



# Pricing guide

Effective  
October 1, 2023

**Essex Centre's ONLY 100 % locally owned  
funeral & cremation service.  
We excel in delivering exceptional value  
through our unparalleled expertise.**

**Person in charge of daily operations:**

**Tony de Ryk  
Funeral Director & Owner**

**Secondary contact:  
Jenn de Ryk  
Owner**



**KENNEDY FUNERAL HOME LIMITED**

**128 Talbot Street North Essex, Ontario N8M 2C4  
519.776.7378 Fax 519.776.4576  
Email: [info@kennedyfh.com](mailto:info@kennedyfh.com)  
Website: [www.kennedyfh.com](http://www.kennedyfh.com)**

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

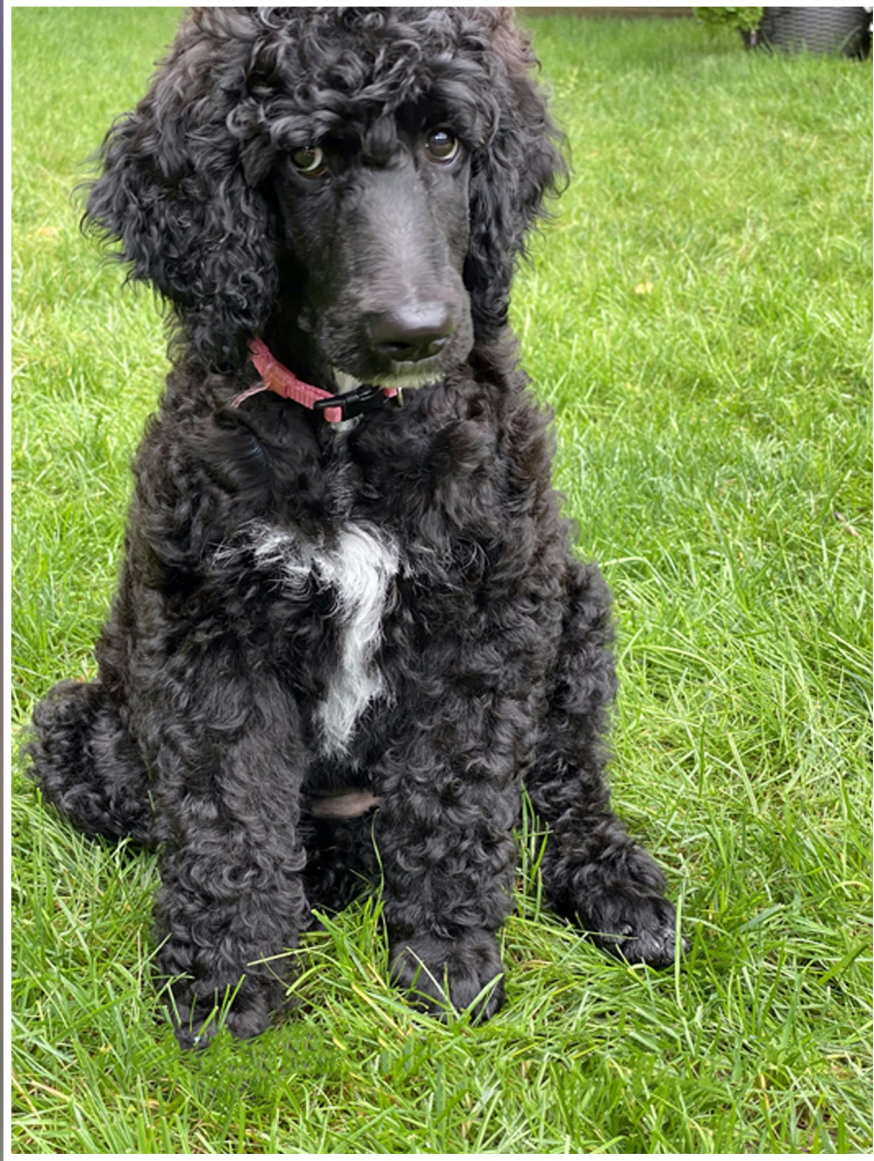
# We create tributes you'll never forget

Our staff goes the extra mile to help you make your service memorable. If your dad loved to fish, how special would it be to incorporate his fishing pole, pictures and tackle box into everything. Our creative team will create a meaningful celebration.



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# Meet Phoebe

Supervisor of our comfort team

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# Our policies

First of all, lets make it clear. We do not have many policies as too many can get in the way.

1. Our staff will go out of their way to make things the best they can be for you.
2. We do not accept third party caskets as we already offer affordable options, they meet our standard of care and we know how the products are constructed.
3. Our staff will be present options to you. At no time we will make you feel pressured to purchase something you don't want to. **NONE** of our staff are on commission.
4. We will be an active and community minded business and we will continue to live and play in the Town we operate in.
5. Funeral arrangements will be made as simple as possible through use of new ideas and technology.
6. We do **NOT ADD**, in our humble opinion, funny fees. Such as death registration charges, a pacemaker removal charge, after hour removal of a loved one, and picking up a medical certificate if not provided for a time of the transfer of your loved one.

On the next few pages you will find our most commonly selected services.

At your request we can discuss other services too and with no pressure.

Following that, you will find our complete breakdown of all available services.

**Every service** includes our outstanding assistance

**notifying Government agencies among many other helpful items.**

**(Except the basic cremation service).**



• THE **LOUNGE** @ KENNEDY'S •

*Reception Menu*

**OUR PRICES**

*Locally sourced*

Reception room rental -required \$300

Includes staff, set up & cleanup  
NO tipping required! 1.5 hours max

Max of 60 guests

Unlimited coffee, pop & water

**MENU**

**New!**

Catering charged at cost  
from Schinkel's

Fresh mixed meat sandwiches  
by Schinkel's

Fresh fruit & veggie trays

Sweet pickles & deserts

Room & catering

Subject to availability



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# Transparent Pricing

The traditional life celebration

## What's included free of charge

- Life Tribute Slideshow 80-120 pictures
- Quality webcast of funeral in HD
- Complimentary coffee, pop & baked goods during visitations at our place
- At a minimum one keepsake
- Awesome sound system and music

## Itemized service fees

Up to one day of visiting  
Deceased present for viewing  
Service next day at the Kennedy Funeral Home

• Basic professional fees	\$ 1700
• Documentation	\$ 500
• Initial transport of remains	\$ 395
• Deceased handling	\$ 225
• Embalming of remains	\$ 600
• Staff for visitation	\$ 425
• Staff for ceremony	\$ 425
• Facilities to shelter deceased	\$ 300
• Facilities for visitation	\$ 510
• Facilities for service	\$ 510
• Subsequent transfer	\$ 395

Total required service fee:

**\$ 5,985**

### Things you may have to add:

Tribute Supplies: Custom register book, memorial cards  
thank you cards, & donation envelopes \$ 525

Casket, possibly a burial vault or an optional urn

Clergy or celebrant (paid at cost)

Newspapers (paid at cost)

Flowers or musicians

Cremation fee \$ 550 Coroner fee \$ 75

Cemetery fees (charged by the cemetery)

- Includes our awesome and super helpful estate service

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





# Transparent Pricing

**Visitation and service/  
Open house—all in  
One day at our location**

## What's included free of charge

- Life Tribute Slideshow 80-120 pictures
- Quality webcast of funeral in HD
- Complimentary coffee, pop & baked goods during visitations at our place
- At a minimum one keepsake
- Awesome sound system and music

## Itemized service fees

One day total consisting of the  
Visitation and service  
Deceased present for viewing

- Basic professional fees \$ 1700
- Documentation \$ 500
- Initial transport of remains \$ 395
- Deceased handling \$ 225
- Embalming of remains \$ 600
- Staff for ceremony \$ 425
- Facilities to shelter deceased \$ 300
- Facilities for service \$ 510
- Subsequent transfer \$ 395

Total required service fee:

**\$ 5050**

Things you may have to add:

- Tribute Supplies \$ 525
- Register Book, memorial cards, thank you cards, donation envelopes etc.
- Casket or possibly a burial vault or an urn.
- Clergy or celebrant (paid at cost)
- Newspapers (paid at cost)
- Flowers or musicians
- Cremation fee \$ 550 Coroner fee \$ 75

- Includes our awesome and super helpful estate service

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



# Transparent Pricing

**Cremation completed first  
Visitation & service in  
One day**

## What's included free of charge

- Life Tribute Slideshow 80-120 pictures
- Quality webcast of funeral in HD
- Complimentary coffee, pop & baked goods during visitations at our place
- At a minimum one keepsake
- Awesome sound system and music
- Family time to say goodbye prior to cremation limited to max 10 immediate family members

## Itemized service fees

One day total consisting of the  
Visitation and service  
Cremation completed first

- Basic professional fees \$ 1700
- Documentation \$ 500
- Initial transport of remains \$ 395
- Deceased handling \$ 225
- Staff for ceremony \$ 425
- Facilities to shelter deceased \$ 300
- Facilities for service \$ 510
- Subsequent transfer \$ 395

Total required service fee:

**\$ 4450**

Things you may have to add:

Tribute Supplies \$ 525  
Register Book, memorial cards, thank you cards, donation envelopes etc.

Basic casket or urn

Clergy or celebrant (paid at cost)  
Newspapers (paid at cost)  
Flowers or musicians  
Cremation fee \$ 550 Coroner fee \$ 75  
Cemetery fees (charged by the cemetery)

- Includes our awesome and super helpful estate service

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# Transparent Pricing

**Graveside service  
With burial or cremation**

## What's included free of charge

- At a minimum one keepsake
- Master of ceremony service by Kennedy staff at no additional charge
- Family time to say goodbye at our facility for up to 10 immediate family members
- Audio/Video provided (weather permitting)
- Quality webcast of service in HD (recorded)

## Itemized service fees

Graveside service  
With a lot of care and assistance

- Basic professional fees \$ 1700
- Documentation \$ 500
- Initial transport of remains \$ 395
- Deceased handling \$ 225
- Facilities to shelter deceased \$ 300
- Subsequent transfer \$ 395
- Staff supervision for service \$ 425

Total required service fee:

**\$ 3940**

Things you may have to add:

Basic casket, regular casket or an urn

Clergy or celebrant (paid at cost)

Newspapers (paid at cost)

Flowers or musicians

Cremation fee \$ 550 Coroner fee \$ 75

Cemetery fees (charged by the cemetery)

- Includes our awesome and super helpful estate service

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# Transparent Pricing

**Select cremation with estate Assistance. Family goodbye At no additional charge**

## What's included free of charge

- At a minimum one keepsake
- Homelike surroundings. This helps say your good-byes in a familiar setting
- Priority return of ashes
- Family time to say goodbye prior to cremation. Limited to 10 people only and roughly up to an hour at no charge
- Most people who choose this service want help with all the estate stuff

## Itemized service fees

Simple cremation service  
With a lot of help and assistance

- Basic professional fees \$ 540
- Documentation \$ 500
- Initial transport of remains \$ 395
- Deceased handling \$ 225
- Facilities to shelter deceased \$ 300
- Subsequent transfer \$ 395

Total required service fee:

**\$ 2355**

Things you may have to add:

Basic casket or an urn

Newspapers (paid at cost)

Cremation fee \$ 550 Coroner fee \$ 75

- Includes our awesome and super helpful estate service

**\$ 3809.65 total price. Service fee, basic casket, taxes, cremation and coroner fee**

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# Transparent Pricing

## The basic cremation

For people that just want the basics

- This service is provided by our other company, the Caring Cremation Centre. Ashes returned 5-7 days.
- Basic notification to Canada Pension as well as Old Age Security
- Our price also includes any Government fees, transfer of deceased day or night. No funny added fees like removing a pace-maker.



CARING CREMATION CENTRE  
BY KENNEDY FUNERAL HOME LIMITED

### Itemized service fees

Basic needs only

- Basic professional fees \$ 200
- Documentation \$ 200
- Initial transport of remains \$ 395
- Deceased handling \$ 225
- Facilities to shelter deceased \$ 300
- Subsequent transfer \$ 395

Total required service fee:

**\$ 1715**

Things you may have to add:

Basic casket or an urn

Newspapers (added at cost)

Cremation fee \$ 550 Coroner fee \$ 75

**\$ 3,086.45 total price. Service fee, basic casket, taxes, cremation and coroner fee. We will not add any fees after you walk in our door**

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## PROFESSIONAL & STAFF SERVICES

<b>Basic professional fees</b>	<b>\$ 540 to \$1700.00</b>
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. 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.	
<b>Documentation—permits, forms, etc.</b>	<b>\$ 500.00</b>
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. As part of this service, we will provide you with up to 6 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. <b>Death certificates will only be given to the appropriate person at our discretion.</b>	
<b>Initial transport of remains</b>	<b>\$ 395.00</b>
Transportation of the remains from one place to another, for example the hospital to our premises using a transfer vehicle, for distances not exceeding 40km. <b>Staff included day or night.</b>	
<b>Deceased handling</b> (requires Facilities for preparation/embalming/shelter)	<b>\$ 225.00</b>
The placement of the deceased into the casket. Dressing and the setting of facial features for identification or viewing without embalming will be provided at no extra cost. <b>Autopsy care add \$ 300 when no embalming &amp; viewing requested. Sanitary pouch if required \$ 75.00</b>	
<b>Embalming of remains</b>	<b>\$ 600.00</b>
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 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.	
<b>Staff supervision of a graveside service</b>	<b>\$ 425.00</b>
<b>Staff services for visitation</b>	<b>\$ 425.00</b>
Staff to coordinate and oversee the visitation (informal gathering) at our premises <b>per period</b> (e.g.- 10-11:30 a.m., 2-4, 2-5 & 7-9 p.m.) If the visitation takes place at an off-site location, additional staff services charges MAY apply per period of visitation. (e.g.- 10-1130 a.m., 2-4, 2-5, 7-9 p.m.)	
<b><u>Staff surcharge for a service on a Holiday</u></b>	<b>\$ 400.00</b>
<b>Staff services for a ceremony</b> (additional charge applicable for offsite services)	<b>\$ 425.00</b>
<b>Staff services for off site ceremony</b> (only charged for offsite services)	<b>\$ 510.00</b>
<b>Pallbearers</b> (each)	<b>\$ 125.00</b>

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## FACILITY CHARGES

**Facilities for preparation/embalming/shelter** **\$ 300.00**

Facilities used to prepare, embalm and/or shelter the body; this charge applies whenever the body is in our facility for any purpose. Includes refrigeration. Includes up to 4 days of storage of the deceased. After 4 day's, a fee of \$ 50.00 per day applies to a maximum length of holding of 6 days.

**Facilities for visitation** **\$ 510.00**

Designated facilities used for visitation per period e.g.- 2-4,2-5 or 7-9 p.m.

**Facilities for ceremony** **\$ 510.00**

Designated facilities at our Funeral Home used for the ceremony or memorial service.

**Reception facilities** **\$ 300.00**

Use of facilities for a reception following the ceremony or memorial service, which includes the set-up, the use of the facilities and patio area. Includes Hostess.



## VEHICLES

**Funeral Limousine subject to availability and is optional** **\$ 450.00**

**Van:** Transfer of Deceased, Floral delivery and general deliveries. **\$ 395.00**

**Subsequent transfer** to cemetery/crematorium using the hearse or van. **\$ 395.00**

Additional mileage (mileage travelled beyond 40 km's from our facility will be charged at **\$ 2.75 per kilometer ONE WAY ONLY**)

## Additional staff support for anything not covered in this pricelist

**Funeral director per hour minimum 3 hours (includes transportation if needed)** **\$ 125.00/hr**

**Support staff per hour minimum 3 hours (includes transportation if needed)** **\$ 75.00/hr**

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

# 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 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. A growing number of cemeteries in Ontario offer "green" burials, which may consist of interment of a body without a casket. Since there is no legal definition for a "green" burial, it varies from one cemetery to another. For more information, please speak with one of our funeral directors, or visit [www.greenburialcanada.ca](http://www.greenburialcanada.ca).

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.

For hydrolysis: A casket is not used for hydrolysis (also known as "aquamation"). In some circumstances, a hydrolysable container or shroud may be required. For more information on this alternative method of disposition, please speak with one of our funeral directors, or refer to the [Bereavement Authority of Ontario's Consumer Information Guide](#).

**CASKET SELECTION suitable for cremation WE HAVE MANY MORE AT OUR FINGERTIPS****All caskets are adult size unless otherwise noted.**

<b>Basic Cremation Casket</b> By Southwest	Cardboard top with a heavy duty solid wood bottom for structure.	<b>\$ 400.00</b>
<b>Caden Alternative Container</b> # 252322 by Batesville Caskets	Ivory crepe interior, constructed of cardboard. Wood look.	<b>\$ 850.00</b>
<b>Novato # 279183</b> By Batesville Caskets	Wood composite construction.	<b>\$ 1175.00</b>
<b>Grey Cloth # ES 16</b> By Batesville Caskets	Fibreboard construction with white satin interior.	<b>\$ 1700.00</b>
<b>Hadley # 279185</b> By Batesville Caskets	Wood composite construction, printed finish	<b>\$ 2150.00</b>
<b>Lyra Brown # 269152</b> By Batesville Caskets	Select hardwood. Raised flat top. White crepe interior	<b>\$ 2600.00</b>
<b>Lynx Brown # 262858</b> By Batesville Caskets	Select hardwood. Crepe Interior. Dark Finish	<b>\$ 2800.00</b>
<b>Dryden # 274158</b> By Batesville Caskets	Hardwood with a rose tan crepe interior.	<b>\$ 3100.00</b>
<b>Coleridge # 278475</b> By Batesville Caskets	Select hardwood. High polished gloss finish. Ivory crepe interior.	<b>\$ 3200.00</b>
<b>Oxford # 146824</b> By Batesville Caskets	Sold hardwood construction. Pecan stain.	<b>\$ 3400.00</b>
<b>Weston # 4B88</b> By Batesville Caskets	Poplar veneers and solids. Cherry Finish. Rose tan Crepe interior, memory safe drawer.	<b>\$ 3900.00</b>
<b>Brexton Oak # 242572</b> By Batesville Caskets	Dark, oak veneer with champagne Sierra interior and life view panel.	<b>\$ 4400.00</b>
<b>Prominence # 251743</b> By Batesville Caskets	Premium sycamore & veneer solids champagne velvet interior, life symbols corners (special order)	<b>\$ 6500.00</b>

**NOT SUITABLE FOR CREMATION****WE HAVE MANY MORE AT OUR FINGERTIPS**

<b>S01 Sand # 242739</b> By Batesville Caskets	20 Gg. Steel, sealing casket with rose tan crepe interior. (Adult) Available in 3 Colours.	<b>\$ 3400.00</b>
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Unless otherwise identified, all applicable taxes will be added to the prices indicated



**URN SELECTION WE HAVE MANY MORE AT OUR FINGERTIPS \$ 25.00 urn filling fee included with purchase**

<b>Unity Companion # 148358</b>	Dual capacity bronze urn. 8" x 9.75" x 6" deep	<b>\$ 900.00</b>
By Options		
<b>Bradbury Pecan # 208692</b>	Solid pecan with personalized front. 8.5" x 10.6" x 11.5"	<b>\$ 695.00</b>
By Options		
<b>Brushed Bronze # 235554</b>	Bronze vertical urn. 9.06" x 8.19" x 4.44"	<b>\$ 695.00</b>
By Options		
<b>Meadow # 184606</b>	Cultured marble urn available in many colours.	<b>\$ 495.00</b>
By Options		
	6.38" x 6.75" x 9.69" wide. Weighs 13 pounds.	
<b>Delphia Wings # 235716</b>	Painted brass urn with doves. 9.75" tall x 6.69" round	<b>\$ 475.00</b>
By Options		
<b>Chestnut Bronze # 205404</b>	Brass urn & polished accents. 9.75: tall x 6.69" round	<b>\$ 440.00</b>
By Options		
<b>Butterfly # 99203</b>	Brass urn with engraved butterflies. 9.75: tall x 6.69"	<b>\$ 400.00</b>
By Jutzi		
<b>Midnight Swirl # 99212</b>	Solid brass & blue floral finish. 9" high x 6.78" round.	<b>\$ 425.00</b>
By Jutzi		
<b>Elegant # US840-30003</b>	Solid brass with polished accents. 7" dia. X 9¼" high	<b>\$ 400.00</b>
by Victoriaville		
<b>Pearl White # 99138</b>	Nickel plated brass. Enamel coating 6.78" x 9" high.	<b>\$ 395.00</b>
By Jutzi		
<b>Braxton Maple # 255706</b>	Maple veneer. 7" high x 9.5" long x 7" wide	<b>\$ 350.00</b>
By Options		
<b>Mocha Urn # 255701</b>	Dark hardwood. 6.5" x 6.5" x 9" Personalization available	<b>\$ 330.00</b>
By Options		
	for \$ 45.00	

**OUTER BURIAL CONTAINER, VAULTS OR GRAVE LINERS**

<b>Standard vault</b>	Basic concrete liner.	<b>\$ 1200.00</b>
By Hutchins Vault		
<b>Standard Sealed Vault</b>	Steel reinforced concrete. Sealing tongue and groove.	<b>\$ 1300.00</b>
By Hutchins Vault		
	Basic tar seal.	
<b>Sentinel Vault</b>	Steel reinforced concrete. Seamless polymer lining.	<b>\$ 1600.00</b>
By Hutchins Vault		
	Sealed with patented sealant.	
<b>Graveside Tent</b>	Some cemeteries MAY include a tent.	<b>\$ Varies</b>
<b>Vault service overtime</b>	Charged at cost by vault company	<b>\$ Varies</b>

**Grass & device is required at some cemeteries \$ 150.00 with a vault or \$ 500.00 with no vault purchased.**

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# Value Urns \$ 250.00

Local Supplier CFCS  
Sand Cast Brass  
Height 10" Diameter 6"



**Celestial  
AH 720**



**Going Home  
AH824**



**Tungsten  
AH721**



**Athena Bronze  
AH819**



**Athena Pewter  
AH 719**

**Engraving Available  
on most urns \$ 20.00  
Stock varies from  
time to time**

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

## TRIBUTE SUPPLIES

<b>Tribute Supplies full package</b> By Kennedy Graphics	Custom made register book and photo memorial cards; thank you cards and envelopes, possible cross/crucifix; donation envelopes; 4 matching bookmarks.  Setup included in package price. Unlimited printing of cards and thank you cards.	<b>\$ 525.00</b>
<b>Custom graphic set up fee</b>	Set up for custom requests.	<b>\$ 95.00</b>
<b>Personalized memorial cards</b>	First 100 cards and plus set up. \$ 100 per one hundred after.	<b>\$ 150.00</b>
<b>Holiday Ornament</b>	Personalized Ornament	<b>\$ 20.00</b>
<b>Thank you cards</b>	Package of 25 cards with envelopes.	<b>\$ 25.00</b>
<b>Laminated bookmarks</b>	Personalized and per set of 4	<b>\$ 20.00</b>
<b>Personalized Candle</b>	No charge for set up fee if simple editing.	<b>\$ 50.00</b>
<b>Loved Remembered Jewelry</b>	Starting at \$ 139.00.	
<b>Digital copy of fingerprint</b>	Permission must be obtained from family	<b>\$ 125.00</b>

## OTHER AVAILABE SERVICES AND EQUIPMENT

<b>Catering—locally sourced (plus room fee)</b> Catering is charged at cost		<b>\$ Varies</b>
<b>Alcohol service (includes use of portable bar)</b> Smart server (s), special occasion permit, insurance and serving for 50 guests. (This suits most gatherings). Served for 1.5 hours		<b>\$ 900.00</b>
<b>Scattering of cremated remains</b> We will scatter remains in compliance with the law. Scattering by boat or plane may incur further charges and can be discussed upon request.		<b>\$ 395.00</b>
<b>Coordination fee for Shipping to another Country (using Transport Canada Known Shipper)</b> Fee to coordinate documents with MacKinnon & Bowes in Toronto. MacKinnon & Bowes fees will be charged at cost plus any disbursements.		<b>\$ 350.00</b>
<b>Transfer from Wayne County, Michigan</b> Clear customs and tolls. On and above local transfer. Additional km's may apply outside of Wayne County @ 2.75 per km using our van. Plus disbursements.		<b>\$ 950.00</b>
<b>Removal of pacemaker for cremation - No charge</b>		<b>\$ 0.00</b>

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## OTHER AVAILABE SERVICES AND EQUIPMENT

**Refundable deposit for cremated remains** **\$ 350.00**

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.

**1/2 glass metal sealer (special sealers may be required in some cases)** **\$ 1600.00**

This item may be required to ship human remains overseas. Typically placed in a wooden casket.

**Air tray for shipping human remains if required** **\$ 795.00**

**Wood shipping container for shipping human remains and if required** **\$ 795.00**

**Worry free Estate Service** **\$ 0.00**

Provided free of charge with any service & merchandise purchased. Includes unlimited death certificates, creation of digital death certificates if needed, traceable notification software, postage/hand delivery of paperwork. (not included in the basic cremation).

## POSSIBLE 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.** The following are some items that are often identified as disbursements. Subject to change without notice.

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. **\$ 75.00 payable at cost.**

Newspaper outlets varies from as little as \$ 50. The average locally is approximately \$ 350 with a photo.

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.

Some examples are and are subject to change without notice:

Catholic Churches in Essex County - \$ 100

Music at churches – VARIES

Clergy Honorarium - \$ 150-300 approximately

Cremation Fee– Charged by the crematorium

**Please note: Cremation is not permitted by law in some cases with radioactive seed implants. If you are concerned you should speak with our funeral directors.**

Cemetery Expenses – this is an amount paid to cemeteries for new purchases and the cost to open and close a grave.

## **Real experiences**

**Our deepest gratitude to Tony & Jennifer de Ryk, and the staff of Kennedy Funeral Home Ltd. in Essex. Your personal care and professionalism were such a comfort to us during this difficult time and we are so happy we entrusted this final tribute to our wife and mother to you.”**

**Our deepest thanks, Bob & Jodi**

**Dear Anne, Tony and staff  
Thank you from the bottom of my heart for caring so deeply. Everything was so beautiful.**

**Lily Daniher and family**

**Tony & your amazing staff for all your personal touches, your kindness and understanding shown, we are very grateful. Thank you.**

**The family of Betty Gagnier**

**Tony, we would like to thank you and your staff for taking care of our parent's funerals so perfectly. All of you were there for us in our time of need and made a difficult situation much easier to handle. We can't say enough good things about the amount of times you and your staff went out of the way for us, the thoughtful keepsakes, and the overall experiences at Kennedy Funeral Home. Extra thanks for the patient transfer of William.**

**The Alexander family**

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



**For services at time of death:**

**Unless otherwise specified, payment is due when signing our contract.** Payment may be made by cash, cheque, debit, and most major credit cards. Beyond the allotted time, interest will be charged at a rate of 1.5 %, compounded monthly, which is equivalent to 18 % per annum (APR). **Each situation is different, and we will work with you to help make your wishes affordable. Special payment terms may be available.**  
**\*\*Kennedy's reserves the right to change or alter payment policies.\*\***

**We understand that it's difficult to have to come up with funds at times.  
So just talk to us and we can work with you—we're flexible.**

**Pre-payment in advance of need:**

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

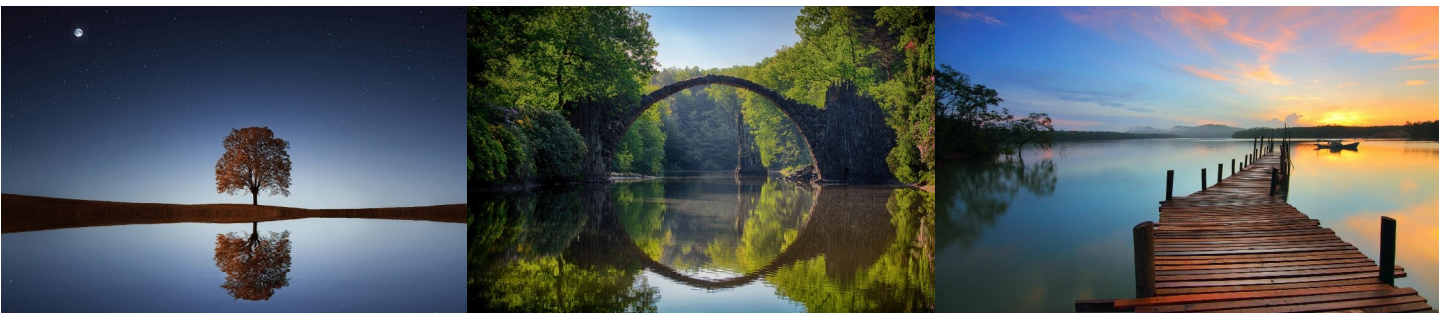
**Trust:** You pay for the services and supplies at today's price, and we will place your money in a trust account, where it will accrue interest until the prepaid contract is fulfilled (when the services and supplies are delivered). Pre-payment can be made by cash, or cheque. Funds are held in the purchaser's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

**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.

### **Proudly Affiliated with the Following Providers**

**Kennedy Funeral Home Limited is proud to be affiliated and is the owner of  
The Caring Cremation Centre located online and in Essex, Ontario  
At 128 Talbot St. North, Essex, Ontario N8M 2C4**



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



A close-up photograph of a heart shape drawn in the sand on a beach. The sand is dark and textured, with the heart's outline clearly visible. In the background, the ocean waves are gently breaking, and the sun is setting on the horizon, creating a warm, golden glow. The overall mood is serene and romantic.

**This is not just a buisness to us  
It's also a labour of love**

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