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Who are we?



Ernie Morgan - Owner Funeral Director

Planning a funeral can become overwhelming; however, please rest assured that we are here to help you every step of the way. We will answer your questions and offer reassurance as you embark on this emotional journey.

Here at Morse & Son and Morgan Funeral Homes, we believe a funeral is a time to honour the life of the deceased and celebrate the heritage of the family. It is an important time for relatives and friends to gather, share stories, acknowledge loss, and support each other.

It would be our greatest privilege to assist you to prepare a respectful, fulfilling experience that meets the individual needs of your family and your loved ones.

We pride ourselves on offering the very best service to the families we serve.

Please take a moment to read through this guide; we hope you will find it to be a helpful informational resource to the services and options available from us.

"There is only one thing a funeral has to be.....whatever you want it to be."



How to contact us:

905 356 3550 1 877 356 3550

Call 24 hours/day, 7 days/week

Morse & Son Funeral Home 5917 Main Street Niagara Falls, ON L2G 5Z7

morseson@morganfuneral.com

905 468 <mark>3255</mark> 1 877 356 **355**0

Call 24 hours/day, 7 days/week

Morgan Funeral Home 415 Regent Street, P.O. 453 Niagara-on-the-Lake, ON LOS 1J0

morseson@morganfuneral.com

morseandson.com morganfuneral.com



Our Common Tourney

THE DEATH OF A LOVED ONE

At some point, every family has to face the reality that life ends. Sometimes it is the result of an illness, or after a long life, but sometimes it happens suddenly, with no time to prepare.

HEARING THE NEWS

When a death occurs, the immediate family has the task of letting other family members and friends know what has happened. This is often when the fact that a loved one has died begins to sink in.

FAMILY GATHERS

Often the family home becomes a busy place, as family members gather to make pressing decisions about what should be done next. Usually around this time the family meets with one of our funeral directors, either at the funeral home, or at the family's home, to plan out the details of the funeral.

FRIENDS SUPPORT

As the word spreads, friends surround the family and offer support. People want to offer support by sending flowers or a card, calling, or dropping off a meal.

PUBLIC MOURNING

This is an opportunity for you to invite your community to join you in your grief, to offer support and to remember the deceased. Visitation hours provide a structured time for people to offer condolences to the family. A funeral or memorial service allows for a time to reflect, and to say goodbye. The tone of this service is often impacted by religious beliefs and worldviews held by the deceased and the family.

FINAL GOODBYE

At this point, we say goodbye to the body of our loved one, and begin to realize that life must go on without their physical presence.

PRIVATE GRIEVING

Grief is a journey, and does not end with the funeral. The grief a family experiences is very real and will last a long time. Often this is done in private, with close family and friends offering support. Many times we will begin to seek support from those who understand.

ADJUSTING TO CHANGE

Life must continue without the person who has died. Slowly a family adjusts to the absence of the deceased. Life changes but it does go on.

Funeral Preplanning and Prepaying

Funeral planning as a part of estate planning is a responsible decision. Whether facing the imminence of death in the family, or making responsible arrangements for your estate and affairs, there is great benefit in discussing funeral arrangements in advance for yourself or a loved one.

Let's talk about it in the comfort of your own home or at our location, at a time that is convenient for you. We can present you with a range of funeral services and merchandise, which is tailored to suit your traditions, beliefs and budget, in a confidential and pressure-free manner. There is no cost or obligation.

WHY SHOULD YOU PLAN AHEAD?

Pre-planning offers a number of benefits:

- Pre-planning gives you, as well as your family, peace of mind. Pre-planning leaves your loved ones with a clear idea of your wishes and intentions.
- Pre-planning offers an opportunity for you and your spouse to carefully weigh all the options, and make decisions together, without the emotion of a recent death.

- Should you wish to pay for the funeral ahead of time, you will know that your family will be relieved of the financial burden associated with the funeral arrangements. Everything will be looked after.

HOW DO YOU PAY FOR FUNERAL ARRANGEMENTS AHEAD OF TIME?

There are many options for setting aside funds to cover funeral costs. Paying today means that the costs associated with the arrangements are guaranteed. That means that even though costs will rise over the years, you and your family will not have to pay anything more. There are many options to pay: all at once, or in installments, with preauthorized debit, or credit card payments. Talk to us about what might work best for you.

GUARANTEED TRAVEL ASSURANCE PLAN

Are you planning to travel? Transporting your loved one from elsewhere can be a costly endeavor. Enrolling in the Guaranteed Travel Assurance Plan means the costs and logistics of repatriation will be looked after. You simply pay a one-time fee of \$495 plus taxes, and you will be covered. This plan covers expenses when a death occurs anywhere over 100 kilometres from home.



Value of Viewing the Body

The traditions of our cultures are continually changing. Families are considering cremation and direct burials more often than before. Viewing the deceased has been a part of the death process for centuries, yet it is slowly fading away. The question is why?

Today, most individuals die in a hospital, nursing home or hospice setting where family and friends provide minimal care and have reduced contact with the dying individual. They are separated or protected from this reality of life. However, many are at a loss once the death occurs.

Grieving a loved one is a difficult process, no matter the circumstances. It is human nature for us to look for ways to lessen this trauma. Sadly, many feel that viewing the deceased will be a difficult task (which it is), so they choose not to. Others are concerned about the deceased appearance, and feel it is better to remember them as they were prior to their illness or death. Sadly, this decision is final. We cannot provide this opportunity, this closure, days weeks or months after the death occurred. We have a short window of opportunity.

As a funeral director, I see value in this opportunity. It is a touch-point whereby we can help family and friends continue their grieving process. As is often said, seeing is believing. Without viewing the deceased it can be difficult for an individual to persuade their own mind that their loved one is indeed gone. Denial can cause a person to continually expect their deceased loved one to someday "just walk through the door" and presents further challenges in the grieving process. Viewing provides families with a special time where they can say goodbye in their own personal way. It also provides an opportunity for social support, whereby we witness that others are with us as we work through the difficult grieving process. Viewing the body should ALWAYS be considered before final disposition.

Sadly, in speaking from experience, many individuals regret not taking advantage of this opportunity when they were given the chance. Please try to look past the challenges of this task but instead focus on the healing that this opportunity can provide you in the days, weeks and months following your loved one's death. It is an opportunity that is invaluable, and most individuals don't realize the extent of the benefit until they have done it once themselves. I don't want families to look back with regret, but instead appreciate opportunities we are given in life and take advantage of them. It will surely help you in your grieving process.

Why We Have Had Funerals Since the Beginning of Time

WOLFELT'S HIERARCHY OF THE PURPOSES OF FUNERALS

Transcendence

Ultimately, funerals help us embrace the wonder of life and death.

Meaning

Funerals mark the significance of the life that was lived. They also help us find meaning and purpose in our continued living, even in the face of loss.

Expression

Funerals allow us to express our inner thoughts and feelings about the life and the death.

Support

Funerals bring together people who care about each other in an atmosphere of love and support.

Recall

Funerals encourage us to remember the person who died and share our unique memories with others, creating hope for the future-

Reality

Funerals help us begin to truly acknowledge the reality that someone in our life has died

Personalized Stationery



Artisan Package

Artisan Register Book (personalized with up to 20 family photos)

- Artisan Keepsake Box (personalized with up to 3 family photos)
- Thank You Cards (100)
- Portrait Frame (8" x 10")
- Four-sided Glass Memorial Candle
- Tri-Fold Memorial Cards (100 personalized with up to 12 family photos)
- Custom Laminated Press Notices (6)
- Custom Graphic Designing of Package



Classic Album Package

\$295

- Classic Leather Register Book
- Thank You Cards (75)
- Memorial Cards (200 8-up) or
- Memorial Folders (100 2-up)
- Round Glass Memorial Candle
- Custom Laminated Press Notices (4)
- Basic Graphic Designing of Package



Standard Album Package

\$195

- Gold Frame Vinyl Register Book
- Thank You Cards (75)
- Memorial Cards (100 8-up) or
- Memorial Folders (50 2-up)
- · Round Glass Memorial Candle
- Custom Laminated Press Notice (1)
- · Basic Graphic Designing of Package



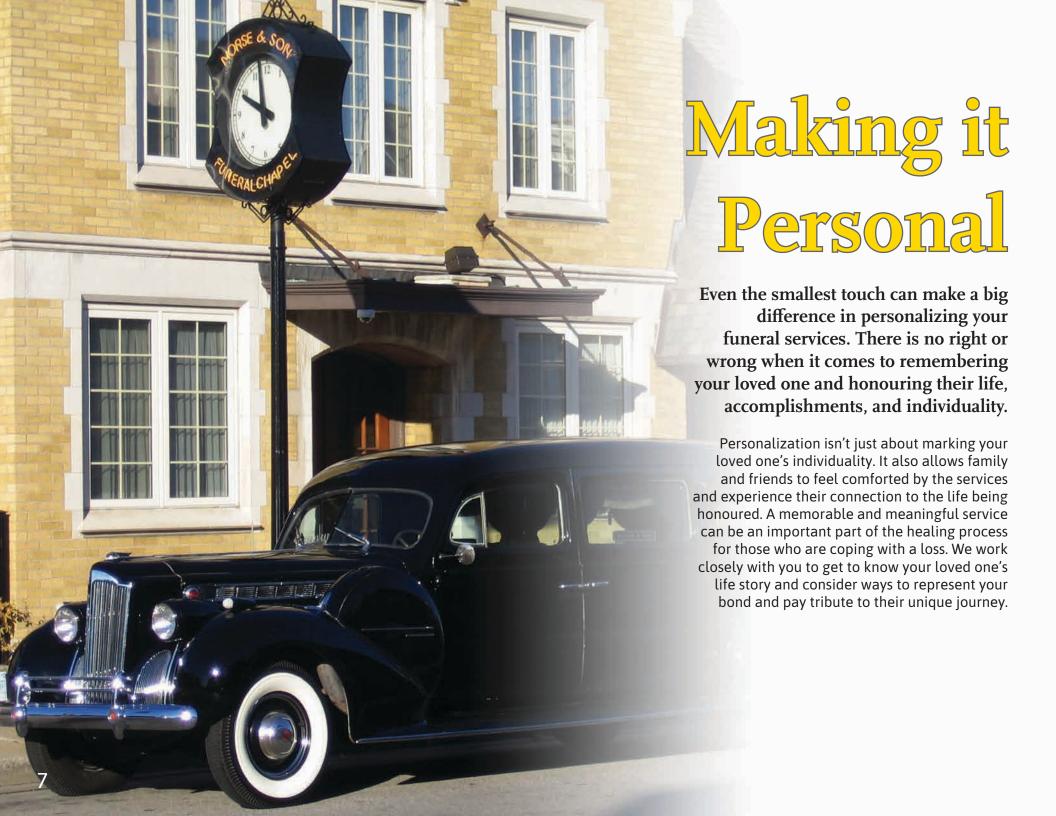
\$495

Basic Package

\$95

- Basic Register Book
- Thank You Cards (50)
- Memorial Cards (100 8-up)
- Memorial Card Setup

Items also available à la carte



Here are a few ideas for your service:

Dove or Butterfly Release

We will coordinate this symbolic ceremony. Releasing doves or butterflies is often done at the end of a funeral or graveside service. The butterfly is a symbol of the resurrection, and the dove a symbol of the human soul. Releasing butterflies or doves is not only a touching ceremony, but a wonderful and memorable way to include young children in the funeral service.

Memory Collages

We can provide memory boards for the display of snapshot photos and other memorabilia. These encourage conversations of special times and happy memories and provide a valuable time together for the family as they prepare the tribute.

Special Music

Everyone has a special song or piece of music that carries deep associations and memories. We can play your recorded music (we'll find it for you if you don't have it), or arrange a live performance. Live musical tributes can include bagpipers, buglers, harpists, organists, pianists or a soloist, to name a few.

A Fitting Send-off

We have arranged for and encourage families to display personal mementos of a life well lived for the visitation and services that include golf clubs, motorcycles, fishing tackle, and many other fitting send offs.



Itemized Services:

The following services have been itemized to allow for full flexibility in the choice of services to be provided. Some of these items reflect specific services that you select, and others are <u>required</u> to enable us to serve you in a professional manner.

Co-ordinating Activities, Rites and Ceremonies¹ (Minimum Professional Services of Funeral Home Staff)

\$790 - \$1,465

Availability of staff and maintenance of facility to allow for initial contact with funeral staff on a 24 hour a day basis to engage service. Services of funeral director to discuss arrangements with responsible party to determine services desired, inserting press notices and co-ordination of plans with cemetery and/or crematorium or other parties involved in the final disposition of the deceased. (This charge is in addition to Documentation and General Duty Vehicles)

Documentation \$105 - \$225

Administration, securing and provision of required documentation (i.e. registration of the death and obtaining coroner's certificate, etc.) including 10 funeral home proof of death certificates.

Staff Services for Visitation¹ \$375/day

Staff supervision of visitation/gathering and attendance to required details.

Staff Services for Ceremony¹

Co-ordination and direction of the funeral service/ceremony conducted on our premises, at a church or another location, including following through to place of final disposition. \$1,415

Co-ordination and direction to a graveside service only (burial) \$1,195

Co-ordination and direction to a graveside service only (cremation) \$425 - \$1,195

Co-ordination and direction of a memorial service /ceremony at a church or other location (without final disposition) \$1,020

Additional staff service fees for ceremonies on public holidays, Sundays or evenings (This charge is in addition to staff services for ceremonies)

Funeral directors (min 3 hours) \$75/hour Non-licensed team members (min 3 hours) \$45/hour

Receiving cremated remains and arranging & attendance at commital service \$435

The above service fees do not include funeral stationery, casket or container selection, outer burial container, cremation urn, cash disbursements paid by our firm on your behalf, any additional services that may be selected, or applicable taxes. Additional professional service fees may be applicable for ceremonies requested on public holidays, Sundays or evenings.

Care and Preparation of Remains

Basic non-embalming preparation of remains including care and safekeeping of remains during transfers and while on premises (up to 48 hrs.) and shrouding prior to confirmation and/or disposition (This charge is in addition to facilities for preparation, embalming and/or shelter of remains) \$190

Dressing (Non-embalmed)

\$125

Embalming of remains (This charge is in addition to basic non-embalming preparation of remains and facilities for preparation, embalming and/or shelter of remains; including equipment) \$550

Cost of refrigeration

\$45/per day

Facilities and Equipment

Facilities for preparation, embalming and/or shelter of remains (including equipment)up to 48 hours \$195

Facilities (and/or equipment) for visitation in funeral home or other location - Up to 4 hours (max 1 day) prior to service (This charge is in addition to staff services for visitation)

\$435/day

Facilities (and/or equipment) for ceremony in chapel or other location (This charge is in addition to staff services for ceremony as applicable)

Use of Ceremonial Urn Carrier

\$435

 $^{^{1}}$ Included in Full Professional Service Fees on pages 13 - 14 & 27 - 28.

² All transportation charges are based on a 35 kilometer radius one way and 3 hour maximum. Additional charges (\$3.37/km one way or \$87.50/hr for funeral coach or limousine - \$2.37/km one way or \$40.00/hr for all other vehicles) will apply beyond those limits, including wait times between service/ceremony and final disposition.

Final Disposition ² Funeral Coach Packard Hearse (1940) Horse Drawn Hearse 3 or more Crucifix or Rosary (various sizes and mate Starting from Starting			
After-hours transfer additional to initial transfer (between 6:00 pm and 8:00 am daily, and on statutory holidays) Separate duty vehicles (necessary use of sedans and/or vans to provide professional services as arranged) Stainless Steel Pendant with Chain Crema Jewellery by Westminster (various styles) Transportation for Ceremony and/or Final Disposition ² Funeral Coach Sarting from Packard Hearse (1940) Stainless Steel Pendant with Chain Crema Jewellery by Westminster (various styles) Crucifix or Rosary (various sizes and mate Starting from Start	\$595		
(between 6:00 pm and 8:00 am daily, and on statutory holidays) \$225 General duty vehicles (necessary use of sedans and/or vans to provide professional services as arranged) \$165 Transportation for Ceremony and/or Final Disposition ² Funeral Coach \$375 Packard Hearse (1940) \$465 \$5' Wooden cross (60' x 32' Solid Poplar Have Crafted) with 2" black lettering up to 25 characters \$5' Wooden cross (60' x 32' Solid Poplar Have Crafted) with 2" black lettering up to 25 characters \$5' Wooden cross (60' x 32' Solid Poplar Have Crafted) with 2" black lettering up to 25 characters \$5' Wooden cross (60' x 32' Solid Poplar Have Crafted) with 2" black lettering up to 25 characters \$5' Wooden cross (60' x 32' Solid Poplar Have Crafted) with 2" black lettering up to 25 characters \$5' Wooden cross (60' x 32' Solid Poplar Have Crafted) with 2" black lettering up to 25 characters \$5' Wooden cross (60' x 32' Solid Poplar Have Crafted) with 2" black lettering up to 25 characters \$5' Wooden cross (60' x 32' Solid Poplar Have Crafted) with 2" black lettering up to 25 characters \$5' Wooden cross (60' x 32' Solid Poplar Have Crafted) with 2" black lettering up to 25 characters \$5' Wooden cross (60' x 32' Solid Poplar Have Crafted) with 2" black lettering up to 25 characters \$5' Wooden cross (60' x 32' Solid Poplar Have Crafted) with 2" black lettering up to 25 characters \$5' Wooden cross (60' x 32' Solid Poplar Have Crafted) with 2" black lettering up to 25 characters \$5' Wooden cross (60' x 32' Solid Poplar Have Crafted) with 2" black lettering up to 25 characters \$5' Wooden cross (60' x 32' Solid Poplar Have Crafted) with 2" black lettering up to 25 characters \$5' Wooden cross (60' x 32' Solid Poplar Have Crafted) with 2" black lettering up to 25 characters \$5' Wooden cross (60' x 32' Solid Poplar Have Crafted) with 2" black lettering up to 25 characters \$5' Wooden cross (60' x 32' Solid Poplar Have Crafted) with 2" black lettering up to 25 characters \$5' Wooden cross (60' x 32' Solid Poplar Have Crafted) w	hern) \$645		
General duty vehicles (necessary use of sedans and/or vans to provide professional services as arranged) Transportation for Ceremony and/or Final Disposition ² Funeral Coach Packard Hearse (1940) Starting from the services as arranged (Crafted) with 2" black lettering up to 25 characters Stainless Steel Pendant with Chain Creman Jewellery by Westminster (various styles) Crucifix or Rosary (various sizes and material starting from the services of the			
General duty vehicles (necessary use of sedans and/or vans to provide professional services as arranged) Transportation for Ceremony and/or Final Disposition ² Funeral Coach Packard Hearse (1940) Starting from the services as arranged) Stainless Steel Pendant with Chain Creman Jewellery by Westminster (various styles) 3 or more Crucifix or Rosary (various sizes and mater starting from the services) Other Services	and		
Transportation for Ceremony and/or Final Disposition Funeral Coach Packard Hearse (1940) Stainless Steel Pendant with Chain Crema Jewellery by Westminster (various styles) 3 or more Crucifix or Rosary (various sizes and mater Starting from Starting from Coach St	\$285		
Transportation for Ceremony and/or Final Disposition ² Funeral Coach Packard Hearse (1940) Horse Drawn Hearse 3 or more Crucifix or Rosary (various sizes and mate Starting from S			
Funeral Coach Packard Hearse (1940) Horse Drawn Hearse 3 or more Crucifix or Rosary (various sizes and mate Starting from the Starting) \$99/each		
Packard Hearse (1940) Starting from Other Services Other Services	\$95/each		
Packard Hearse (1940) \$465 Horse Drawn Hearse Starting from Other Services	orials)		
Horse Drawn Hearse Other Services	Starting from \$17.50		
(horse livery at additional cost) \$495 Additional staff for the initial transfer of \$87	deceased 7.50/each		
Limousine for family or pallbearers (capacity 7 + driver) each \$375 Temporary storage of cremated remains (non-refundable) \$25/p	er month		
Transfer by service vehicle to and from crematorium \$165 Special restorative services up to \$95,	/per hour		
Delayed interment stand-by fee Sedan or van (each) Hearse or limousine (each) \$40/half hour \$87.50/half hour \$87.50/half hour	nal PPE/ me)		
BAO Consumer Protection Fee	\$45 - \$395		
(Effective July 1st, 2023) Body containment pouch	\$60		
All On <mark>tario death</mark> registrations are subject to a Surgical removal of pacemaker mandatory Bereavement Authority of Ontario	\$125		
Consumer Protection Fee. [HST Exempt] Information available at www.thebao.ca \$30 Inurnment fee (Placement of cremated rean urn or receptacle supplied by Purchase)	omains in		

^{*} All pricing included in our Planning Guide does not include applicable taxes.

Pallbearers	\$98/each
Live streaming of service/ceremony In our Chapel Cemetery/Graveside Church or Other Location	\$165 \$195 \$195 - \$395
Additional Proof of Death certificates	\$12/each
Treasured Moments Life Tribute Video (up to 75 photographs) Additional Photograph Digital Non-digital Additional DVD copies	\$189 \$1/each \$2/each \$12.50/each

Estate documentation services (one time meeting to review/assess/assist with estate documentation needs) \$255

Website services

(Obituary placement and condolence page) \$195

Compassionate Service for an Infant Child

We feel a special sense of loss in the death of a young person. As the professional fees included in this guide are based on the provision of services for an adult, we have adopted the following reduction table for infants and children.

Child's Age	Reduction**
11 years to 16 years	25%
6 years to 10 years	50%
5 years and under	75%

^{**} Reduction rate does not apply to any disbursements, merchandise items including casket, vault, stationery, limousine fees or additional transportation expenses (i.e. mileage for out-of-town transfers, etc.)

^{*} Pricing is reflective of services held and completed in the funeral home. Additional fees may be applicable for services completed away from the funeral home.

Are you thinking of Cremation?

THE CREMATION PROCESS

Cremation involves reducing the body to bone fragments by applying intense heat for a period of two to three hours. The cremated remains, which are commonly referred to as ashes, are removed from the cremation chamber, and any metal objects are removed. The cremated remains are then processed, so that they are of an equal consistency. They will often appear white or grey in colour, and typically weigh between 1 to 2 kilograms.

What mementos or personal items can be placed in a casket prior to cremation?

Some personal items can be placed in the casket, like notes or photos, which can be a helpful way to say goodbye. Since most items will be destroyed as part of the cremation process, we suggest that jewellery be removed and placed inside the urn with the cremated remains after the cremation has taken place.

What funeral services can be selected if cremation is chosen?

Cremation does not limit the funeral services that may be chosen. The same options available with earth burial are available with cremation. Some of these choices include the type of casket, having on open casket viewing or visitation, location of service, and type of funeral or memorial service. Ask one of us if you have any questions about this.

OUR CREMATORIUM

We will arrange cremation with any crematorium, but we suggest Evergreen Crematorium, located on the grounds of the Milton Evergreen Cemetery. We, along with many other family-owned funeral homes, are part owners of the crematorium, and we feel that Evergreen can best serve the needs of your family. The crematorium is located in a beautiful building, which has a chapel that can seat up to 50 people for a ceremony.

ATTENDING THE CREMATION

We are used to being present for the burial of a loved one, but have you considered attending the cremation? Some families find it beneficial to accompany us to the crematorium, and to have a goodbye ceremony in the crematorium chapel, as a way of seeing the process through. If desired, you may even witness the beginning of the cremation process in a respectful manner. Many families have appreciated accompanying their loved one for a final journey. Ask your funeral director about how this might work for your family.



Cremation Jewellery &

Keepsakes

In addition to our line of full size and portion urns, we offer both custom and standard cremation jewellery and keepsakes, for those that wish to retain a small portion of cremated remains or a fingerprint, close to them.

Gravure Craft













Standard Cremation Keepsake Jewellery

Gravure Craft offer a very wide choice of pendants created from 316 jewellery quality stainless steel. Each pendant comes with a 21" stainless steel snake chain. You may choose from those in our display, or go to gravurecraft.com/collections/cremation-jewelry to view their complete offering.

Starting at \$99.00 each

Custom Cremation Keepsake Jewellery

There is nothing more individual or personal than a fingerprint. Eternity's Touch create one-only custom jewellery items or keepsake items from gold, silver, stainless steel, or acrylic, using the fingerprint impression of your loved one. Ask our funeral director for an Eternity's Touch brochure, and obtain your own PIN to login and order directly from eternitystouch.com

Jewellery items starting at \$ 134.00 each Other keepsake items starting at \$20.00 each

Cremation Arrangement Options

A) Classic Full Service Funeral (Casket and remains present for visitation and service)

Professional services of funeral directors and assistants; initial transfer from place of death²; basic (non-embalming) preparation and embalming of remains; facilities and/or equipment including preparation room, visitation room, chapel and/or church for ceremony; documentation; transportation including general duty vehicles², and funeral coach².

With visitation for up to 8 hours (2 days maximum) prior to day of service	\$7,020
With visitation for up to 4 hours (1 day maximum) prior to day of service	\$6,210
With visitation for up to 2 hours immediately prior to service (same day)	\$5,775
Limousine(s) for family or pallbearers ² (up to 7 passengers) each	\$375

B) Visitation followed by Graveside Service (Casket and remains present for visitation, urn present for graveside service)

Professional services of funeral directors and assistants; initial transfer from place of death²; basic (non-embalming) preparation and embalming of remains; facilities and/or equipment including preparation room, visitation room; documentation; transportation including general duty vehicles², and funeral coach².

As above with up to 4 hours of visitation (maximum 1 day prior to service)	\$4,575
Limousine(s) for family or pallbearers ² (up to 7 passengers) each	\$375

C) Memorial Service with Visitation (with or without urn present)

Professional services of funeral directors and assistants'; initial transfer from place of death²; basic (non-embalming) preparation; facilities and/or equipment including preparation room for care and shelter (up to 48 hrs.), private family confirmation/identification room, visitation room, chapel and/or church for ceremony; documentation; transportation including general duty vehicles², transfer to and from the crematorium, and funeral coach² with urn carrier.

With up to 4 hours visitation (maximum of 1 day prior to day	of service)	 \$5,660
With up to 2 hours visitation immediately prior to service (sar	me day)	
Limousine(s) for family or pallbearers ² (up to 7 passengers) ea	ach.	\$375

D) Memorial Service in a Church with Committal - No Procession (with or without urn present)

As above with funeral coach ² with urn carrier (replaces ser	rvice vehicle to and from crematory)	 add \$210
Limousine(s) for family or pallbearers ² (up to 7 passengers	s)	 add \$375

E) Immediate Disposition for Cremation

¹ For those not wishing to select from the service combinations listed on pages 13 - 14, an offering of fully itemized services and fees is also available on pages 9 - 10. Any deductions from packages may nullify eligibility for value added items.

² All transportation charges are based on a 35 kilometer radius one way and 3 hour maximum. Additional charges (\$3.37/km one way or \$87.50/hr for funeral coach or limousine - \$2.37/km one way or \$40.00/hr for all other vehicles) will apply beyond those limits, including wait times between service/ceremony and final disposition.

Cremation Package Items

	CLASSIC FULL SERVICE	MEMORIAL SERVICE	MEMORIAL SERVICE	STANDARD IMMEDIATE	
	(2 hours		At Church/Other	CREMATION	CREMATION
	,	(2 hours visit prior on			
	visitation same day)	same day of service)	Facility		(Weekdays Only)
PACKAGE ITEMS	****	With Procession	No Procession	** ***	4700
Initial Consultation	\$1,465	\$1,465	\$1,465	\$1,465	\$790
Documentation	\$225	\$225	\$225	\$225	\$105
Initial Transfer to Funeral Home	\$385	\$385	\$385	\$385	\$385
Facilities for Preparation and Storage (48 hours)	\$195	\$195	\$195	\$195	\$195
Basic Preparation of Remains	\$190	\$190	\$190	\$190	\$190
Embalming of Remains	\$550	-	-	-	-
Facilities, Equipment, and Staff for Visitation (1 Day)	\$375	\$375	-	-	-
Facilities, Equipment, and Staff for Service	\$1,850	\$1,850	\$1,415	-	-
General Duty Vehicles	\$165	\$165	\$165	\$165	\$165
Funeral Coach	\$375	\$375	-	-	-
Transfer to/from Crematory	Included	Included	\$165	\$165	\$165
Total	\$5,775	\$5,225	\$4,205	\$2,790	\$1,995
ADDITIONAL COST ITEMS					
Additional Prior Day of Visitation (Facilities & Staff)	\$810	\$810	\$810	-	-
Limousine (up to 7 passengers)	\$375	\$375	\$375	-	-
Pacemaker Removal	\$125	\$125	\$125	\$125	\$125
VALUE ADDED ITEMS					
Arrange/Attend Final Disposition (Local)	Included	Included	Included	Included	-
Website Services (Obituary/Condolences)	Included	Included	Included	Included	-
Estate Documentation Service	Included	Included	Included	Included	CPP Application(s)
Proof of Death Certificates (10)	Included	Included	Included	Included	Included (3)
Life Tribute DVD Slideshow	Included	-	-	-	-
Temporary storage of cremated remains (up to 30 days)	Included	Included	Included	Included	Up To 7 Days
	\$1,244	\$1,055	\$1,055	\$1,055	\$101

The service fees on page 12 - 13, do not include funeral stationery, casket or container selection, outer burial container, cremation urn, cash disbursements paid by our firm on your behalf, any additional services that may be selected, or applicable taxes. Additional professional service fees may be applicable for ceremonies requested on public holidays, Sundays or evenings.

Cremation Containers and Caskets



The cremation caskets and containers offered here are designed for cremation with minimal or no metal used in construction. While all are designed to transport the deceased to the crematorium, some are designed to function during a visitation and/or ceremony. Others are designed more for a simple private family identification. Your funeral director will assist you in making a selection that best suits your needs.

Halton by Victoriaville

Veneer Poplar (VS) Earthtone Satin Finish Eggshell Silk Interior

Standard Size 50-1052-00

\$2,995

Casket Construction Codes

S1 - Solid Wood Construction of 1" Stock Timber

VS - Veneer Sides of 5/8" Material

S2 - Solid Wood Construction of 2" Stock Timber

VC - Veneer, MDF or Particle Board Construction of 5/8" Material



Moka by Victoriaville

Pressed Wood (VC)
Panfoil Applied Finish
Beige Crepe Interior

Standard Size M-25B-3D



Diamond by Victoriaville

Solid Poplar (S1) Natural Finish White Crepe Interior

\$1,895

Standard Size 50-479-01



Hampton by Victoriaville

Plain Cloth Covered (VC) White Silk Interior

\$1,595 | Standard Size 90-901-92



Glendale by Victoriaville

Solid Wood (S1)
White Crepe Interior
No Handles

Standard Size 80-5071-95



I.D.C. by N.C.P.

Pressed Wood (VC)
Plastic Lined

\$775 Standard Size Full Cut



Combo Tray by Victoriaville

CR199-00006

Wood Base Cardboard Cover No Lining

\$495 | Full Size 32"

Standard Size CR199-00007 \$395 | Full Size 26.5" CR199-00005

\$285 \$355 \$435

\$995

Rental Casket Packages

When visiting hours and a funeral service are part of the arrangement, many families appreciate the option of a rental casket. These caskets are identical in appearance to the burial caskets, yet they function differently. Only the interior shell and bedding of the rental casket is purchased and accompanies the deceased throughout the funeral and cremation. The exterior shell of the casket serves as ornamentation and is only rented for the period of the funeral. This introduces some practical cost savings and reduces wood combustion in the cremation process.



The Dominion by Victoriaville

Use of Solid Maple Ceremonial Casket 20-5610-09 Purchase of Pine Insert (Used for Cremation) 50-5055-02

\$2,190

Includes choice of urn up to \$595



The Northgate by Victoriaville

Use of Solid Oak Ceremonial Casket 10-5756-03 Purchase of Pine Insert (Used for Cremation) 50-5055-02

\$1,990

Includes choice of urn up to \$495



When choosing an urn, it is important to think about the final resting place for the cremated remains. We have urns suitable for burial, niche or scattering, as well as for keeping in a special place at home.

(Price of all urns include cost of placing cremated remains in urn)





The Heart Ivory Companion by Victoriaville

Companion Urn Cultured Marble 2 Piece

UD335-30005 (FS)



The Unica Companion by Victoriaville

Com<mark>pan</mark>ion Urn
Solid Granite
2 Openings with Divider

\$1,295 UD350-00193 (FS) \$1,095



The Nova Companion by Victoriaville

Companion Urn Solid Marble 2 Openings with Divider

\$1,095 UD310-00171 (FS)



The Laprescia by Victoriaville

Urn Solid Granite

US350-00423 (FS)



The Limoges by Victoriaville

Urn
Genuine Limoges Porcelain

US610-00474 (FS) UK610-00223 (KS)

\$895



The Noble by Victoriaville

Urn
Solid Granite
Choice of 3 Bands

US350-00410 (FS)

\$895 \$295 \$795



The Plinthe by Sentiments Unlimited

Urn Solid Boticino Marble

1101 (FS) \$695 3101 (KS) \$119



The Windsor by Victoriaville

Urn Oak Bu<mark>rled Wood</mark> Top

\$695 US105-20002 (FS)



The Opal by Victoriaville

Urn Cloisonné Finished Metal

\$695

\$595

US450-00003 (FS) \$695 UK450-00015 (KS) \$139



The Bronze Chest by Victoriaville

Urn Sheet Bronze

US210-00020 (FS)



The Oakwood by Victoriaville

Urn Solid Oak Natural Finish

\$695 US110-30001 (FS)



The Federal by Commemorate

Urn Cherrywood

A205 (FS) \$595



The Bianca by Victoriaville

Urn Solid Marble

US310-00341 (FS)



The Vision by Fabhaven

Urn Cultured Marble 3 Colour Options

\$495 FV (FS) \$495



The Classic by Victoriaville

Urn
Pewter Finished Metal

US220-20008 (FS) \$495 UK220-20004 (KS) \$89



The Elegant Pearl White by Victoriaville

Urn Mother of Pearl Finished Metal

US210-30048 (FS) UK210-30034 (KS)



The Back Home by Victoriaville

Urn Chrome Finished Metal

\$495 US210-30017 (FS) \$89 UK210-30008 (KS)



The Saturn Chestnut by Commemorate

Urn
Bronze Finished Metal

\$395 A126 (FS) \$395 \$89 K126 (KS) \$89



The Colonial by Victoriaville

Urn Solid Oak

US110-00255 (FS)



The Wallace by Wallace

Urn Solid Walnut

\$395 (FS)



The Brenton by Victoriaville

Urn

Veneer Wood

\$395 US199-20015 (FS)

\$295



The Aqua Blue by Victoriaville

Urn

Biodegradable Floating

US8<mark>99-</mark>30102 (FS)



The Thamesford by Gravure Craft

Urn

Pewter Enameled Aluminum

\$295 (FS)



The Dove by Victoriaville

Scattering Urn

\$195

US830-30041 (FS) UK830-30002 (KS) \$149 \$98

Urn Vault Selection

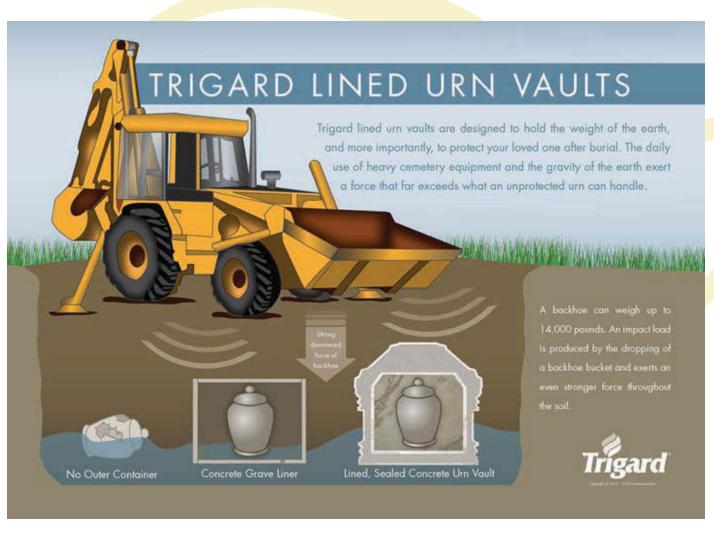
If you plan on ground burial for the urn containing cremated remains, a cemetery may have a requirement that it be placed into an outer protective urn vault.

An urn vault is a sealed outer receptacle that houses the cremation urn, protecting it from the weight of the earth and cemetery maintenance equipment that will pass over it. Lined urn vaults provide additional protection from subsoil elements while preventing the ground from settling, thus maintaining the beauty of the grounds.

Many are constructed of high-strength concrete and some are reinforced with various lining materials including bronze, copper, stainless steel, and high-impact plastics. Other are made of man-made materials such as acrylic.

Beyond the basic purpose of protection, many people choose to use the cremation urn vault as a repository of memories of an individual's life, and may place personal items (space permitting) inside along with the urn and cremated remains.

Your funeral director can help you select a cremation urn vault that suits your needs and budget.





Trigard Aegean Urn Vault by Superior



Trigard Deluxe Urn Vault by Superior



Marbleon Urn Vault by Fabhaven

Standard Size

\$895 Standard Size

\$745 | Standard Size

\$645



Basic Concrete Urn Vault by Superior



Trigard Millennium Urn Vault by Superior



Standard Size \$645

Standard Size

d Size \$575



Are you thinking of Burial?

SOME FACTS ABOUT BURIAL

The body is buried in a casket, and the casket may be placed in a concrete liner or a vault. The body can be buried shortly after death, after a visitation and/or funeral service, or before a memorial service. The body may be buried in the ground, or entombed in a mausoleum. Embalming is not required for burial, but may be recommended, depending on the visitation and funeral arrangements.

DO I NEED TO PURCHASE A VAULT?

Some cemeteries either require or recommend purchasing a vault or cemetery liner to enclose the casket in the ground. This offers protection from the weight of the earth, and in the case of sealing vaults, protection from the elements in the ground.

WHAT MEMENTOS OR PERSONAL ITEMS CAN BE PLACED IN A CASKET PRIOR TO BURIAL?

Any personal items can be placed in the casket, like notes or photos, which can be a helpful way to say goodbye. We will ask you whether any jewellery or mementos placed with your loved one during the visitation should be left with the person, or returned to the family. If desired, we can donate eyeglasses to charity.

PLANNING AHEAD

We believe it is a good idea to select burial plots ahead of the time of need if possible. Selecting a final resting place for a loved one is an important decision that we can help you with. We have information available for all cemeteries in the area and can provide you with comparisons so that you can make a decision that fits both your wishes and your budget. Please give us a call or send us an email if you would like any information about cemeteries in our area. In addition, we can help you with designing and installing a fitting tribute with memorial monument or marker.

ARE KEEPSAKES FOR CREMATION ONLY?

Some people find it helpful to have a part of their loved one to keep with them, as a special way to remember them. This is possible if you choose burial as well as cremation. Instead of cremated remains, a lock of hair can be enclosed for safekeeping, or a special note or photo. We offer jewellery options that can incorporate your loved one's fingerprint or lockets that will hold an important photo. Ask one of our knowledgeable team members to assist you with the many options available.



Burial Arrangement Options

A) Classic Service Funeral

Professional services of funeral directors and assistants¹; initial transfer from place of death²; basic (non-embalming) preparation and embalming of remains; facilities and/or equipment including preparation room, visitation room, chapel and/or church for ceremony; documentation; transportation including general duty vehicles², and funeral coach².

With visitation for up to 8 hours (2 days maximum) prior to day of service	\$7,020
With visitation for up to 4 hours (1 day maximum) prior to day of service	
With visitation for up to 2 hours immediately prior to service (same day)	
Limousine(s) for family or pallbearers ² (up to 7 passengers) each	

B) Visitation followed by Graveside Service

Professional services of funeral directors and assistants!; initial transfer from place of death²; basic (non-embalming) preparation and embalming of remains; facilities and/or equipment including preparation room, visitation room; documentation; transportation including general duty vehicles², and funeral coach².

As above with up to 4 hours of visitation (1 day	prior to day of service)			\$5,555
As above with visitation only on day of Gravesic	÷ /			
As above without visitation (meet at cemetery for	or Graveside Service only)	•	1	\$4,745
Limousine(s) for family or pallbearers ² (up to 7	passengers) each			\$375

C) Private Family Gathering at Funeral Home, Procession, Graveside Service

Professional services of funeral directors and assistants; initial transfer from place of death²; basic (non-embalming) preparation and embalming of remains; facilities and/or equipment including preparation room, visitation room; documentation; transportation including general duty vehicles², and funeral coach².

As above with up to 1 hour of private family gathering/visitation immediately prior to grave	eside service
As above without private family visitation, meet at cemetery for graveside service	
As above with no gathering, no ceremonies or attendance by family (funeral home staff onl	(y)\$3,000
Limousine(s) for family or pallbearers ² (up to 7 passengers) each	\$375

The service fees do not include funeral stationery, casket or container selection, outer burial container, cremation urn, cash disbursements paid by our firm on your behalf, any additional services that may be selected, or applicable taxes. Additional professional service fees may be applicable for ceremonies requested on public holidays, Sundays or evenings.

¹ For those not wishing to select from the service combinations listed on pages 27 - 28, an offering of fully itemized services and fees is also available on pages 9 - 10. Any deductions from packages may nullify eligibility for value added items.

² All transportation charges are based on a 35 kilometer radius one way and 3 hour maximum. Additional charges (\$3.37/km one way or \$87.50/hr for funeral coach or 17 limousine - \$2.37/km one way or \$40.00/hr for all other vehicles) will apply beyond those limits, including wait times between service/ceremony and final disposition.

Burial Package Items

	CLASSIC FULL SERVICE	CLASSIC FULL SERVICE	GRAVESIDE	GRAVESIDE	IMMEDIATE BURIAL
	(Visitation 1 day	(Up to 2 hours visit	(Up to 2 hours visit	(Meet at	(No Service
	prior to day of	prior on same	and/or service	Cemetery)	No Family
PACKAGE ITEMS	Service)	day of service)	same day)		No Embalm)
Initial Consultation	\$1,465	\$1,465	\$1,465	\$1,465	\$1,465
Documentation	\$225	\$225	\$225	\$225	\$225
Initial Transfer to Funeral Home	\$385	\$385	\$385	\$385	\$385
Facilities for Preparation and Storage (48 hours)	\$195	\$195	\$195	\$195	\$195
Basic (non-embalming) Preparation of Remains	\$190	\$190	\$190	\$190	\$190
Embalming of Remains	\$550	\$550	\$550	\$550	-
Facilities, Equipment, and/or Staff for Visitation	\$810	\$375 (Staff Only)	\$810	-	-
Facilities, Equipment, and Staff for Service	\$1,850	\$1,850	\$1,195	\$1,195	-
General Duty Vehicles	\$165	\$165	\$165	\$165	\$165
Funeral Coach	\$375	\$375	\$375	\$375	\$375
Total	\$6,210	\$5,775	\$5,555	\$4,745	\$3,000
ADDITIONAL COST ITEMS					
Additional Prior Day of Visitation (Facilities & Staff)	\$810	\$810	\$810	\$810	-
Limousine (up to 7 passengers)	\$375	\$375	\$375	\$375	-
VALUE ADDED ITEMS					
Website Services (Obituary/Condolences)	Included	Included	Included	Included	Included
Estate Documentation Service	Included	Included	Included	Included	Included
Proof of Death Certificates (10)	Included	Included	Included	Included	Included
Life Tribute DVD Slideshow	Included	-	-	-	-
	\$759	\$570	\$570	\$570	\$615

Casket Selection

The value, selection and cost of caskets are affected by a number of factors such as materials of construction, design details and personalization features. Basically there are two types of caskets – wood and metal.



METAL CASKETS (SUITABLE FOR BURIAL ONLY)

Those who choose metal caskets typically value the protective qualities they offer, as well as the various colours, styles and ornamentation options available.

The two main purposes of a casket are to provide the primary protection of the deceased in burial, and to act as a focal point during the services. Therefore, choosing the right casket for yourself or a loved one is a very personal decision.



WOOD CASKETS (SUITABLE FOR BURIAL OR CREMATION)

Wood caskets can either be of solid construction, or made of select wood veneers. Most people who choose a wood casket do so because of the warmth and beauty of the wood. In fact, no two wood caskets are identical, since the graining patterns are unique to each one.

Casket Construction Codes

S1 - Solid Wood Construction of 1" Stock Timber

VS - Veneer Sides of 5/8" Material

S2 - Solid Wood Construction of 2" Stock Timber

VC - Veneer, MDF or Particle Board Construction of 5/8" Material



St. George by Victoriaville

Solid Mahogany (S1)
Titian Hand-Rubbed High Gloss Finish
Custom Crafted for our Funeral Home
Silver Beige Interior

Standard Size WR201-00173



Bordeaux by Victoriaville

Solid Cherry (S1)
Hand-Rubbed High Gloss Finish
Urn Side Design
Beige Velvet Interior

\$9,750 Standard Size 05-9600-00



Parliament by Victoriaville

Solid Oak (S1) Hand-Rubbed High Gloss Finish Urn Side Design Beige Velvet Interior

\$7,900

\$5,250

\$5,545

\$5.795

Standard Size 10-9600-00 \$7,250



Cabe<mark>rnet by Vict</mark>oriaville

Solid Maple (S1)
Hand-Rubbed High Gloss Finish
Urn Side Design
Beige Velvet Interior

Standard Size 20-9600-03



Wabash by Victoriaville

Solid Cherry (S1)
Hand-Rubbed High Gloss Finish
Interchangeable Keepsake Corners
Beige Velvet Interior



Michael Angelo by Victoriaville

Solid Maple (S1) Hand-Rubbed High Gloss Finish Last Supper Hardware Beige Velvet Interior

Standard Size 20-5610-00

\$4,995



Woodstock by Victoriaville

Solid Oak (S1) Topaz Satin Finish Beige Velvet Interior

Standard Size 10-5750-00



Tinley Midnight Blue by Victoriaville

18 Gauge Steel
Neopolitan Blue Brushed Finish
Blue Velvet Interior

\$4,795 Standard Size 71-80738 \$4,795



Maxima by Victoriaville

Solid Oak (S1)
Fawn Satin Finish
Tan Crepe Interior

\$4,795 | Standard Size 12-5710-10

\$4,295



Fairholme by Victoriaville

Solid Oak (S1) Hand-Rubbed High Gloss Finish Blush Pink Crepe Interior

Standard Size 12-700-01



Dominion by Victoriaville

Solid Maple (S1)
Hand-Rubbed High Gloss Finish
Tan Crepe Interior

\$3,995 Standard Size 20-5610-01 \$3,995 Full Size 27" 20-5610-31 \$4,195 Full Size 30" 20-5610-32 \$4,545



Carnaby by Victoriaville

Solid Poplar (S1)
Beige Basket Weave Interior
Vanta Black Satin Finish



Brennan by Victoriaville

Solid and Wood Veneer (VS)
Polished Finish
White Velvet Interior

Standard Size 52-5410-07



Heavenly White by Victoriaville

Veneer Poplar (VS)
White High Gloss Finish
White Crepe Interior

Standard Size 52-831-04

\$3,795

\$3,595



Trentfield by Victoriaville

Veneer Poplar (VS) High Gloss Finish Tan Crepe Interior

\$3,695

\$3,295

\$3,695

\$3,795

Standard Size 52-5450-295 \$3,695



Homeward by Victoriaville

Venee<mark>r Poplar (</mark>VS) High Gloss Finish Tan Crepe Interior

Standard Size 52-5410-00



Winfield by Victoriaville

Poplar Veneer (VS)
Satin Finish
Tan Crepe Interior

 Standard Size
 52-5430-20

 Full Size 27"
 52-5430-20A

 Full Size 30"
 52-5430-20L



Dover by Victoriaville

Poplar Veneer (VS) Satin Finish White Silk Interior

Standard Size 52-49-01

\$2,895



Coleman by Victoriaville

20 Gauge Steel Light Gunmetal Finish White Crepe Interior

Standard Size 71-0058-87



Puma by Victoriaville

Veneer Sided Hardwood (VS) Satin Finish Beige Crepe

\$2,795 | Standard Size 52-652-00



Tilton by Victoriaville

All Wood Construction (SI) Green Burial Compliant Natural Finish

\$2,495

\$1,595

Standard Size OR650-00164

\$2,195



Moka by Victoriaville

Pressed Wood (VC) Panfoil Applied Finish Beige Crepe Interior

Standard Size M-25B-3D



Diamond by Victoriaville

Veneer Wood (S1)
Natural Finish
White Crepe Interior

\$1,895 | Standard Size 50-479-01



Winston by Victoriaville

Blue Figured Cloth Covered (VC) White Silk Interior

Standard Size	90-452-01	\$1,495
Full Size 28"	90-452-02	\$1,895
Full Size 30"	90-452-00	\$1,995



Toledo by Victoriaville

Plain Blue Cloth Covered (VC) White Silk Interior

Standard Size 90-55-01 Full Size 28" 90-55-03 90-55-06 Full Size 30"



Hampton by Victoriaville

Plain Cloth Covered (VC) White Silk Interior

\$1,195 Standard Size 90-901-92



Glendale by Victoriaville

Solid Wood (S1) Natural Wood White Crepe Interior No Handles Standard Size 80-5071-95

\$995

\$775



Burial Vaults

Some cemeteries require you to purchase a burial vault or concrete liner. The diagram to the right demonstrates the benefits of a liner or burial vault. A concrete liner or burial vault will provide stability for the ground, as well as protection for the casket. Sealed burial vaults will also protect the casket from the natural elements.



Trigard Deluxe Sealed Vault by Superior
Copper Lined





Trigard Deluxe Sealed Vault by Superior
Stainless Steel Lined

\$4,950



Trigard Deluxe Caroline Sealed Vault by Superior

Stainless Steel Lined



Trigard Aegean Sealed Vault by Superior

White Strentex Lined

\$4,150

\$1,945



Trigard Marbleon Sealed Vault by Superior

White Strentex Lined

\$3,185

\$2,475



Trigard Deluxe Sealed Vault by Superior
Strentex Lined



Basic Sealed Vault by Superior

Standard \$1,495 Asphalt Coated \$1,595



Basic Unsealed Grave Liner by Superior

\$1,145

Are you thinking of Green Burial?

WHAT IS GREEN BURIAL?

Green Burial is a statement of personal values for those who seek to minimize their impact on the local and global environment. For people who are mindful of the cyclical nature of life, green burial is a spiritually fulfilling alternative to conventional burial and cremation. It is an environmentally sensitive practice; the body is returned to the earth to decompose naturally and contribute to new life.

THE FIVE PRINCIPLES OF GREEN BURIAL?

No embalming - Decomposition is nature's way of recycling the body. Human Remains can still be prepared for private family viewing.

Direct Earth Burial - Human Remains are to be wrapped in a shroud that is biodegradable and if desired the shrouded remains can be placed into a casket, container or wicker which are made of sustainable and fully biodegradable.

Ecological Restoration & Conservation - After allowing some time for grave settling, using the guidelines set out by the burial site indigenous plant materials, groundcover, shrubs or trees will be planted in order to enhance the delicate ecosystem.

Communal Memorialization - Individual memorials are discouraged. Green Burial sites is a living memorial to the person interred there.

Optimize Land Use - Optimization of land use which exclude the installation of infrastructure such as roads as an example.









100% biodegradable caskets



Green Burial Shrouds are 100% biodegradable



Receptions and Gatherings

Morse & Son Chapel

using Morse & Son Caterer \$450* using Family Selected Caterer \$540*

The Morse & Son Event Centre located immediately south of the funeral home has accommodated post funeral gatherings of up to 100 people. The cost of use of the reception facility (up to 3 hours from start time of service) includes tea, coffee, dinnerware, cutlery, service table(s), and table linen, as required, and services of host/hostess*.

Niagara-on-the-Lake Chapel

\$425*

The coffee/reception area of the funeral home will accommodate small post funeral gatherings of up to 40-50 people. The cost to use the reception area (up to 3 hours from start time of service) includes tea, coffee, dinnerware, cutlery, service table(s), and table linen, as required, and services of host/hostess*.

* Includes services of one (1) host/hostess to serve and clean-up for up to 50 attendees. Additional server(s) required over 50 attendees, at an additional fee of \$100 per 50 attendees. Bartender (SMART Serve) \$25 per hour, minimum \$100.

Reception facilities are subject to availability.

Catering

Catering is available through the funeral home starting at \$9.95 per person. Ask your funeral director for complete menus.





* Price based on use of facility post funeral only. Speak with a funeral director or Event Centre co-ordinator for other non post funeral gatherings.





During a time of loss, Morse & Son and Morgan Funeral Homes can help you select from a wide range of sympathy flower options, designed to suit your needs and those of your family and friends.

As part of the value added services we provide, once the service has concluded, we will deliver the flowers locally to the location of your choice that may include a nursing home, hospital, church or your residence.



Estate Documentation Program



Most people don't think about the day after a funeral. That's why we do. For most of us, there will never be a day quite like the one following a funeral. With fewer distractions, the reality of loss seeps into places we didn't know existed. People around us ease back into their routine.

It's hard to imagine how anyone could think clearly – or even care – about the many things that need to be taken care of following a funeral.

THAT'S WHERE OUR ESTATE DOCUMENTATION PROGRAM STEPS IN.

We offer Estate Documentation because we know it makes a difference to families who have entrusted us with their loss. Our trained counselor helps you begin the healing process by providing valuable "hands-on" assistance with many of the tasks (large and small) that must be dealt with.

HERE IS WHAT YOU CAN EXPECT FROM THE ESTATE DOCUMENTATION PROGRAM:

Beneficiary changes, notifying the appropriate government agencies and timely insurance claims are among the most pressing matters facing a survivor, and may impact your financial well-being. Some things, left undone, have the potential to complicate your life if not addressed in a timely manner.

Want us to make phone calls? Need us to get a claim in the works? That's what we'll do. And if you're not sure where to start, we'll help you determine a plan of action.

Your Funeral Director will help you complete any benefits you may be entitled to including the CPP Death Benefit/CPP Survivors Pension, OHIP and SIN maintenance and much more.



905 356 3550 1 877 356 3550

Call 24 hours/day, 7 days/week

Morse & Son Funeral Home 5917 Main Street Niagara Falls, ON L2G 5Z7

morseson@morganfuneral.com

morseandson.com



905 468 3255 1 877 356 3550

Call 24 hours/day, 7 days/week

Morgan Funeral Home 415 Regent Street, P.O. 453 Niagara-on-the-Lake, ON LOS 1J0

morseson@morganfuneral.com

morganfuneral.com

