



Since 1858

STODDART

FUNERAL HOME & CREMATION CENTRE

M.J. STODDART LIMITED

24 Mill Street
Lindsay, Ontario K9V 2L1

www.stoddartfuneralhome.com |
info@stoddartfh.com

Telephone: 705.324.3205
Fax: 705.324.9360

Price List

Effective Date: March 1, 2022

Person in charge of day-to-day operations:
Alison Lynch - *Class 1 Funeral Director*



Stoddart Funeral Home & Cremation Centre – Licensed by the Bereavement Authority of Ontario

Professional Funeral Directors Class 1:

Alison Lynch, Manager

Linden Mackey, Owner

Rachel Oerlemans, Intern

Other Funeral Home Affiliations:

Mackey Funeral Home

33 Peel Street

Lindsay, Ontario K9V 3L9

This price list is designed to help you understand the options with respect to funeral arrangements and their associated costs.

We offer a wide range of services to suit your needs.
Arrangements can be customized to your wishes.

The benefits many families have found preplanning and prefunding their funeral care are significant.

All funeral directors at the Stoddart Funeral Home are available to meet with you and discuss your needs in the comfort of your home or at the funeral home.

Our Values

To serve with dignity and respect,
To serve in a caring and thoughtful manner,
To provide a safe environment for all,
To serve not only at the time of death
But to provide support that may be needed in the future,
To be professional and understanding at all times,
To make a difficult time a little easier.

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

Explanation and Definition of Services

Co-ordinating Activities for Funeral Care

\$400.00

Mandatory Fee

- Professional, personal consultation with a Class-1 Licensed Funeral Director
- Supervision and co-ordination of all activities, 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
- 24-hour telephone coverage, with our own staff answering the phones directly

Documentation – Permits, Forms, Website, Etc.

\$350.00

Mandatory Fee

- Receiving and recording all necessary information for the completion and filing of all documents necessary and legally required 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 country.
- Completion of ISP Notification, CPP Death Benefits and OHIP card return
- Provision of '12' Funeral Director's Proof of Death Certificates, issued by Stoddart Funeral Home; our proofs of death 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.

Alternative Care or Embalming of Remains

Depending on Services Selected One of the Following is Mandatory

Alternate Care and Basic Preparation of Deceased	\$150.00
- When embalming is not performed (requires Facilities for preparation, embalming, and shelter) - The professional and respectful handling of the deceased prior to events with family permission, including; setting of features, dressing and casketing. - When care of the deceased for private viewing goes beyond 3 days or a post mortem was performed, embalming is required. Speak with our directors to learn of options when families wish to have some private time, but not open to the public.	
Professional Embalming of Deceased	\$575.00
- Embalming is required when our funeral care of the deceased exceeds 3 days or family wish public visitation. This art of embalming includes the chemical preservation, disinfection and where necessary the reconstructive procedures for the purpose of viewing the deceased. - This fee includes all the required equipment and supplies required when embalming - Our policy when the cemetery is not burying in the winter months or when transporting a non cremated body over international or provincial borders embalming is required. Written permission by the family is required for the funeral home to embalm.	
Removal of a Radioactive or Battery Operated Pace Make or Medical Device	\$95.00
Mandatory Fee if Present, and Cremation to Occur Radioactive and battery operated pacemakers and other medical devices can create a health hazard to the crematorium and its operators if not removed prior to cremation. Such devices must be removed by the funeral home and licensed funeral director before cremation can occur.	
Basic Facilities for Preparation, Embalming, and Shelter	\$200.00
Mandatory Fee - Facilities used to prepare, or embalm, or shelter the deceased - The preparation room specifically equipped for the purpose of embalming and sheltering of the deceased - This also includes other areas of the funeral home for the safekeeping of cremated remains.	

Facilities for Visitation – Please Select One Option

Facilities for Visitation – 3 or 4 Hours Day Prior to the Service	\$500.00
- Designated facilities (visitation room and coffee lounge) and equipment (such as religious accessories if required) used for visitation for a period up to <u>four</u> hours; also requires staff for visitation - Also includes all utilities and furnishings along with general operational equipment. - For example 2:00 – 4:00 p.m. <u>and</u> 7:00 – 9:00 p.m.; or 6:00 – 9:00 p.m.; Requires Staff for Visitation	
Facilities for Visitation – 1 or 2 Hours Day Prior to the Service	\$420.00
- Designated facilities (visitation room and coffee lounge) and equipment (such as religious accessories if required) used for visitation for a period up to <u>four</u> hours; also requires staff for visitation - Also includes all utilities and furnishings along with general operational equipment. - For example 1:00 – 3:00 p.m.; or 1:00 – 2:00 p.m.; Requires Staff for Visitation	

Staff for Visitation

Staff for Visitation – Up to 4 Hours	\$600.00
- This service includes staff during visitation, receiving and placement of floral tributes, coordination and delivery of donations and other duties associated with the overseeing of the visitation for a period of up to <u>four</u> hours, the day before or the same day as the service - For example 2:00 – 4:00 p.m. <u>and</u> 7:00 – 9:00 p.m.; or 6:00 – 9:00 p.m.; or 1:00 – 2:00 p.m.	

Staff for Ceremony

Staff for Ceremony at <u>Funeral Home or Off Premises</u>	\$825.00
- For example: Funeral Service or Memorial Service or Celebration of Life Gathering at the Funeral Home, Church Funeral Service or Mass of Christian Burial or Church Memorial Service or Celebration of Life Gathering at other facility, backyard or at Cemetery` - Staff to coordinate and oversee the ceremony; including funeral staff to set up for the service, for greeting families and patrons as they arrive, taking donations, cleaning of the premises and grounds, drivers, and parking lot attendants.	

Facilities for Ceremony

- Designated facilities used for the ceremony, the chapel or a room, the parking area; areas open to the public within our funeral home, not including the facilities for the embalming. - Also includes all utilities and furnishings along with general operational equipment. - Requires Staff for Ceremony	\$500.00
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Transport of Deceased to the Funeral Home – Initial Transportation Mandatory Fee • Transportation of the deceased from place of death (residence, hospital or other care facility) to the funeral home; 24 hours a day when needed. • Includes all staff and equipment required • Within 60 km; additional fees apply beyond 60 km at \$2.00/km charged one way only	\$250.00
Lead Procession Transportation • The lead vehicle is used to lead the funeral procession to the cemetery • The clergy usually accompanies the funeral director. • Within 60 km; additional fees apply beyond 60 km at \$2.00/km charged one way only	\$150.00
Administration Service Van • This vehicle is used to deliver documents, flowers & equipment to the location or premises of the ceremony, to the family, cemetery, crematorium, or coroner. • Within 60 km; additional fees apply beyond 60 km at \$2.00/km charged one way only	\$250.00
Hearse to Cemetery or Crematorium (<i>Van May Used for Immediate Cremation or Burial</i>) Mandatory Fee • The funeral hearse is a specialized vehicle for transportation of the deceased to the cemetery or crematorium, from the funeral home or other location. • Within 60 km; additional fees apply beyond 60 km at \$2.00/km charged one way only • For Immediate Cremation or Immediate Burial Services you may use the Van	\$350.00

Customized Services and Merchandise

Customized Service Material

Artisan Series Stationery Package - Full Package

\$335.00

The Artisan Series Stationery package Includes: Personalized Artisan Series Register Book, Personalized Memorial Cards (printed as you need them), and Thank You Cards

- Personalized Artisan Register Book; two different designs to choose from it will be printed with personalized colour pages and include accompanying pages for friends and family to sign, the design includes up to 20 personal photos printed into the pages.
- Personalized Memorial Cards; choose from a variety of cover images and poem/verses for the memorial cards, or you may supply your own image or verse, printed in colour with the personalization you wish.

Enhance Your Stationery With the Following

- The Square Candle; personalized on 4 sides, created with the personalization you wish.
- The Round Candle; personalization wrapping, created with a background image, and a photo.
- The Portrait Frame; digitally enhanced 8x10 photo printed, with wooden frame.

\$35.00 per candle
\$25.00 per candle
\$60.00 per frame

Personalized Guest Register - Book Only

\$175.00

- Personalized Artisan Register Book; two different designs to choose from it will be printed with personalized colour pages and include accompanying pages for friends and family to sign, the design includes up to 20 personal photos printed into the pages.

Personalized Memorial Cards - in quantities of 50

\$175.00

- Variety of cover images and poem/verses to choose from for the memorial card
- Printed in colour with the personalization you wish. Printed memorial cards are in quantities of 50 cards

Thank you Cards with Envelopes

\$15.00

- Package of 25 Thank You cards with envelopes

Other Available Services and Equipment

Catering Services – Maximum 50 People

- Use of facilities for a reception following the ceremony or memorial service, or for use on its own
- Room rental includes the set up and clean-up of the facilities, along with tea, coffee and water.
- Funeral home will cater in (Valu-Mart) or you may provide your own licensed caterer
- When we cater, food includes; assortment of sandwiches and desserts
- Additional trays or options can be discussed and added, please ask your funeral director for details.

\$250.00
Room Rental
*if bringing in
own food*
\$13.00
Per Person

Private Viewing – 30 Minute Maximum

- Staff and facilities for private family visitation time up to 30 minutes (maximum of 10 people)
- No embalming, loved one is viewed in the casket selected by the family
- After the initial half hour, time is billed at the per hour rate of

\$300.00

\$80.00/hour

Refundable Deposit for Cremated Remains

- When human remains are cremated, a refundable deposit may be required
- We ask cremated remains be claimed within 30 days after the cremation, exceptions can be granted
- The funeral home may arrange for the deposit to be used to inter the cremated remains in common ground at Riverside Cemetery, Lindsay if they are not claimed within 1 year.

\$395.50
Taxes
Included

Staff for Interment

- Staff to attend interment within the 60 km radius, maximum time 1 hour
- Staff and vehicle cost after the initial hour

\$110.00
\$80.00/hour

Personalized DVD Production

- Creation of customized slideshow with 100 photos
- Includes a Video DVD, and a copy of all photos in JPEG format on CD
- Creation of the Production requires a minimum of 24 hours
- Additional DVD's available each at

\$275.00

\$15.00

Funeral Care Options

	No. 1	No. 2	No. 3	No. 4	No. 5	No. 6	Custom
Coordinating Activities for Funeral Care	400.00	400.00	400.00	400.00	400.00	400.00	
Documentation – Permits, Forms, Etc.	350.00	350.00	350.00	350.00	350.00	350.00	
Alternate Care & Basic Preparation	-	-	-	150.00	150.00	-	
Professional Embalming	575.00	575.00	575.00	-	-	575.00	
Basic Facilities	200.00	200.00	200.00	200.00	200.00	200.00	
Facilities for Visitation	500.00	420.00	-	-	-	-	
Staff for Visitation	600.00	600.00	600.00	600.00	-	-	
Staff for Ceremony	825.00	825.00	825.00	825.00	825.00	825.00	
Facilities for Ceremony	720.00	720.00	720.00	720.00	-	-	
Transport of Remains (60 km)	250.00	250.00	250.00	250.00	250.00	250.00	
Lead Procession Transportation	250.00	250.00	250.00	250.00	-	-	
Administration Service Van	-	-	-	-	250.00	250.00	
Hearse Funeral Coach (*Van for No. 7)	350.00	350.00	350.00	350.00	350.00	350.00	
* Basic Cremation Casket Northern Casket #20C.C. (can be replaced at additional cost)	-	-	-	-	-	-	
Subtotal of Service Fees	5,020	4,940	4,520	4,095	2,775	3,200	
Discount of 3% If Paid in Full at Signing	- 150.60	- 148.20	- 135.60	- 122.00	- 83.25	- 96.00	
Subtotal of Service Fees with Discount	4,869.40	4,791.80	4,384.40	3,972.15	2,691.75	3,104.00	

In Addition to the Above Service Fees Your Reception Costs, Casket, Urn, & Outer Burial Container
May Also Be Subject to the 3% Discount When Paid in Full

Funeral Care Options

- No. 1: Visitation for 3 or 4 Hours; Service Next Day in Chapel
- No. 2: Visitation for 1 or 2 Hours; Service Next Day in Chapel
- No. 3: Visitation for 1 or 2 Hours; Service Same Day in Chapel
- No. 4: Memorial Service in the Chapel; Same Day Visitation
- No. 5: Memorial Gathering at Celebrations or Other Venue
- No. 6: Visitation and Service Held at a Church

Custom: Create Your Custom Funeral Option with Us;
Whether you wish for cremation or burial, traditional
or non-traditional our Licensed Funeral Directors can
help you and your family with the perfect tribute.

Basic Cremation Packages

	Budget		Basic
Coordinating Activities for Funeral Care (Arranged online via website)	400.00	Coordinating Activities for Funeral Care (Arranged Online via website or at funeral home)	400.00
Documentation – Permits, Forms, Etc. (Funeral home will cancel CPP, OAS, Health Card, Apply for CPP Death Benefit and Survivors (if required) and provide 3 Proof of Death Certificates)	350.00	Documentation – Permits, Forms, Etc. (Funeral home will cancel CPP, OAS, Health Card, Apply for CPP Death Benefit and Survivors (if required) and provide 7 Proof of Death Certificates)	350.00
Alternate Care & Basic Preparation	150.00	Alternate Care & Basic Preparation	150.00
Professional Embalming	-	Professional Embalming	-
Basic Facilities	200.00	Basic Facilities	200.00
Facilities for Visitation	-	Facilities for Visitation	-
Staff for Visitation	-	Staff for Visitation	-
Staff for Ceremony	-	Staff for Ceremony	-
Facilities for Ceremony	-	Facilities for Ceremony	-
Transport of Remains (20 km)	250.00	Transport of Remains (45 km)	250.00
Lead Procession Transportation	-	Lead Procession Transportation	-
Administration Service Van	250.00	Administration Service Van	250.00
Hearse Funeral Coach	-	Hearse Funeral Coach	-
Basic Cremation Casket Northern Casket #10 P.B. (can be replaced at additional cost)	350.00	Basic Cremation Casket Northern Casket #10 P.B. (can be replaced at additional cost)	350.00
Subtotal of Service Fees	1,950.00	Subtotal of Service Fees	1,950.00
Budget Cremation Discount	- 858.41	Basic Cremation Discount	- 450.00
Subtotal of Service Fees with Discount	1,091.59	Subtotal of Service Fees with Discount	1,500.00
Disbursements		Disbursements	
Coroners Fee	75.00	Coroners Fee	75.00
Registration in City of Kawartha Lakes	20.00	Registration in City of Kawartha Lakes	20.00
Total of Disbursement Fees (includes applicable taxes)	95.00	Total of Disbursement Fees (includes applicable taxes)	95.00
Cremation Cost at Riverside Cemetery	621.50	Cremation Cost at Riverside Cemetery	621.50
Total including all applicable sales tax	1,950.00	Total including all applicable sales tax	2,411.50

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

Casket Selection

Name & Manufacturer	Description	Price
The Northern #10 PARTICLE BOARD Northern Casket	Particle Board Bottom, Sides and Top; No Interior, Finish or Bedding; Rope Handles; Standard Adult Size, up to 250 lbs.; Suitable for Cremation.	\$350.00
The Plain Blue #40 Northern Casket	Particle Board Construction; White Taffeta Interior; Blue Cloth Finish; Excelsior Bedding; Standard Adult Size; Suitable for Cremation	\$1,150.00
The Apella #250 Northern Casket	Solid & Veneer Poplar Construction; White Taffeta Interior; Amber Satin Finish; Excelsior Bedding; Standard Adult Size; Suitable for Cremation	\$1,610.00
The Navy #70 Northern Casket	Particle Board Construction; White Taffeta Interior; Blue Cloth Finish; Excelsior Bedding; Standard Adult Size; Suitable for Cremation	\$2,140.00
The Norway #526M Northern Casket	Solid & Veneer Poplar Construction; Rosetan Crepe Interior; Mahogany Satin Finish; Adjustable Bed; Standard Adult Size; Suitable for Cremation	\$2,080.00
The Autumn Walnut #528 Northern Casket	Solid Poplar Construction; Rosetan Crepe Interior; Amber Satin Finish; Excelsior Bedding; Standard Adult Size; Suitable for Cremation	\$1,930.00
The Carter #228N Northern Casket	Solid Poplar Construction; Rosetan Crepe Interior; Natural Satin Finish; Adjustable Bed; Standard Adult Size; Suitable for Cremation	\$2,290.00
The Durham #504D Northern Casket	Solid & Veneer Poplar Construction; White Satin Interior; Amber Satin Finish; Adjustable Bed; Standard Adult Size; Suitable for Cremation	\$2,600.00
The Newport Bronze #N202 Northern Casket	20 Gauge Steel Construction; Rosetan Taffeta Interior; Bronze High Gloss Finish; Adjustable Bed; Standard Adult Size; <u>NOT</u> Suitable for Cremation	\$2,400.00
The Carlton# 33 Northern Casket	Solid & Veneer Ash Construction; Rosetan Crepe Interior; Golden Gloss Finish; Adjustable Bed; Standard Adult Size; Suitable for Cremation	\$3,170.00

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The Breton #445 Northern Casket	Solid & Oak Veneer Construction; Rosetan Crepe Interior; #715 Wood Filler Satin Finish; Adjustable Bed; Standard Adult Size, Suitable for Cremation	\$2,850.00
The Franklin Blue #N209 Northern Casket	20 Gauge Steel Construction; Blue Crepe Interior; Blue High Gloss Finish; Adjustable Bed; Standard Adult Size; <u>NOT</u> Suitable for Cremation	\$3,320.00
The Homestead #707 Northern Casket	Solid Maple Construction; Rosetan Crepe Interior; Cherry Ark Filler Gloss Finish; Standard Adult Size; Suitable for Cremation	\$4,240.00
The Rose Arbour #500M Northern Casket	Solid Poplar Construction; Pink Crepe Interior; Mahogany Spray Gloss Finish; Standard Adult Size; Suitable for Cremation	\$3,900.00

The following caskets are available for rent.
 The outside shell of the caskets has been used before and may be used again.
 Rental caskets (the insert used) is suitable for cremation.

Name & Manufacturer	Description	Price
The Carlton #33 Rental Casket Northern Casket	Outer Shell is Solid Ash with a Solid Poplar Insert; Rosetan Crepe Interior; Golden Gloss Finish; Adjustable Bed; Standard Adult Size; Suitable for Cremation	\$1,700.00
The Homestead #707 Rental Casket Northern Casket	Outer Shell is Solid Maple with a Solid Poplar Insert; Rosetan Crepe Interior; Cherry Ark Filler Gloss Finish; Standard Adult Size; Suitable for Cremation	\$2,000.00

Caskets supplied by the Northern Casket Company,
 are manufactured in Lindsay, Ontario.

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

Urn Selection

Name & Manufacturer	Description	Price
The Thamesford #UR-2009 Gravure Craft Ltd., Toronto 6.0" x 8.25" x 8.0" 215ci	Metal Construction; Available in Copper or Pewter Finishes; Personalization Can be on a Plaque; Suitable for 1 Cremation	\$125.00
The Mountain View #stview North Urn, Lindsay 5.0" x 12.5" 240ci	Constructed Using Cardboard; Perfect for Scattering Cremated Remains; Personalization <u>Not Available</u> ; Suitable for 1 Cremation	\$145.00
The Blue Bell Forest #stforest North Urn, Lindsay 5.0" x 12.5" 240ci	Constructed Using Cardboard; Perfect for Scattering Cremated Remains; Personalization <u>Not Available</u> ; Suitable for 1 Cremation	\$145.00
The Moonstone #GU003 Life Expressions Ltd. 7.5" x 11.5" 214ci	Glass Construction: Available in White With Brown Highlight; Personalization <u>Not Available</u> ; Suitable for 1 Cremation	\$245.00
The Suffolk #US440-20009 Victoriaville Urns, Victoriaville 3.8" x 6.5" x 9.0" 200ci	Grey Metal Construction; Available in Grey or Gold Finish; Personalization Included; Suitable for 1 Cremation	\$315.00

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The Circle of Life #226C North Urn Ltd., Lindsay 9.0" x 6.5" x 6.5" 225ci	Solid Wood Construction; Cherry Stain Finish with Leaf Inlay; Personalization Included; Suitable for 1 Cremation	\$365.00
The Cherry Signature #209 North Urn Ltd., Lindsay 10.4" x 7.25" x 6.2" 206ci	Solid Wood Construction; Cherry Stain Finish, Urn Body Design; Personalization Included; Suitable for 1 Cremation	\$365.00
The Manchester #313O North Urn Ltd., Lindsay 6.5" x 10.7" x 8.0" 300ci	Solid Oak Construction; Golden High Gloss Finish with Highlights; Personalization Included; Suitable for 1 Cremation	\$375.00
The Noble #US350-410 Victoriaville Urns, Victoriaville 4.5" x 8.5" x 10.0" 205ci	Granite Construction; Polished High Gloss Black Finish; Personalization Included; Suitable for 1 Cremation	\$395.00
The Lapresica #US350-423 Victoriaville Urns, Victoriaville 5.4" x 5.4" x 10.0" 210ci	Granite Construction; Polished High Gloss Blue/Black Crystalized Finish; Personalization Included; Suitable for 1 Cremation	\$495.00
The Oak Companion #UD210-003 Victoriaville Urns, Victoriaville 7.0" x 7.8" x 9.2" 420ci	Zinc/Bronze Construction; Perfect Fit For a Niche or to Stay at Home; Personalization Included; Suitable for 2 Cremations	\$895.00

Additional Personalization Available

Each Urn Includes 1 inscription of Name and Dates

Description:	Price Each
Photo or Image Transfer	\$78.00
Additional Names or Dates	\$45.00

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

Grave Set Up

Name & Manufacturer	Description	Price
Grave Set Up Carder Vault, <i>or</i> CemeCare (P.D. Baker Limited)	Includes all equipment to properly dress and set up the grave for lowering of the casket. Equipment such as the lowering device, artificial grasses and boards to line the outside of the grave.	\$500.00

Grave Liner & Vault Selection

Name & Manufacturer	Description	Price
Crypt Carder Vault, <i>or</i> CemeCare (P.D. Baker Limited)	Unpainted High-strength, Reinforced Concrete Construction; No Seal; No Name Plate or Emblem; Appropriate for a Standard Adult Size Casket; Considered a Grave Liner; Includes the Grave Set Up	\$1,100.00
Standard(Guardian) Vault Carder Vault, <i>or</i> CemeCare (P.D. Baker Limited)	Painted High-strength, Reinforced Concrete Construction; No Seal; Includes Name Plate & Emblem; Appropriate for a Standard Adult Size Casket; Considered a Grave Liner; Includes the Grave Set Up	\$1,425.00
Estate Vault CemeCare (P.D. Baker Limited)	Painted High-strength, Reinforced Concrete Construction with a Polymer Liner; With a Seal; Includes Name Plate & Emblem; Appropriate for a Standard Adult Size Casket; Considered a Vault; Includes the Grave Set Up	\$1,625.00
Trilogy Vault CemeCare (P.D. Baker Limited)	Decorative Painted High-strength, Reinforced Concrete Construction with a Polymer Liner; With a Seal; Includes Name Plate & Church Window Design on Lid (or flat top with emblem); Appropriate for a Standard Adult Size Casket; Considered a Vault; Includes the Grave Set Up	\$1,890.00

Urn Vault Selection

Name & Manufacturer	Description	Price
Estate Urn Vault CemeCare (P.D. Baker Limited)	Painted High-strength, Reinforced Concrete Construction with a Polymer Liner; With a Seal; Includes Name Plate; Appropriate for Cremation Interment; Considered a Vault; Includes the Grave Set Up	\$900.00
Trilogy Urn Vault CemeCare (P.D. Baker Limited)	Decorative Painted High-strength, Reinforced Concrete Construction with a Polymer Liner; With a Seal; Includes Name Plate; Appropriate for Cremation Interment; Considered a Vault; Includes the Grave Set Up	\$990.00

Sunday or Holiday Surcharge on Grave Set-Up, Liners or Vaults

Description	Price
Surcharge to any grave set up, crypt or vault that is required to be supplied and used on a Sunday or a Holiday.	\$300.00

Payment, Financing of Funerals Where a Death has Occurred

The purchaser agrees to pay a deposit equal to 25% of the total amount owing, at the time of signing the contract. The balance due and any additional services or goods which the purchaser may order subsequent to making of this contract, will be paid in (30) thirty days. Interest will be charged on any overdue amount, after (45) forty five days from the date the contract is signed, at the rate of 2.4% per month (equivalent to 28.8% per annum) until payment is received in full. Interest is calculated using simple interest.

Accounts will be referred to collections after (6) six months in arrears. The funeral home may seek such remedies as may be provided for by law and sue for and recover the amount due, together with any further damages including but not limited to cost and expenses (including legal fees on a substantial indemnity basis) the Provider incurred with respect to any proceedings taken for the purpose of enforcing the Provider's rights and remedies of pursuant to this contract.

Discount may include; a guarantee to pre-paid funeral, or a deduction of 3% from **Services and Supplies (A)** when paid in full at the time of signing contract. Unless otherwise specified, payment is due within 30 days of signing the contract. Payment may be made by cash, cheque, debit, e-transfer, Visa or MasterCard. Payment plans are available to meet most budgets. Financing charges may apply to payment plans.

Pre-funding of Funeral Services and Supplies

For your convenience, we offer funding options when prepaying services and supplies. When prepaying, you pay for the services, supplies and specific disbursements today and the money will be used to pay for the services, supplies and specific disbursements when they are delivered at the time of death. Current law requires each funeral home to guarantee the signed contract when the services requested are fully funded. Additional costs will be for items the authorized purchaser or selected family member has changed from, or added to, the existing prefunded contract, for which the terms of payment are listed in this price list. Any additional information about funding, payment and financing options are available upon request.

Two options for prefunding your funeral are:

1) Through a Funeral Annuity or Insurance Funding Product:

You may purchase an annuity (a single payment) or insurance funded (payments over time) pre-arrangement product through Stoddart Funeral Home. Currently we have options through two companies Funeral Plans Canada (who represent Unity Life of Canada, Foresters Life Insurance Company, and Equitable Life of Canada) and Nunn Shannik Preneed Solutions (who represent Assurant Life of Canada). This type of funding is held within the Stoddart Funeral Home Master Group Annuity, with each account having its own identification. When signing with the funeral home you will sign two contracts; a Prepaid Goods and Services Contract and an Enrollment Contract with the insurance provider. You or your legal representative may cancel or change your prepaid contract at any time before the services or supplies are provided. You must give notice to your service provider in writing. You may or may not get all your money back depending on how much you have paid, any cancellation fees and whether any supplies and services have already been provided. If you choose to cancel your contract your refund will depend on the terms of your contract.

2) Through a Trust Funded Product:

You may choose to deposit your money into a trust also. Cheques payable to Guaranteed Funeral Deposit are placed in trust, with Guaranteed Funeral Deposits Fraternal, where it will accrue interest until the contract is fulfilled (when the services and supplies are delivered) or the contract is cancelled. You or your legal representative may cancel or change your prepaid contract at any time before the services or supplies are provided. You must give notice to your service provider in writing. You may or may not get all your money back depending on how much you have paid, any cancellation fees and whether any supplies and services have already been provided.