

operating as:

FERGUS CHAPEL

280 St. David St. South Fergus, ON. N1M 2L5 Tel: 519-843-3100 Fax: 519-843-6521

info@grahamgiddyfh.com www.grahamgiddyfh.com

Funeral Establishment Operator – Class 1

Licence # FE - 152
Managing Funeral Director:

Scott A. Giddy

Licenced Funeral Director - Class 1

ELORA CHAPEL & VISITATION CENTRE

37 Church St. East Elora, ON. N0B 1S0

Tel: 519-846-5352 Fax: 519-843-6521

info@grahamgiddyfh.com www.grahamgiddyfh.com

Funeral Establishment Operator – Class 2

Licence # FE - 139

Managing Funeral Director:

Robert A. Giddy

Licenced Funeral Director - Class 1

WATERLOO CHAPEL 2017 LIMITED

617 King St. North Waterloo, ON. N2V 2N3

Tel: 519-888-7700

Fax: 519-888-0056

ggfh.waterloo@gmail.com

www.grahamgiddyfh.com

Funeral Establishment Operator – Class 1

Licence #FE - 1393

Managing Funeral Director:

Graham A. Giddy

Licenced Funeral Director - Class 1

PRICE LIST

Effective date: March 4th, 2022

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 (IMMEDIATE DISPOSITION)

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.) to our holding room, where the deceased will be placed in a casket* of your choosing and securely held until the necessary documentation is completed for burial, 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 to the cemetery, crematorium at the earliest practicable opportunity or at a scheduled time, as applicable.

Additional fees may apply for mileage beyond 25 km and pallbearers for burial only.

ITEMIZED PACKAGE COSTS

Professional and staff services	\$637.00
Documentation	\$330.00
Initial transfer of remains	\$305.00
Basic Minimum care of remains	\$130.00
Facilities – shelter/preparation/embalming	\$190.00
Service/Administration vehicles	\$355.00
Final transfer of remains	\$383.00

Total of itemized services \$2330.00

What is NOT included in the above Minimum Services charge:

- any supplies, such as a casket/cremation container, outer burial container, urn, stationery, etc.
- any additional services that may be selected, such as pallbearers for interment, embalming, visitation and funeral services
- additional mileage fees beyond 25 km
- applicable taxes (HST)
- disbursements to be paid to third parties on your behalf, such as the cemetery interment fee, crematorium fee, coroner's fee, death registration fee, etc. (as described on page 9)

Minimum required disbursements (HST included), as applicable:

Cremation fee charged by Evergreen Crematorium:Adult Standard sta	
(We will arrange cremation with any crematorium, but we suggest Evergreen Crem	matorium)
Coroner's fee (required for cremation/out of province shipments only):	\$75.00
Interment fee charged by the cemetery to open and close the grave:	Price varies by cemetery
Death registration fee charged by the local municipality:	Price varies by municipality

ADDITIONAL SERVICE OPTIONS

We offer the following additional services, which are optional:

Additional body preparation services

It is our policy that human remains be identified whenever possible. The identification may be made by anyone who knew the deceased, including a relative, friend, neighbour, co-worker, or clergy person. While identification of a body is possible with the basic required care/preparation, you may wish to consider opting for 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. Suggested visiting hours are 2-4pm and 6-8pm.

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 club or 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 beautiful facilities in which families may gather and receive guests for a luncheon after the funeral or memorial service. Our reception rooms accommodate up to 80 people.

SERVICE PACKAGE OPTIONS

The service packages below are the ones most commonly selected by our families; however, many other options are available to you. One of our funeral directors can explain your options to you and help you create a unique service that meets your wishes and honours your loved one in a meaningful way.

What is NOT included in the packages below:

- any supplies, such as a casket/cremation container, outer burial container, urn, stationery, etc.
- any additional services beyond those specified in the package
- additional mileage fees beyond 25 km
- applicable taxes (HST)
- disbursements to be paid on your behalf, such as the cemetery interment fee, crematorium fee, coroner's fee, death registration fee, etc.

One day of visitation followed by a funeral service next day

This package includes all services in the Minimum Services charge, plus: four hours of visitation at the funeral home (we suggest 2-4pm and 6-8pm), followed by a funeral service the next day in our chapel, at a church or other venue selected by you; dressing and basic hairdressing services, embalming may be recommended but is not legally required; professional staff supervision and guidance throughout the visitation and service; the use of a visitation suite including equipment to display personal items and floral tributes; the use of our facility on the day of the funeral service, or the assistance and direction of our staff at a church or other venue; flower/equipment vehicle, funeral coach to the cemetery or crematorium, as applicable.

ITEMIZED PACKAGE COSTS

Professional and staff services	\$1592.00
Documentation	\$330.00
Initial transfer of remains	\$305.00
Basic Minimum Care of remains	
Facilities – shelter/preparation/embalming	\$190.00
Staff services for visitation	
Staff services for ceremony	
Facilities for visitation	
Facilities for ceremony	\$481.00
Service/Administration vehicles	
Final transfer of remains (funeral coach)	\$383.00
Total of itemized services	\$5155.00

Memorial service in the chapel with visitation two hours prior to service

This package includes all services in the Minimum Services charge, plus: a two-hour scheduled period of visitation in our chapel, immediately followed by a memorial service in the same room; professional staff supervision and guidance throughout the visitation and service; the use of our chapel including equipment to display personal items and floral tributes, for the visitation and the memorial service. Cremation takes place prior to the memorial service and the cremated remains may or may not be present, as chosen by you. You may also wish to consider having a private family viewing in advance of the cremation or.

ITEMIZED PACKAGE COSTS

Professional and staff services	\$1592.00
Documentation	\$330.00
Initial transfer of remains	\$305.00
Basic Minimum Care of remains	\$130.00
Facilities – shelter/preparation/embalming	\$190.00
Staff services for visitation (1 to 2 hours prior to service)	\$60.00
Staff services for ceremony	\$497.00
Facilities for visitation (1 to 2 hours prior to service)	
Facilities for ceremony	\$481.00
Service/Administration vehicles	\$355.00
Final transfer of remains (Coach/van)	\$383.00

IF EMBALMING SELECTED, ADD \$480.00 = \$5635.00

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 consultation with licensed personnel, including but not limited to expert advice on options to meet your needs, drafting notices, and advice regarding possible government benefits. Coordination of all activities before, during and after they have been provided by us, and those provided by third-party suppliers, such as the cemetery, crematorium, and media outlets (death notices). Also included are overhead expenses such as maintenance and utilities, accounting and office administration, insurance and 24-hour access to emergency assistance.

OR

your needs, drafting notices, and advice regarding possible government benefits. Coordination 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, and media outlets (death notices). Also included are overhead expenses such as maintenance and utilities, accounting and office administration, insurance and 24-hour access to emergency assistance.

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 9. We also provide 15 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, or through us as a disbursement.

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/cremation container selected. This also includes bathing, dressing, the setting of facial features for identification or viewing without embalming, basic hairstyling and cosmetics, if desired. Also includes the removal of a pacemaker or other implants, when required.

Staff services for visitation\$312.00

Staff to coordinate and oversee the visitation for a period up to 5 hours. Includes but is not limited to setting up the room/area (floral arrangements, pictures, memorabilia, casket/urn), cleaning and sanitizing, answering phones, greeting and directing visitors, supervision of parking, provision of lounge services (coffee, tea, light snacks) and processing donations.

Staff services for visitation 1 to 2 hours prior to service This fee is for visitation and service on the same day.	\$ 60.00
Staff services for ceremony/Celebration of Life At least one licensed funeral director and assistants to coordinate and oversee the ceremony in our content location, such as: church or auditorium. Includes setting up the room/area (floral arrangements, premorabilia, casket/urn, cleaning and sanitizing), greeting and directing visitors, supervision of parking	hapel or pictures,
The above two charges are from the time the funeral service begins to the final disposition at the cerc crematorium and are separate from staff services for visitation, even if the staff present are the same s were present for the visitation.	
Staff services for graveside service	\$895.00
Private Family Viewing (Immediate Family ONLY)	mited to
FACILITIES	
* Facilities for shelter/preparation/embalming	emation,
Facilities for visitation day prior to ceremony (requires Staff services for visitation)	\$580.00
Facilities for visitation same day as ceremony (requires Staff for visitation)	\$261.00
These charges are from the beginning of visitation up to the start of the ceremony, even if the ceremother the same room. **Catering is not included and details are provided later.**	ony is in
Facilities for ceremony: (requires Staff services for ceremony)	asket is charge emetery
TRANSPORTATION	
* Initial transfer of remains	
* Service/Administration/equipment vehicles	\$355.00
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Specialized van used to transfer remains into our care from the place of death or Coroner's Office, hospital, airport, etc. General duty vehicle used to register the death, pick up cremated remains from the crematorium, make off-site arrangements, etc. Used for the delivery of floral arrangements, memorabilia and equipment to the place of visitation, service and/or final disposition as required.

Lead/Clergy vehicleN/C Used to transport funeral director and/or clergy 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 Funeral Coach or service vehicle\$383.00 Limousine/Family vehicle......\$395.00 Limousine and driver to transport family on the day of the funeral, for up to 3 hours and up to 7 passengers. (Additional time charged beyond the 3 hours at \$150.00 per hour). Additional mileage\$2.00 per km Charge per kilometer (one way) for use of any vehicle over a 25 km radius. OTHER SERVICES AND SUPPLIES

Personalized Memorial Package (Stationery, Guest Book)......\$425.00 This package includes a personalized register book, memorial cards (100 cards), a tribute video (up to 100 photos), thank you cards and a soft cover tribute book by Messenger Funeral Supply Company - \$425.00 -Individually Packaged Priced Memorial Products.

Individually purchased:

Lifetime Memorial Book (personalized guest registry)	\$120.00
Personalized Memorial Cards (100 cards)	\$60.00
Thank You Cards	\$45.00
Tribute Video (Tukios)	\$150.00
Soft cover photo tribute book	\$120.00
**Also available for purchase – Video Keepsake Book	
(The above item is not included in the Personalized Memorial Package)

Jewellery suppliers: Legacy Touch, Loved Remembered, West Coast Memorials and Grauvurecraft.

Recording of Ceremonies/Visitations\$175.00 Recording will be uploaded to the website within 24 hours of ceremony/visitation.

Monument / Inscriptions Price varies depending on supplier/provider Please inquire with one of our funeral directors for guidance.

Grave Dressing and Lowering Device (additional when no Grave Liner or Vault purchased)........\$595.00 Artificial grass and mechanical device used to lower casket.

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, dishware, cutlery and use of the kitchen are included. Serving of alcohol requires a Special Occasions Permit obtained from the LCBO and the hiring of a Smart-Server. Facilities for reception: (requires Staff services for reception)
Catering Servicesdepending on selection \$13.95 to \$18.00 per person Luncheon/dinner reception at either funeral establishment or other place of reception.
* Removal of pacemakers or other implants
Sanitary body pouch (recommended for visitation/ceremony if embalming is not desired)\$75.00 The sanitary pouch is recommended for the health and safety of the public and staff when no embalming is chosen.
Professional restorative procedures
Hairdressing \$75.00 While basic hairstyling is included in the Embalming fee, cut and/or colour services are additional.
Professional Pallbearers Fee (<i>Traditional Burial</i>)\$100.00 per person Six pallbearers required to carry casket to/from Coach to graveside.
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.
Delayed Interment Fee \$350.00 initial fee plus \$125.00 per month Commonly referred to as a "Spring Interment" where a chosen cemetery doesn't permit winter interments. This fee includes winter storage fees, staffing and funeral coach required for transport of the deceased.
Aftercare Package
Scattering of cremated remains \$200.00

We will scatter cremated remains in accordance with Ontario and municipal laws and by-laws. For more information on scattering, you may refer to the <u>Bereavement Authority of Ontario's Consumer Information Guide</u>, or speak with one of our licensees.

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:

innited to.	
Cremation fee: This fee is charged by the crematorium for the cremation of the body. The fee varies by crematorium.	\$ Varies
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.	\$75
Interment fee: This fee is charged by the cemetery for the opening and closing of the grave. The fee varies by cemetery and by the size and depth of the grave.	\$ Varies
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.	\$ Varies
Clergy / church / celebrant / musician honourarium(s): This is an amount paid to the clergy, church, celebrant and/or musician 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.	\$ Varies
Media notices: These are charges for death notices in newspapers, radio stations or other media outlets.	\$ Varies

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*. Oversized caskets are available for additional cost.

Minimum requirements for a casket:

<u>For burial</u>: 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.

<u>For cremation</u>: 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 caskets below that are suitable for cremation.

The following caskets are suitable for cremation:

Manufacturer, Name & Model #	Description	Price
Victoriaville – <i>Fluteboard "" # Tray 24</i> (Cremation Container)	Pine & select chip-board base, cardboard cover/shell. Only used for cremation, not suitable for visitation/services.	\$395.00
Northern Casket Co. – "The Eden" # 100-2	*Enviro-Casket* Solid Poplar, sheer cloth (cotton) interior, slide top. Peg & dowel assembly (no metal, steel or plastics). Natural sealer.	\$1202.00
Northern Casket Co. – "The Embossed Blue" # 70	Cloth-covered, Fibreboard, silk interior	\$1980.00
Northern Casket Co. – "The September" # 505	Poplar veneer, amber satin, eggshell satin interior	\$2202.00
Northern Casket Co. – "The Carter" # 228N	Solid Poplar, crepe interior	\$2640.00
Northern Casket Co. – "The "Glentay" # 444	Solid Ash, satin finish, crepe interior	\$2649.00
Northern Casket Co. – "The Carlton" # 33	Premium Ash veneer, high gloss finish, crepe interior	\$2894.00
Northern Casket Co. – "The Rose Ashton" # 501	Solid Poplar, high gloss finish, crepe interior	\$3304.00
Northern Casket Co. – "The Klienburg" # 646	Solid Poplar, gloss finish, Rosetan crepe interior	\$3444.00
Northern Casket Co. – "The Settler" # 818	Ash wood construction, matte finish, linen interior	\$3665.00
Northern Casket Co. – "The Pieta Maple" # 709	Solid Maple, high gloss finish, velvet interior	\$4142.00
Northern Casket Co. – "The Brunswick" # 551	Premium Solid Oak, satin finish, crepe interior	\$4605.00
Northern Casket Co. – "The Churchill" # 954	Solid Cherry, high gloss finish, velvet interior	\$4905.00
Northern Casket Co. – "The Monarch Gold" # 955G	Solid Mahogany, hand rubbed gloss finish, velvet interior	\$5505.00

The following caskets (steel) are NOT suitable for cremation:

Manufacturer, Name & Model #	Description	Price
Northern Casket Co. – "The	18 Gauge Steel, hermetically sealed Black finish,	\$3389.00
Dayton" # A207	woven crepe interior	

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
Northern Casket Co. – "The	Solid Poplar, satin walnut finish, replaceable wood	\$1495.00
Frontenac" # 18	interior container/insert with crepe interior *insert	
	included*	
Northern Casket Co. – "The	Solid Ash, satin finish, replaceable wood interior/insert	\$1990.00
Weston" # 610	with crepe interior *insert included*	
Northern Casket Co. – "The	*Immediate Family Identification* - Solid wood,	\$895.00
Chaise Viewer" # SM-858	mahogany finish, cremation insert – corrugated	
	fibreboard construction/plywood reinforced sides	

Outer burial containers listed below are for standard adult size caskets. Oversized vaults are available to accommodate plus-size caskets. *Price includes grave set up, grave dressing and lowering device.

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
Superior Vault Co. – Concrete Grave Liner	Basic concrete construction/unlined grave box	\$1061.00
Superior Vault Co. – Guardian Gold sealed vault	Concrete construction painted gold, sealed top/cover Name, year of birth & death engraved on top	\$1347.00
Superior Vault Co. – Eagle Sentinel gold vault	Single-reinforced burial vault, concrete exterior with a plastic-reinforced cover & base, sealed cover Name, year of birth & death engraved on top	\$1824.00
Doric Products Inc. – Athenian Stainless Steel vault Supplied by Superior Vault Co.	Cover & base double-reinforced with strong, corrosion resistant stainless steel & high-impact plastic. Brilliant stainless steel caraspace May be personalized with special images, emblems or personal photos.	\$3042.00
Doric Products Inc. – Athenian Stainless Steel Rose vault Supplied by Superior Vault Co.	Cover & base double-reinforced with strong, corrosion resistant stainless steel & high-impact plastic. Brilliant stainless steel caraspace in Rose design May be personalized with special images, emblems or personal photos. Finished in feminine Rose accents	\$3129.00
Other vault selections	available in copper and bronze	

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 remaining cremated remains will be presented in a box 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 assistance.

Engraving of urns included **Special/intricate engraving may have additional cost**

Manufacturer, Name & Model #	Urn Description	Price
Eckels & Company – "Scattering	Eco-friendly/biodegradable, simplifies the scattering	\$103.00
Tubes" # 6450, 6460, 6480,	ritual 5" Dia. x 12 1/2" H Volume: 200 cubic inches	
6495, 6500, 6510	Rainbow, Dove, Ocean Sunset, Poppies, Butterfly, Rose	
Eckels & Company – "Basic	Solid bamboo, natural earth tone finish.	\$206.00
Bamboo" # RUCBB	9 3/8" W x 5 1/4" D x 6 1/2" H *Engravable*	
	Volume: 200 cubic inches <i>Eco-friendly</i>	
Eckels & Company – "Classic	Cultured Marble (blended marble dust, resins,	\$297.00
Cultured Marble" # 201, 202,	pigments), 9 ¾" W x 6 ¾" D x 6 ½" H *Engravable*	
204, 205, 213, 214	Syrocco, Ebony, Rose, White, Navy, Evergreen	
	Volume: 200 cubic inches	

Eckels & Company – "Clarion" # 501SV, 501CP	Brass upright vase design – available in Pewter or Bronze finish, 6 ¾" Dia. x 12 ½" H *Engravable* Volume: 210 cubic inches	\$308.00
Eckels & Company – "Odessa Floral" # 510L, 511L	Brass upright vase design – available in Pewter or Bronze finish, 7 1/4" Dia. x 10" H. *Engravable* Volume: 200 cubic inches	\$308.00
Eckels & Company – "Fairmont Cherry" # 3523	Solid Cherry with a polished finish & raised panel design 12" W x 7 ½" D x 6 ¼" H *Engravable* Volume: 200 cubic inches	\$402.00
Eckels & Company – "Bronze Chest Insert" # 500	Solid sheet bronze with a brushed finished chest insert 8 ½" W x 6" D x 4" H. *Engravable* Volume: 210 cubic inches	\$433.00
Eckels & Company – "Webster Memory Chest" # 3537	Hardwood chest with blue felt lining 10 ½" W x 8 1/8" D x 6 1/8" H *Engravable* Volume: 200 cubic inches	\$517.00
Eckels & Company – "Elysse Blue Cloisonné" # 160L	Decorative bronze inlay with vitreous enamel, wooden base included *Pewter oval name tag – add \$55.00*	\$526.00
Eckels & Company – "Grecian" #545	Solid Cast Bronze in a vase design with a threaded lid *Engravable*. 6" Dia. x 10 ½" H Volume: 180 cubic inches	\$2178.00
	Urn Vaults	
Eckels & Company – "Bristol White Urn Vault" # 011	White Fibreglass urn vault (protects the urn from the elements in the ground) Size: 16" W x 16" D x 14" H Interior size: 12" W x 12" D x 13" H	\$764.00
Eckels & Company – "Guardian Sandstone Urn Vault" # 010	Fibreglass urn vault (protects the urn from the elements in the ground) Size: 16" W x 16" D x 14" H Interior size: 12" W x 12" D x 13" H	\$979.00
	Keepsake Urns	
Eckels & Company – "Mother of Pearl Keepsake" # MOPK	Brass keepsake urn 1 ¾" Dia. x 2 ½" H Volume: 2.5 cubic inches	\$48.00
Eckels & Company – "Odessa Bronze Floral Candle Keepsake" # 511C	Brass keepsake urn 4" Dia. x 5 3/8" H Volume: 35 cubic inches *Engravable*	\$149.00
Eckels & Company – "Pewter Heart Keepsake" # 2802H	Heart shaped Brass keepsake urn *Engravable* 2 ¾" W x 1 ¼" D x 2 ½" H Volume: 5 cubic inches	\$165.00
Eckels & Company – "Brass Committal Keepsake"	Brass keepsake urn with case *Engravable* 1 ¼" Dia. x 4" H	\$257.00

^{**}Additional options for Urns, Keepsake Urns & Urn Vaults are available upon request.**

PAYMENT, FINANCING & FUNDING

For services at time of death:

Unless otherwise specified, payment is due within **30** days of signing the contract, beyond which interest will be charged at a rate of 1.5%, which is equivalent to 18% per annum (APR). Payment may be made by cash, cheque, debit, and most major credit cards (**credit card payments will only be accepted up to 5 days after our services are provided**). Payment plans are also available to meet most budgets. Financing charges apply to payment plans.

Financial assistance for funeral, burial, cremation services is available through various 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 in full for the services and supplies selected at today's price and we will place your money on your behalf in a trust account (Guaranteed Funeral Deposits of Canada, "GFD") where it will accrue interest until the prepaid contract is fulfilled (when the services and supplies are delivered). Pre-payment can be made by preauthorized debit (void cheque/PAD) or credit card. Funds are held in the purchaser's name and assigned to our funeral home.

Insurance: You may purchase a group annuity policy through us, where the proceeds of the group annuity policy will be used to pay for your selected services or supplies at the time they are delivered. Payment may be made by preauthorized debit (void cheque/PAD) or credit card. Time payment plans may be made by preauthorized debit (PAD) or credit card (some limitations and/or restrictions may apply). The policy is held in your name and assigned to our funeral home. Terms and conditions and cancellation policies are set by the Insurance Company. We use Funeral Plans-Canada/GFD and the insurance is underwritten by Equitable Life of Canada.

<u>Guarantee</u>: 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/BUSINESSES

We are proudly affiliated with the following location/business:

Waterloo Wellington Cremation and Burial Services Ltd.

615 King St. North, Waterloo Ontario N2V 1C2.
Tel: 519-885-1490. wwcremation@gmail.com
Transfer Service Operator – Class 1
Licence # TS-1480

Managing Funeral Director: Patrick J. Schlitt

Licenced Funeral Director - Class 1