provided to the deceased's authorized representative as a service only and are not a legal government document; however, they are usually accepted for most estate settlement purposes. Sometimes a provincial "Certified Death Certificate" will be necessary and is available for purchase from the Office of the Registrar General.

*** Minimum preparation of remains** (requires "Facilities for preparation/shelter") **\$120**

This service is a minimum requirement. The body is checked for personal effects (which will be returned to the authorized representative, unless otherwise instructed) and placed into the casket or container selected.

OR

Basic preparation of remains (requires "Facilities for preparation/shelter") **\$395**

This service includes those described in "Minimum preparation of remains" above, plus bathing, dressing, the setting of facial features for identification or viewing without embalming, basic hairstyling and cosmetics, if desired.

OR

Embalming (requires "Facilities for preparation/embalming/shelter") **\$645**

Embalming is the process of replacing blood and bodily fluids with chemical preservatives. It is a process of sanitation, restoration, and temporary preservation. This service includes those described in "Basic preparation of remains" above.

Staff services for visitation..... **\$600**
 Staff to coordinate and oversee the visitation for a period up to 4 hours. Includes but is not limited to setting up the room/area (floral arrangements, pictures, memorabilia, casket/urn), cleaning and sanitizing, greeting and directing visitors, supervision of parking, provision of lounge services (coffee and tea) and processing donations.

Staff services for ceremony..... **\$645**
 A licensed Funeral Director and an assistant to direct, coordinate and oversee the ceremony at our premises or at an off-site location such as a church.

Staff services for graveside service..... **\$200**
 Funeral Director’s assistance to setup and attend the graveside service.

The above two charges are from the time the funeral service begins to the final disposition at the cemetery / crematorium and are separate from staff services for visitation, even if the staff present are the same staff that were present for the visitation.

FACILITIES

*** Facilities for preparation/shelter**..... **\$175**
 A secure and private room used to prepare, and/or shelter the body until the time of burial, cremation, or alternative disposition. This charge applies whenever the body is in our facility. If the deceased is to be held in our facility beyond a period of 5 days, a daily body storage fee of \$75 may apply.

OR

Facilities for preparation/embalming/shelter..... **\$350**
 A secure and private room used to prepare, embalm, and/or shelter the body until the time of burial, cremation, or alternative disposition. Also includes the equipment and necessary supplies used to embalm the body. This charge applies whenever the body is in our facility and embalming is selected. If the deceased is to be held in our facility beyond a period of 5 days, a daily body storage fee of \$75 may apply.

Facilities for visitation (requires Staff services for visitation)..... **\$700**
 Use of designated facilities for visitation for up to 4 hours. This charge is from the beginning of visitation up to the start of the ceremony, even if the ceremony is in the same room.

Facilities for ceremony: (requires Staff services for ceremony)..... **\$325**
 Use of designated facilities for the funeral service (body/casket is present) or memorial service (urn/cremated remains may or may not be present) for up to 1 hour. This charge is from the time the funeral service begins to the conclusion of the ceremony or final disposition at the cemetery and is separate from Facilities for visitation, even if the visitation was immediately before and in the same room.

TRANSPORTATION

*** Initial transfer of remains** \$375
 Vehicle, trained staff and specialized equipment used to transfer remains into our care from the place of death or Coroner’s Office, hospital, airport, etc. Additional mileage fees apply beyond 75km.

*** Administration vehicle**..... \$130
 General duty vehicle used to register the death, pick up cremated remains from the crematorium, make off-site arrangements, etc.

Clergy / lead vehicle \$100
 Used to transport the funeral director and/or clergy or pallbearers to location of service and/or place of final disposition.

*** Final transfer of remains**
 Vehicle and staff to transfer the deceased to the final place of disposition.

*** Using a service van or SUV** \$95
Funeral coach (hearse) \$225

Additional mileage..... \$2.65
 Charge per kilometer (one way) for use of any vehicle over a 75 km radius.

OTHER SERVICES AND SUPPLIES

Stationery Package \$175
 Includes a memorial candle, register book, crucifix, and 75 thank you cards.

Memorial Candle..... \$35.40

Register Book..... \$40

Thank You Cards (package of 25) \$20

Crucifix..... \$55

8 x 10 Photo..... \$25

Funeral Director’s Proof of Death Certificate \$10

Hairdressing \$75
 While basic hairstyling is included in the Embalming fee, professional hairstylist services are additional.

Livestreaming Services \$75

Equipment for visitation at a remote location \$375
 Deliver, set up and use of equipment necessary for visitation at a location other than the funeral establishment.

*** Removal of pacemaker or other implant \$125**
 This procedure is mandatory prior to cremating a body that has a pacemaker or other implant and must be carried out by a licensed funeral director. Includes disposal of device. If a person was undergoing brachytherapy (radioactive theraseeds) or radioisotope treatments before death, it is possible that the deceased may not be able to be cremated; please speak with one of our funeral directors for more information.

Professional restorative procedures \$150/hour
 In some circumstances, additional restorative efforts beyond those captured in the standard embalming procedure are necessary to enhance the appearance of the deceased. In such cases, the funeral director will discuss the available options and their cost. Professional restorative procedures will be charged per hour.

Refundable Deposit for Cremated Remains \$350
 When human remains are to be cremated, payment of a refundable deposit may be required. If the cremated remains are not claimed within one year of the cremation, the deposit may be used to inter the cremated remains in common ground in a cemetery of the funeral home’s choosing. If the cremated remains are claimed before they are interred, the deposit will be refunded.

RECEPTION SERVICES

Facilities for a gathering where food and beverages are to be served. Catering is additional. We offer a variety of menus to choose from. Coffee, tea, water, plates, cutlery, napkins, etc. are included.

Facilities for reception: (requires Staff services for reception) \$350
 Use of the reception room for up to 1.5 hours. Includes set-up and clean-up.

Staff services for reception: \$125
 One host is provided for the duration of the reception (up to 1.5 hours).

Catering Services

Includes vegetable and fruit trays, dessert trays, cheese trays, sandwich trays, pickle trays (not available for 25 people and under option).

25 people and under.....	\$375
30-45 people	\$550
50-65 people	\$675
70-85 people	\$825
90-100 people	\$975

Please speak to one of our Funeral Directors for additional menu options.

DISBURSEMENTS

Disbursements are items arranged for and possibly paid for on your behalf by the funeral home to third party providers. Any prices quoted in this section are subject to change without notice. Such items include but are not limited to:

<p>Cremation fee: This fee is charged by Elmwood Crematorium (Timmins) Inc. for the cremation of the body. Expedited service fee <i>additional \$130.00</i></p> <p>Elmwood Crematorium (Timmins) Inc. located at 2-895 Pine St. S., Timmins, ON</p>	\$768.40
<p>Coroner's fee: This is a provincially set fee charged by the coroner for issuing a certificate that allows cremation/alternative disposition or 'Out of Province' shipping to take place.</p>	\$75
<p>Municipal death registration fee: This is a fee charged by the local municipality to register the death on behalf of the Province of Ontario. The municipality issues a burial permit, then forwards the registration documents to the Office of the Registrar General in Thunder Bay.</p>	\$65
<p>Bereavement Authority of Ontario Consumer Protection Fee</p>	\$30
<p>Clergy / church / celebrant / honourarium(s): This is an amount paid to the clergy, church, and/or celebrant for their services. In some cases, the amount is set by the third-party, in others it is an amount to be determined by you.</p>	\$300
<p>Organist: This fee is charged by the organist for their services.</p>	\$150
<p>Media notices: These are charges for death notices in newspapers, radio stations or other media outlets.</p>	\$ Varies

**The above-listed fees are subject to 13% HST if added to the funeral contract.
(Required by Canada Revenue Agency)**

COMMONLY SELECTED SERVICES

A: TRADITIONAL SERVICE (Burial)

Embalming with two periods of visitation, with a Funeral Service the following day at a church or at our facilities and interment at a local cemetery.

B: MEMORIAL SERVICE

Cremation with two periods of visitation, with a Memorial Service the following day at our facilities.

C: SAME DAY MEMORIAL SERVICE

Cremation with a period of visitation of 2 hours followed immediately by a Memorial Service at our facilities.

D: CELEBRATION OF LIFE IN RECEPTION CENTRE

Cremation with a Celebration of Life held at our Reception Centre for a period of 2 hours.

E: IMMEDIATE CREMATION

Cremation with no visitation, nor memorial service.

	A	B	C	D	E
Professional Services	\$1375	\$1375	\$1375	\$1375	\$1375
Coordinating activities, rites, ceremonies	\$655	\$655	\$655	\$655	----
Documentation	\$445	\$445	\$445	\$445	\$445
Preparation and embalming	\$645	\$120	\$120	\$120	\$120
Staff services for visitation	\$600	\$600	\$300	\$425	----
Staff services for ceremony	\$645	\$645	\$645	----	----
Facilities for prep/embalming/shelter	\$350	\$175	\$175	\$175	\$175
Facilities for visitation	\$700	\$700	\$350	\$350	----
Facilities for ceremony	\$325	\$325	\$325	----	----
Initial transfer	\$375	\$375	\$375	\$375	\$375
Administration vehicle	\$130	\$130	\$130	\$130	\$130
Clergy/lead vehicle	\$100	----	----	----	----
Final transfer van (to crematorium)	----	\$95	\$95	\$95	\$95
Funeral Coach	\$225	----	----	----	----
TOTAL	\$6,570	\$5,640	\$4,990	\$4,145	\$2,715

These examples do not include disbursements/third-party fees (clergy fee, organist, coroner's fee, cremation fee, newspaper, monument inscription, flowers, cemetery fees), applicable taxes, and services and merchandise such as a luncheon, casket, urn, and stationery.

CASKETS

The following caskets listed are those generally available. Additional options are available upon request. Unless otherwise noted, all caskets listed are standard adult size.

Minimum requirements for a casket:

For burial: The least expensive wood or cloth casket is suitable and is required by most cemeteries' by-laws for interment, in the interest of the health and safety of the workers involved in the interment process. A metal casket may also be used for burial.

For cremation: A body must be presented to the crematorium in a rigid, leak-proof casket that is made of a combustible material, such as wood or cardboard. Caskets containing non-flammable, hazardous material or chlorinated or fibre-reinforced plastic, other than incidental metal, cannot be used for cremation. We offer a selection of inexpensive caskets below that are suitable for cremation.

The following caskets are suitable for cremation:

Manufacturer, Name & Model #	Description	Price
Victoriaville CR199-00007 Combo Tray	Cremation container – wood base, cardboard lid, no interior	\$295
Northern Casket SM-591 Chaise Viewer Insert	Cremation container – corrugated fibreboard with plywood reinforced sides, tan crepe interior	\$295
Victoriaville CR199-00008 Combo Tray (32" Oversize)	32" Oversize Cremation container – wood base, cardboard lid, no interior	\$425
Victoriaville 80-5071-908 Glenbar HC LP	Solid wood, natural finish, white crepe interior	\$695
Victoriaville 90-452-01 Winston-100 PC	Blue figured cloth covered exterior, white silk interior	\$1,485
Victoriaville 90-442-00 Oxford-109 PC	Grey felt covered exterior, white satin interior	\$1,485
Victoriaville 32-561-104 Borealis PC	Ash woodgrain veneer, topaz colour, satin finish, fawn satin interior	\$2,755
Victoriaville 52-5430-20 Winfield PC	Poplar veneer, american cherrywood colour, satin finish, tan crepe interior	\$3,175
Victoriaville 52-5430-28 Milword PC	Poplar veneer, walnut colour treatment, satin finish, tan crepe interior	\$3,175
Victoriaville 32-62-12 Digby PC	Solid ash, saffron colour, gloss finish, beige crepe interior	\$3,495
Victoriaville 10-5756-107 Northgate PC Oversize 30"	30" Double Oversize solid oak casket, persian fawn colour treatment, satin finish, tan crepe interior	\$3,985
Victoriaville 12-5710-10 Maxima PC	Solid oak, fawn colour, satin finish, tan crepe interior	\$4,395
Victoriaville 20-5610-01 Dominion PC	Solid maple, titian colour, high gloss finish, tan crepe interior	\$4,495
Victoriaville 27-833-00 Briar Hill PC	Solid bird's eye maple, autumn haze colour, hand-rubbed high gloss finish, beige basket weave interior	\$5,675

The following caskets are **not** suitable for cremation:

Manufacturer, Name & Model #	Description	Price
Batesville 217392 OS9 Sand 28	Oversize 20 ga. steel, sand colour, tan crepe interior	\$3,850
Victoriaville 71082818 Olympic Rose PC	18 ga. steel, antique white colour, pink velvet interior	\$4,725
Victoriaville A-17-176 1725 Cashmere PC	18 ga. steel, copper colour treatment, beige velvet Interior	\$4,995

The following caskets are available for rent. Rental caskets consist of the outer shell, which has been used before and may be used again, and the container insert, which is replaced for each use.

Manufacturer, Name & Model #	Description	Price
Victoriaville 20-5610-09 Dominion Ceremonial PC	Solid maple, rich titian colour treatment, high gloss finish with tan crepe interior Ceremonial Insert included in price	\$2,235

VAULTS & GRAVE LINERS

Outer burial containers listed below are for standard adult size caskets. You do not have to purchase a vault unless the Medical Officer of Health has made the use of vaults and grave liners mandatory in the entire cemetery. A cemetery operator may designate a specific area in the cemetery where vaults or grave liners are required; however, the operator must have another area where vaults or grave liners are not required, so that consumers have a choice. A vault or grave liner may be recommended when there are environmental conditions such as poor drainage, or for practical or aesthetic reasons.

Manufacturer, Name & Model #	Description	Price
Victoriaville 98-FJF-001 30" Metal Burial Vault	30" Metal Burial Vault, Front Opening	\$2,950

URNS, KEEPSAKE URNS & URN VAULTS

You are not required to purchase an urn, keepsake urn or an urn vault. When a body is cremated, the cremated remains will be returned in a container that is suitable for interment or scattering as is. Nonetheless, we are pleased to offer the following selection of products in a range of prices and materials to suit your preferences. If the urn is to be placed in a columbarium niche at a cemetery, you must make sure the urn you select will fit. Please speak with one of our funeral directors for further assistance.

Manufacturer, Name & Model #	Description	Volume (in³)	Price
GravureCraft <i>UR-8101</i> Autumn Woods Scattering Tube	Scattering tube with forest/nature theme. 5.1" dia. x 12.6" h	200	\$135
Eckels <i>1000</i> Bamboo White	Bamboo urn. 7-7/8" dia. x 12-7/8"h	220	\$255
Eckels <i>EVAW</i> Eva White	White lacquered wood urn. Gold tree and birds. 8-5/8"l x 4"w x 9-7/8"h	235	\$285
Victoriaville <i>US899-30034</i> Rosewood	Carved wood urn. 9.5"w x 6.25"d x 5.25"h	200	\$335
Eckels <i>2711L</i> Maus Granite Blue	Brass urn. Blue granite-like finish. 6.1" dia. x 10.5"h	195	\$345
Dodge <i>941900</i> Anoka Shimmering Grey	Brass urn. Silver leaf design ring. Matte grey textured paint finish with metallic highlights. 8.5"h x 7.4"w x 7.4"d	200	\$345
Dodge <i>960530</i> Marbleized – Red	Handcrafted alloy urn. Red finish. 10.4"h x 6.1"w x 6.1"d	200	\$365
Dodge <i>960531</i> Marbleized – Purple	Handcrafted alloy urn. Purple finish. 10.4"h x 6.1"w x 6.1"d	200	\$365
Dodge <i>960532</i> Marbleized – Slate Blue	Handcrafted alloy urn. Slate blue finish. 10.4"h x 6.1"w x 6.1"d	200	\$365
Dodge <i>960533</i> Marbleized – Royal Blue	Handcrafted alloy urn. Royal blue finish. 10.4"h x 6.1"w x 6.1"d	200	\$365
Eckels <i>6351L</i> Harvest Wheat	Brass urn. Brown colour with gold accents. Wheat design engraved on front and back. 6.25" dia. x 10"h	200	\$385
Eckels <i>510L</i> Odessa Pewter Floral	Brass urn. Pewter finish with gold floral ring. 7.25" dia. x 10"h	200	\$395
Gravure Craft <i>UR-2005</i> Florentine Etched Brass	Brass urn. Black finish with gold etchings. 6" dia. x 9.875"h	200	\$420
Eckels <i>2801L</i> Galway	Brass urn. Gold finish with black etched rings. 6.75" dia. x 10.5"h	190	\$420
Eckels <i>6341L</i> Going Home	Brass urn. Silver finish with turquoise doves. 7" dia. x 9"h	200	\$425
Victoriaville <i>US440-20011</i> Zenalu	Brushed silver metal urn with wood appliqué. 6.75"w x 4.6"d x 9.1"h	200	\$445
Eckels <i>201</i> Syrocco Classic	Light brown marble urn. 9.75"w x 6.75"d x 6.5"h	200	\$445
Eckels <i>7040L</i> Venice	Brass urn. Pewter finish, gold and black rings. 7.5" dia. x 10.5"h	210	\$460
Eckels <i>160L</i> Elysse Blue Cloisonné	Cloisonné urn. Blue finish with floral and butterfly pattern. Wood base incl. 7" dia. x 11"h	200	\$495
Eckels <i>902</i> Bengal Cream White Urn	Cream white marble urn. 7.625 dia. x 10"h	200	\$495

R.K. Productions <i>EA-1002</i> Heart Urn	Natural stone urn. Each urn is an original sculpture, hand sculpted and painted by artisans. 6.75"w x 11"h x 6"d.	210	\$595
R.K. Productions <i>EA-1007</i> Companion Urn	Natural stone urn. Each urn is an original sculpture, hand sculpted and painted by artisans. Double compartment urn. 9.75"w x 9.75"h x 7.5"d	420	\$795

KEEPSAKE URNS

Manufacturer, Name & Model #	Description	Volume (in³)	Price
Eckels 2711T Maus Granite Blue Keepsake	Brass keepsake urn. Blue granite-like finish. 2.75" dia. x 3.5"h	2.5	\$75
Eckels QB510K Odessa Pewter Floral Keepsake	Brass keepsake urn. Pewter finish with gold floral ring. 2.75" dia. x 3.5"h	2.5	\$75
Dodge 960630-1-2-3 Marbleized Keepsake Series	Handcrafted alloy keepsake urn. Available in Red, Purple, Slate Blue and Royal Blue finishes. 1.9" dia. x 3"h	5	\$75
Dodge 941900 Anoka Shimmering Grey Keepsake	Brass keepsake urn. Silver leaf design ring. Matte grey textured paint finish with metallic highlights. 2.3" dia. x 2.7"h	5	\$75
Urneizius 2952T Avalon Mahogany Keepsake	Brass keepsake urn. Mahogany red finish. 2.75" dia. x 3.5"h	2.5	\$75
Gravure Craft <i>KS-2005</i> Florentine Brass Keepsake	Brass keepsake urn. Black finish with gold etchings.		\$75
Eckels 2801T Galway Keepsake	Brass keepsake urn. Gold finish with black etched rings. 1.25" dia. x 2.5"h	2	\$75
Eckels <i>RU6341T</i> Going Home Keepsake	Brass keepsake urn. Silver finish with turquoise doves. 1.75" dia. x 2.75"h	5	\$75
Eckels 7040K Venice Keepsake	Brass keepsake urn. Pewter finish, gold and black rings. 2" dia. x 2 7/8"h	3	\$75
Eckels 9140WV Bengal Keepsake	Cream white marble keepsake urn. 2.75 dia. x 3.25"h	2.5	\$95
Eckels <i>RU160T</i> Elysse Blue Cloisonné Keepsake	Cloisonné keepsake urn. Blue finish with floral and butterfly pattern. Includes wood base. 2.75" dia. x 3.5"h	2.5	\$125
Eckels 2802H Pewter Heart Keepsake	Brass heart shaped keepsake urn. Pewter finish. Metal stand included. 2.75"l x 1.25"w x 2.5"h	5	\$150

URN AND KEEPSAKE PERSONALIZATION

Personalization	Description	Price
Standard engraving	Name, dates, 3 text lines and one standard image	\$45
Custom photograph engraving	Use of a custom photograph (price per photograph)	\$55
Keepsake engraving	2 lines of text (name and dates)	\$15

MEMORIAL JEWELLERY

Please consult with one of our funeral directors for our most current selection and pricing of memorial jewellery products.

PAYMENT, FINANCING & FUNDING

For services at time of death:

The funeral home requires a minimum deposit of **\$2,000**. Payment in full is due within **15 days** of signing the contract. Amounts outstanding after 30 days of signing the contract will bear interest at a rate of 1.5% per month, which is equivalent to 18% per annum (APR) from the due date until paid in full. Payment may be made by cash, cheque, bank draft, debit, or e-transfer. Credit cards may be used for the deposit only. There will be a charge of \$30.00 for any Non-Sufficient Fund (NSF) cheques returned by the bank. Any cost of collection shall be the responsibility of the Purchaser.

Financial assistance for funeral, burial, cremation services is available through certain governmental agencies, to those who qualify.

Pre-payment in advance of need:

For services that are being arranged pre-need, we offer two funding options when prepaying services or supplies:

Trust: You pay for the services and supplies at today's price and we will place your money in a trust account, where it will accrue interest until the prepaid contract is fulfilled (when the services and supplies are delivered). Pre-payment can be made by pre-authorized debit (void cheque). Funds are held in the purchaser's name.

Insurance: You may purchase an insurance or annuity policy through us, where the proceeds of the insurance/annuity policy will be used to pay for the services or supplies at the time they are delivered. Payment may be made by credit card or cheque for single payments. Time payment plans may be made by credit card or pre-authorized debit. The policy is held in your name and assigned to the funeral home. Terms and conditions and cancellation policies are set by the Insurance Company.

Guarantee: When paid in full in accordance with the payment terms set out in the prepaid contract, the prepaid contract is guaranteed. The total payment(s) made plus interest/growth earned will be applied to the future price of the services and supplies. If the total payment(s) plus interest/growth earned are insufficient to cover the total future price of the prepaid services and supplies, we will absorb the difference as a loss. Any funds in excess of the total future price of the prepaid services and supplies will be returned or applied toward additional services, supplies and disbursements purchased at the time of need, as applicable. Conditions apply. Any changes to the prepaid contract may result in the prepaid contract being null and void and a new contract being executed with current pricing at the time changes are made.

Additional information about payment, financing and funding options is available upon request.

AFFILIATED LOCATIONS

We are proudly affiliated with the following locations:

**Elmwood Crematorium
(Timmins) Inc.**
895 Pine St. S. Unit 2
Timmins, ON
P4N 7C2

**Guaranteed Funeral Deposits of
Canada/Funeral Plans Canada**
701 Evans Avenue, Suite 408
Toronto, Ontario
M9C 1A3

**Timmins Northland
Monuments**
446 Mountjoy St. S.
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