

SARGENT & SON

FUNERAL CHAPEL

SARGENT FAMILY FUNERAL HOMES LTD.

21 North Court Street
Thunder Bay, Ontario
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Manager

Greg Sargent

Funeral Directors

Michael Sargent

Samantha Coull

Anna Symington

Price List

Effective date: January 1, 2024

Professional & Staff Services

Basic Professional Fees & Co-ordinating rites and ceremonies \$2000.00

- 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 disposition, drafting notices, planning scheduling of services, advising regarding possible government benefits.
- A Basic professional fee is payable whenever we provide services to you.
- Co-ordination of all rites and ceremonies, before, during, and after they have been provided, including services and supplies provided by us, as well as those provided by third party suppliers such as flowers and death notices.

Documentation – permits, forms, etc. \$300.00

- 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 for cremation, documentation necessary to ship the body out of the province or country.
- As part of this service, we will provide you with 12 proof of death certificates; such certificates are usually accepted for most estate settlement purposes, but sometimes a provincial Death Certificate will be necessary and is available from the Office of the Registrar General.

Basic Preparation of Remains (*requires Facilities for Preparation/Embalming/Shelter*) \$200.00

- The preparation of the body for placement into the casket, including bathing, dressing and the setting of facial features for identification or viewing without embalming.

Embalming of Remains (*requires Basic Preparation of Remains*) \$400.00

- Embalming is the process of replacing blood and bodily fluids with chemical preservatives. It is a process of sanitation, restoration and temporary preservation.
- Embalming is *not* legally required in the province of Ontario, but may be recommended to preserve the body between the time of death and the visitation or disposition of the deceased. Our professional funeral directors will make a recommendation based on the condition of the body and expected service needs.

Staff services for visitation \$300.00

- Staff to coordinate and oversee the visitation (informal gathering) for a period up to 3 hours.
- If the visitation takes place at an off-site location, an equipment charge (see below) and additional staff services charges will apply (additional staff services will be determined; e.g. \$100 per hour, including travel time and set up – minimum time charge 2 hours)

Staff services for ceremony \$700.00

- Staff to coordinate and oversee the ceremony or memorial celebration for up to, including, but not limited to 3 hours.

Staff Services for Reception \$200.00

- Up to 150 people.

2 Unless otherwise identified, all prices do not include applicable taxes

Facilities for Shelter	<u>\$300.00</u>
<ul style="list-style-type: none"> Facilities used to shelter remains before cremation or immediate burial. 	
Facilities for Preparation/Embalming/Shelter	<u>\$625.00</u>
<ul style="list-style-type: none"> Facilities used to prepare, embalm and/or shelter the body; this charge applies whenever the body is in our facility for any purpose. Facilities used to shelter remains until time of cremation, this charge applies whenever the body is to be cremated. 	
Facilities for visitation (<i>requires Staff Services for Visitation</i>)	<u>\$275.00</u>
<ul style="list-style-type: none"> Designated facilities used for visitation for up to 3 hours of visitation. Additional day of visitation: <u>\$275.00</u> 	
Facilities for ceremony (<i>requires Staff Services for Ceremony</i>)	<u>\$600.00</u>
<ul style="list-style-type: none"> Designated facilities at our Funeral Home used for the ceremony or memorial celebration. If the Ceremony takes place at another facility, this charge covers the transfer of equipment and extra staffing for an offsite service. 	
Reception facilities	<u>\$450.00</u>
<ul style="list-style-type: none"> Use of facilities for a reception following the ceremony or memorial service, which includes the set up of the facilities, the use of the facilities and amenities 	
Clergy Lead Car	<u>\$230.00</u>
<ul style="list-style-type: none"> Leads procession to the Ceremony and/or Cemetery 	
Funeral Coach	<u>\$300.00</u>
<ul style="list-style-type: none"> Used to transport the deceased to the Ceremony and/or Cemetery 	
Limousine	<u>\$300.00</u>
<ul style="list-style-type: none"> 3hrs. There is an additional \$100/hr cost for each additional hour used 	
Pallbearer Vehicle	<u>\$300.00</u>
<ul style="list-style-type: none"> 7 Passenger Vehicle 	
Service Vehicle to Final Disposition	<u>\$230.00</u>
<ul style="list-style-type: none"> Used to transport the deceased to the crematorium 	
Utility Vehicle	<u>\$120.00</u>
<ul style="list-style-type: none"> Used for securing documents, transferring equipment and general tasks 	
Additional mileage	<u>\$4.50/km</u>
<ul style="list-style-type: none"> Mileage travelled beyond 50km from our facility will be charged at \$4.50 per kilometer. One way only. 	
Transport Remains- initial or additional within 50 km	<u>\$350.00</u>
<ul style="list-style-type: none"> Transport of remains from one place to another, i.e. from place of death to funeral home 	

Unless otherwise identified, all applicable taxes will be added to the prices indicated

Traditional Service Going to the Cemetery

PROFESSIONAL SERVICES

Basic Professional fees	\$2,000.00
Co-ordinating Rites and Ceremonies	
Documentation	\$300.00
Transport Remains	\$350.00
Embalming of Remains	\$400.00
Staff Services for Visitation	\$300.00
Staff Services for Ceremony	\$700.00

FACILITIES

Facilities for Preparation/Embalming/Shelter	\$625.00
Facilities for Visitation	\$250.00
Facilities for Ceremony or Transfer of Equipment	\$600.00

VEHICLES

Clergy Lead Car	\$230.00
Funeral Coach	\$300.00
Utility Vehicle	\$120.00

TOTAL **\$ 6,175.00**

Visitation 1hr prior to service away from Funeral Home \$300

Memorial Celebration with Visitation at the Funeral Home with Interment

PROFESSIONAL SERVICES

Basic Professional fees	\$ 2,000.00
Co-ordinating rites and ceremonies	
Documentation	\$ 300.00
Transport Remains	\$ 350.00
Staff Services for Ceremony	\$ 700.00
Staff Services for Visitation	\$ 300.00

FACILITIES

Facilities for Preparation/Embalming /Shelter	\$ 200.00
Facilities for Ceremony	\$ 600.00
Facilities for Visitation	\$ 250.00

VEHICLES

Clergy/Lead Car	\$ 230.00
Funeral Coach	\$ 300.00
Service Vehicle to Final Disposition	\$ 230.00
Utility Vehicle	\$ 120.00

TOTAL	<u>\$5,580.00</u>
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Visitation 1hr prior to service away from Funeral Home \$300

Memorial Celebration Elsewhere with Visitation and Interment

PROFESSIONAL SERVICES

Basic Professional fees	\$2,000.00
Co-ordinating rites and ceremonies	
Documentation	\$300.00
Transport Remains	\$350.00
Staff Services for Ceremony	\$700.00
Staff Services for Visitation	\$300.00

FACILITIES

Facilities for preparation/embalming and shelter	\$200.00
Facilities or transfer of equipment	\$200.00
Facilities for visitation	\$250.00

VEHICLES

Clergy Lead Car	\$230.00
Funeral Coach	\$300.00
Service Vehicle to Final Disposition	\$230.00
Utility Vehicle	\$120.00

TOTAL	<u>\$5,180.00</u>
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Visitation 1hr prior to service away from Funeral Home \$300

Memorial Reception

PROFESSIONAL SERVICES

Basic Professional fees	\$1,500.00
Co-ordinating rites and ceremonies	
Documentation	\$300.00
Transport Remains	\$350.00
Staff Services for Celebration	\$300.00

FACILITIES

Facilities for preparation/embalming and shelter	\$200.00
Facilities or transfer of equipment	\$200.00
Facilities for Celebration	\$450.00

VEHICLES

Service Vehicle to Final Disposition	\$230.00
Utility Vehicle	\$120.00

TOTAL	<u>\$3,650.00</u>
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Direct Cremation

PROFESSIONAL SERVICES

Basic Professional fees	\$350.00
Documentation	\$300.00
Transport Remains	\$350.00
Service Vehicle to Final Disposition	\$230.00

TOTAL	<u>\$1,230.00</u>
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Graveside Service

PROFESSIONAL SERVICES

Co-ordinating activities, rites, ceremonies	\$ 550.00
Documentation- permits, forms, etc.	\$ 300.00
Transport Remains	\$ 350.00
Basic Preparation of Remains (Requires Facilities for preparation/embalming/shelter)	\$ 190.00
Facilities for preparation /embalming/shelter	\$ 300.00
Staff services for ceremony	\$ 200.00
Clergy/Lead Car	\$ 230.00
Funeral Coach	\$ 300.00
Service Vehicle to Final Disposition	\$ 230.00

TOTAL **\$ 2,650.00**

Sound System/Microphone \$150.00

Extra Funeral Chapel Staff \$100/person

Tent \$250.00

Lowering Device and set up \$250.00

Casket Selection

Sizes

Youth – 60 Inches Long

Adult – Range from 80-84” Long x 27-28” Wide x 20” -23¼” High

Plus Size – Range from 83-84” Long x 27-30” Wide x 23¼-24” High

Golden Sienna Bronze: *Batesville Caskets*

\$9000.00

Adult Standard Size, 48 oz. Brushed Bronze Shell, Champagne Velvet Interior. Not Suitable for Cremation

The Aegean Copper: *Batesville Caskets*

\$8050.00

Adult Standard Size, 32 oz. Brushed Copper Shell, Champagne Velvet Interior. Not suitable for Cremation.

The Bordeaux: *Victoriaville - V05-9600-00*

\$6495.00

Adult Standard Size, Quality Finest Cherrywood Construction, Rich Garnet Colour Treatment, Prestige Hand-Rubbed High Gloss Finish, Fully Lined In Beige Velvet. Can be Cremated.

***The Cognac Jewel:** *Aurora - A-08-179*

\$4095.00

Adult standard size, Solid 18 Gauge Carbon Steel Shell, Unique Shell Design, Copper Exterior Finish, Full Trimmed Ivory Velvet Interior, Swing Bar Carriers. Cannot be Cremated.

Michaelangelo Maple: *Victoriaville - V20-5610-00*

\$3900.00

Adult Standard Size, Quality Finest Silver Maple Construction, Traditional Titian Colour Treatment, Hand-Rubbed High Gloss Finish, Interchangeable "Keepsake" Corners, Beige Velvet Interior with Crepe Foot-Lined, Pieta Statue for Family Keepsake. Can be Cremated.

Testament Oak: *Victoriaville - V10-5760-00*

\$3250.00

Adult Standard Size, Quality Appalachian Red Oak Construction, Flax Colour Treatment, Lustrous Satin Finish, Set-On Wooden Corners Crucifixes, Antique Gold Tone Last Supper Swing Bar Hardware. Can be Cremated.

Dunfield Oak: *Victoriaville - V10-5759-00*

\$3200.00

Adult Standard Size, Quality Appalachian Red Oak Construction, Shaded Persian Fawn Colour Treatment, Hand-Rubbed High Gloss Finish, Fully Lined In Tan Crepe. Can be Cremated.

Maxima Oak: *Victoriaville - V10-5710-10*

\$2995.00

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Adult Standard Size, Quality Appalachian Red Oak Construction, Fawn Colour Treatment, Lustrous Satin Finish, Interchangeable "Keepsake" Corners, Fully Lined In Tan Crepe. Can be Cremated.

Northgate Oak: *Victoriaville - V10-5756-00*

\$2975.00

Adult Standard Size, Quality Appalachian Red Oak Construction, Persian Fawn Colour Treatment, Lustrous Satin Finish, Fully Lined In Tan Crepe. Can be Cremated.

Dominion Maple: *Victoriaville - V20-5610-01*

\$2900.00

Adult Standard Size, Quality Finest Silver Maple Construction, Rich Titian Colour Treatment, Hand-Rubbed High Gloss Finish, Fully Lined In Tan Crepe. Can be Cremated.

Regency Oak: *Victoriaville - V10-770-30*

\$2800.00

Adult Standard Size, Veneer Sided Oak Shell with Solid Oak Components, Shaded Saffron Colour-Treatment, Hand-Rubbed High Gloss Finish, Lined in Tan Crepe. Can be Cremated.

Fairholme Oak: *Victoriaville - V10-700-30*

\$2900.00

Adult Standard Size, Quality Appalachian Red Oak Construction, Shaded Saffron Colour Treatment, Hand-Rubbed High Gloss Finish, Unique Octagon End Design, Fully Lined In Blush Pink Crepe, Embroidered Single Rose In Back Panel. Can be Cremated.

Regal Poplar: *Victoriaville - V50-5470-00*

\$2700.00

Adult Standard Size, Quality Poplar Construction, Fairmont Colour Treatment, Hand-Rubbed High Gloss Finish, Fully Lined In Tan Crepe. Can be Cremated.

Digby Ash: *Victoriaville - V32-62-12*

\$2700.00

Adult Standard Size, Quality Appalachian Ash and Veneer Construction, Saffron Colour Treatment, Gloss Finish, Beige Crepe Interior. Can be Cremated.

Timberland: *Victoriaville - V55-5030-100*

\$2800.00

Adult Standard Size,

Ashton Veneer Ash: *Victoriaville - V32-1062-28*

\$2200.00

Adult Standard Size, Veneer Sided Ash Shell with Solid Ash Components, Fawn Colour Treatment, Lustrous Satin Finish, Raised Flat Top, Lined in Beige Crepe. Can be Cremated.

Dover Poplar: *Victoriaville - V52-49-30*

\$1795.00

Adult Standard Size, Veneer Sided Poplar Shell with Solid Poplar Components, New Earthtone Colour Treatment, Satin Finish, Raised Flat Top, Lined in White Silk. Can be Cremated.

Diamond PC: *Victoriaville - V50-479-01*

\$1300.00

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Adult Standard Size, Quality Solid Poplar Construction, Casket Body 100% Wood, Dowelled Assembly, White Crepe Interior, Wood Bar Carriers. Can be cremated.

Wildwood Moka: *Victoriaville - M-25B-3D*

\$1275.00

Adult Standard Size, Wood Veneer, Flat Top, Moka Exterior Finish, Trimmed with Beige Crepe Interior. Can be Cremated.

Winston Cloth: *Victoriaville – V90-452-01*

\$1485.00

Adult Standard Size, Veneer Construction, Blue Cloth Covered, White Silk Interior. Can be Cremated.

Toledo Cloth: *Victoriaville - V90-55-01*

\$1010.00

Adult Standard Size, Cloth Covered Casket, Blue Plain, White Silk Interior. Can be Cremated.

Hampton Cloth: *Victoriaville - V90-901-92*

\$795.00

Adult Standard Size, Cloth Covered Casket, Gray Plain, White Silk Interior. Can be Cremated.

Glenbar Solid Wood: *Victoriaville - V5070*

\$795.00

Adult Standard Size, Solid Select Wood Construction, Natural Finish, Basic White Crepe Interior. Cremation Oriented.

Basic Cremation Container: *SharAl – SRPB-0123*

\$295.00

Adult Standard Size, Composite Wood Base Construction, Lid Made From Wood Composite, Fabricated with Minimal Metal Fasteners, Cremates Efficiently. Cremation Oriented.

** identifies which caskets are NOT suitable for cremation.*

Rental Casket

The following casket is available for rent. The casket has been used before and may be used again.

Northgate Rental (Ceremonial): *Victoriaville - V10-5756-03*

\$1300.00

Adult Standard Size, Quality Appalachian Red Oak Construction, Persian Fawn Colour Treatment, Lustrous Satin Finish, Tan Crepe Interior (Including Insert). Cremation Oriented

Vault Selection

Concrete Grave Liner: *Wilbert*

\$1600.00

Solid Concrete

Monticello Concrete Vault: *Wilbert*

\$1900.00

Single-reinforced Burial Vault, Strentex® Lined

Out of town and Saturday delivery charges for vaults may be applicable.

Special and Oversize Caskets

Maxi Poplar Oversized Casket 30": *Victoriaville - V53*

\$2775.00

Adult Oversize, 30" Width, Quality Poplar Construction, Topaz Colour Treatment, Lustrous Satin Finish Raised Flat Top, Eggshell Silk Interior. Can be Cremated.

Maxi Poplar Oversized Casket 27": *Victoriaville - V53*

\$2540.00

Adult Oversize, 27" Width, Quality Poplar Construction, Topaz Colour Treatment, Lustrous Satin Finish Raised Flat Top, Eggshell Silk Interior. Can be Cremated.

Winston Cloth Oversized Casket 30": *St. Laurent - C452-OS*

\$1325.00

Adult Oversized, 30" Width, Cloth Covered Casket, Blue Figured, White Silk Interior. Can be Cremated.

Winston Cloth Oversized Casket 28": *St. Laurent - C452-OS*

\$1260.00

Adult Oversized, 28" Width, Cloth Covered Casket, Blue Figured, White Silk Interior. Can be Cremated.

Toledo Cloth Oversized Casket 30": *St. Laurent - C55-OS*

\$1225.00

Adult Oversized, 30" Width, Cloth Covered Casket, Blue Plain, White Silk Interior. Can be Cremated.

Toledo Cloth Oversized Casket 28": *St. Laurent - C55-OS*

\$1125.00

Adult Oversized, 28" Width, Cloth Covered Casket, Blue Plain, White Silk Interior. Can be Cremated.

Glenbar Solid Wood Oversized Casket: *Victoriaville - V5070-OS*

\$950.00

Adult Oversized, Solid Select Wood Construction, Natural Finish, Basic White Crepe Interior. Cremation Oriented.

Urns

Name & Manufacturer	Description	Price
Fairmont Cherry 3523 Eckels	Solid Cherry Urn with Satin Finish	<u>\$695.00</u>
Golfer 1129 Eckels	Ceramic Golf Bag Urn	<u>\$675.00</u>
Serenity Angel U1-CG- S Manchester Supply	Ceramic Angel	<u>\$650.00</u>
At Rest Mallard U!-NG-AR Manchester Supply	Metal Bronze Coloured Mallard Duck	<u>\$585.00</u>
Oak Fisherman Ur-3000 Gravure Craft	Oak Urn with 3D Fishing Scene	<u>\$595.00</u>
Oak Rustic Cabin Ur-3008 Gravure Craft	Oak Urn with 3e Rustic Cabin on the lake	<u>\$595.00</u>
Rosewood Doves UR-4003 Gravure Craft	Rosewood urn with laser engraved Doves	<u>\$575.00</u>
Autumn Leaves CO-A125 Commemorate	Brass Urn with Laser Engraved Maple Leaves	<u>\$520.00</u>
Mother of Pearl CO-A138 Commemorate	Brass Urn with Pearl Flecked Trim	<u>\$515.00</u>
Returning Home CO-A116 Commemorate	Brass Urn with Flying Birds	<u>\$475.00</u>
Black Odyssey CO-A087 Commemorate	Black and Gold Brass Urn with laser etched designs	<u>\$475.00</u>
Infinity Pewter CO-A115 Commemorate	Pewter coloured Brass urn laser etched	<u>\$475.00</u>
Standard Alder PUR 101W Elite Urns	Basic Alder Urn	<u>\$420.00</u>
Urn Vault UR 20252 Gravure Craft	Fibre Glass Urn Vault	<u>\$400.00</u>

Tribute Supplies

Stationary Package	<u>\$175.00</u>
<ul style="list-style-type: none"> Personalized Register Book and Twenty Thank You Cards 	
Orders of Service	<u>\$1.50/Copy</u>
<ul style="list-style-type: none"> Personalized Order of Service with Photo and Funeral Information. 	
Picture Prayer Cards	<u>\$1.00/Card</u>
<ul style="list-style-type: none"> 3 ¼" x 2 ¼" Personalized Card with Photo on the Front and Prayer or Poem on the Back. 	

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Memorial Service Card	<u>\$1.25/Card</u>
<ul style="list-style-type: none"> • 5 ¾" x 4" Folded Personalized Card with Photo on the Front and Poem and Funeral information on the Inside. 	
Floral Tribute	<u>Prices Vary</u>
<ul style="list-style-type: none"> • Family Flowers Selected From Our Catalogue. 	
Personal Protective Equipment	<u>\$150.00</u>
<ul style="list-style-type: none"> • Hand Sanitizer, Masks, Gloves etc. 	
Memorial Video Tribute DVD/Memory Stick	<u>\$200.00</u>
<ul style="list-style-type: none"> • Up to 200 photos 	

Additional Services & Equipment

Catering services	<u>\$14.00/person</u>
<ul style="list-style-type: none"> • Catering Cost Includes Mixed Sandwiches, Desserts, Coffee, Tea, Juice and Pop. 	
Equipment for Visitation at a Remote Location	<u>\$200.00</u>
<ul style="list-style-type: none"> • Deliver, set up and use of equipment necessary for visitation or ceremony at a location other than the funeral establishment. 	
Additional Staff services for visitation	<u>\$50/person</u>
<ul style="list-style-type: none"> • Staff to coordinate and oversee the visitation (informal gathering) for a period which exceeds the basic period selected. 	
Limousine Service	<u>\$300.00</u>
<ul style="list-style-type: none"> • Any additional Limousine required is \$300 for 3 hours and \$100/Hour every hour over three hours. 	
Removal of Pacemaker or Implant	<u>\$150.00</u>
<ul style="list-style-type: none"> • The Removal of a Pacemaker or implant will be carried out by a licensed Funeral Director. 	
Professional restorative procedures	<u>\$50/Hour</u>
<ul style="list-style-type: none"> • 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. 	
Scattering of cremated remains	<u>\$200.00</u>
<ul style="list-style-type: none"> • We will scatter cremated remains in accordance with Ontario and municipal laws and by-laws on land. Fees for scattering from a plane or boat will be in addition to this charge and will be discussed upon request. 	
Environmental Service Surcharge	<u>\$20.00</u>
<ul style="list-style-type: none"> • A charge for biohazard materials and disposal costs our professional staff will 	
Unless otherwise identified, all applicable taxes will be added to the prices indicated	

discuss this issue with you.

Ship Out Services Charge

- If remains are being shipped to another location, we will arrange for transport and all necessary paperwork. Minimum Cost for services \$100 plus all shipping costs.

Extra Proof of Death Certificates

\$5.00/Copy

- Fee for any extra Proof of Death Certificates.

Weekend Overtime Fee

\$400.00

- A charge for services held on the weekend.

Refrigerated Holding Facility

\$50/day

- A daily fee of \$50/Day will be charged on any Non-Embalmed remains being held beyond 48 hours.

Other Charges

Refundable Deposit for Cremated Remains

- When human remains are to be cremated, a refundable deposit will be required to be paid. 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. If the cremated remains are claimed before they are interred, the deposit will be refunded. The refundable deposit for cremated remains is \$350 or 10% of the value of the contract, whichever is lesser.

Disbursements

Disbursements are items arranged for and possibly paid for on your behalf by us. You are expected to pay for these items at the time the contract is entered into. The following are some items that are often identified as disbursements.

Coroner's Fee

This is a fee charged by the coroner for issuing a certificate that allows cremation to take place. The fee is set by the Chief Coroner for Ontario.

Clergy Honorarium

This is an amount paid to the clergy for their services. In some cases, the amount is set by the clergy, in others it is an amount to be determined by you.

Organist, Soloist, or Cantor

The cost of an organist, soloist, or cantor to play or sing for the funeral service.

Cremation Fee

This is the amount charged by the crematorium for a cremation to take place. The fee is set by the crematorium.

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Newspaper or Radio Notices

These are charges for pending announcements, obituaries, or thank you notices placed in newspapers or radio or other media outlets.

Municipal Death Registration Fee

This is a fee charged by the local municipality to register the death. The fee is set by the municipality and may vary.

Payment, Financing, and Funding

We are proud to offer various payment, funding and financing options to our clients.

Payment

Unless otherwise specified, payment is due within 10 days of signing the contract. Payment may be made by cash, cheque, debit. Should you wish to pay with Visa or Master Card full payment must be made the by the day of the service. 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 2 % per month which is equivalent to 24% per annum (APR).

If you are prepaying for services or supplies, pre-authorized chequing is also available.

Funding

For your convenience, we offer two funding options when prepaying services or supplies. When prepaying, 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 contract where the proceeds of the insurance contract will be used to pay for the services or supplies at the time they are delivered or the contract is cancelled.

Please Feel Free to Ask Any Questions That You May Have