Planning & Pricing Guide

Service • Value • Family



200+ Years

Effective Date November 1, 2026
All fees and prices subject to HST
All disbursements are subject to a
3% Administration Fee
All prices subject to change
All merchandise subject to availability

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Thank you for selecting Morse & Son and Morgan

your award-winning funeral homes for caring and compassionate service at your time of need



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 that 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 in preparing a respectful, fulfilling experience that meets the individual needs of your family and your loved ones.

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

Please take a moment to read through this guide; we hope that you will find it to be a helpful and informative resource to the services and options that we offer.

"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

morseandson.com

905 468 3255
1 877 356 3550
Call 24 hours/day, 7 days/week

Morgan Funeral Home
415 Regent Street, P. O. Box 453
Niagara-on-the-Lake, ON L0S 1J0

morseson@morganfuneral.com

morganfuneral.com



"A funeral or memorial service allows for a time to reflect and to say goodbye."



Our Common Journey

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 it is around this time that 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 world views 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 a 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 that 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 or partner to carefully weigh all of 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 options for setting aside funds to cover funeral costs. Paying today means that the costs associated with the services and supplies are guaranteed. That means that, even though the costs will rise over the years, you and your family will not have to pay anything more for the services and supplies. You may pay all at once, or installments with pre-authorized debit payments. For your convenience, we offer two funding options when prepaying services and supplies.

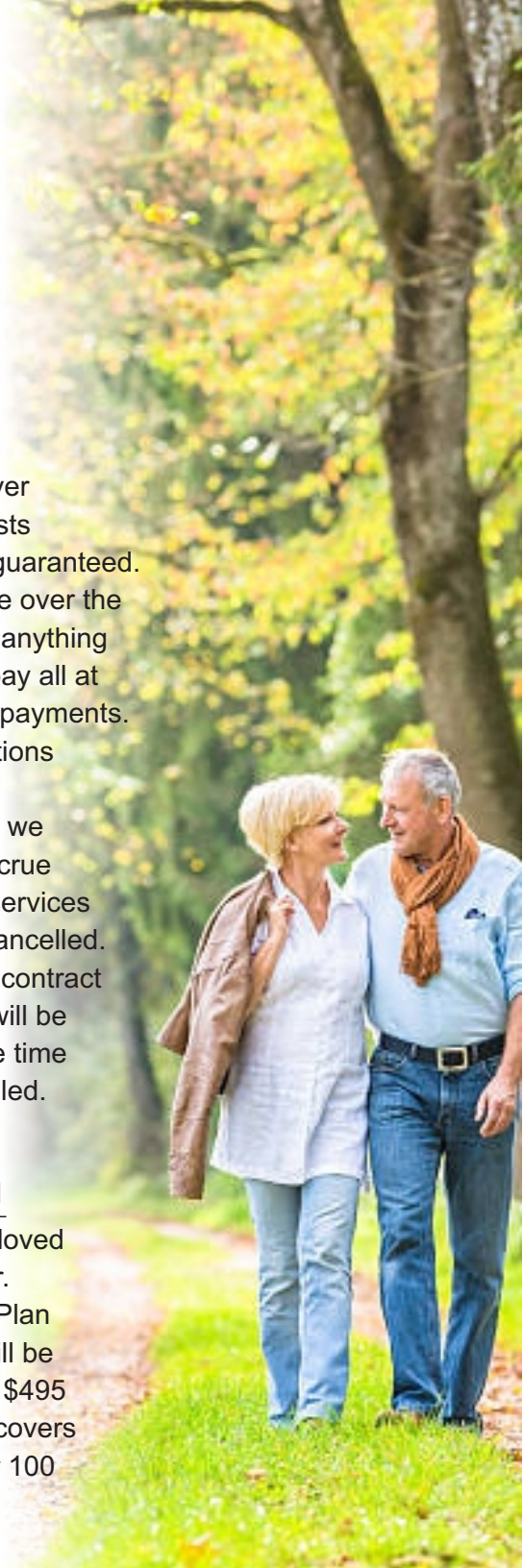
TRUST You may pay the funds through us and we will place them In Trust where the funds will accrue interest until the contract is fulfilled (when the services and supplies are delivered) or the contract is cancelled.

INSURANCE You may purchase an insurance contract where the proceeds of the insurance contract will be used to pay for the services and supplies at the time that they are delivered or the contract is cancelled.

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 endeavour. 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 where family and friends provide minimal care and have reduced contact with the dying individual. They are separated or protected from the 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 person's appearance, and feel that it is better to remember them as they were prior to their illness or death. This decision is final. We cannot provide this opportunity, this closure, days or 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 some day "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 and 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 in your grieving process.

Why We Have Had Funerals Since the Beginning of Time

WOLFELT'S HIERARCHY OF THE PURPOSES OF FUNERALS



Personalized Stationery



ARTISAN PACKAGE **$495**

Artisan Register book
(personalized with up to 20 family photos)
Artisan Keepsake Box (personalized with 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



BASIC PACKAGE **$95**

Basic register Book
Thank You Cards (50)
Memorial Cards (100 8-up)
Memorial Card Set-up

Items also available à carte



Making it Personal

Even the smallest touch can make a big difference in personalizing your funeral services. There is no right or wrong when it comes to remembering your loved one and honouring their life, accomplishments and individuality.

Personalization isn't just about marking your loved one's individuality. It also allows family and friends to feel comforted by the services, and experience their connection to the life being honoured. A memorable and meaningful service can be an important part of the healing process for those who are coping with a loss. We work closely with you to get to know your loved one's life story and consider ways to represent your bond and pay tribute to their unique journey.

Here are few ideas for your service

DOVE OR BUTTERFLY RELEASE
We can 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 ressurection, and the dove a symbol of the human soul. It is not only a touching part of a 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 encourage families to display personal mementos of a life well-lived for the visitation and services that may include golf clubs, a motorcycle, fishing tackle, paintings, sewing, embroidery, crafts or almost any other interest they may have had.





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. Information about funding and payment options is available on request

Co-ordinating Activities, Rites and Ceremonies[1] (Minimum Professional Services of Funeral Home staff) $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 directors 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 $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 Visitation[1] $385/day

Staff supervision of visitation/gathering and attendance to required details

Staff Services for Ceremony[1]

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. $1,455

Co-ordination and direction of a graveside service only (burial) $1,235

Co-ordination and direction of a graveside service only (cremation) $455

Co-ordination and direction of a memorial service/ ceremony at a church or other location (without final disposition) $1,235

Additional staff service fees for ceremonies on public holidays, Sundays, evenings (This charge is in addition to staff services for ceremonies)
Funeral director (minimum 3 hours) $85/hour
Non-licensd team members (minimum 3 hours) $47.50/hour

Receiving cremated remains and arranging and attendance at committal service $455

Care and Preparation of Remains

Basic non-embalming preparation of remains including care and safekeeping of remains during transfers and while on premises (up tp 48 hours) and shrouding prior to confirmation and/or disposition. (This charge is in addition to facilities for preparation, embalming and/or shelter of remains $190.00

Dressing (Non-embalmed) $125.00

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 $47/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 (maximum 1 day) prior to service. (This charge is in addition to staff services for visitation) $475/day

Facilities (and/or equipment) for ceremony in chapel or other location. (This charge is in addition to staff services for ceremony as applicable.) $475

Facilities for MAID (medical assisted) services in funeral home for up to 2 hours $425
Per additional hour $100

Use of Ceremonial Urn Carrier $ 95

Financing (At-Need) All funeral arrangements require a deposit to be made prior to the day of the funeral. The amount of the deposit must be equal to or greater than 25% of our total account, plus all disbursements and government taxes. The remaining balance is due in full within thirty (30) days of the date of the funeral. Interest will be applied to any outstanding balance after 30 days at the rate of 1.5% per month (18% per annum). Payment may be made by cash, cheque, bank draft, Interac, e-transfer, VISA or MasterCard.

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.

[1] *Included in Full Professional Fees on pages 13-14 and 27-28.*

[2] *All transportation charges are based on a 35 kilometer radius one way and 3 hour maximum. Additional ($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.*

Transportation[2]

Transport remains - initial transfer of deceased to the funeral home up to 35 km one way includes vehicle
1 person $425
2 person $675

After-hours transfer additional to initial transfer (between 5:00 pm and 8:00 am daily, and on statutory holidays) $250

General duty vehicles (necessary use of sedans and/or vans to provide professional services as arranged) $175

Transportation for Ceremony and/or Final Disposition[2]

Funeral Coach $465

Packard Hearse (1940) $540

Horse Drawn Hearse $520
(horse livery at additional cost)

Limousine for family or pallbearers each $465
(capacity 7 + driver)

Transfer by service vehicle to and from crematorium $170

Delayed Interment stand-by fee - half hour
Sedan or van (each) $40
Hearse or limousine (each) $87.50

BAO Consumer Protection Fee

(Effective July 1st, 2023)
All Ontario death registrations are subject to a mandatory Bereavement Authority of Ontario Consumer Protection Fee
(HST exempt) $30.63
Information available at www.thebao.ca

Other Merchandise

Green Burial Shroud (PL-Shrd by Northern) $595
Green Burial Shroud XL (PL-Shrd by Northern) $645

5' Wooden cross (60" x 32" Solid Poplar Hand Crafted) with 2" black lettering up to 25 characters (with funeral home services) $365
Without funeral home services $595

Stainless Steel Pendant with Chain Cremation Jewellery by Westminster (various styles)
Starting from each $99

Use of Ceremonial / Rental Urn $89

Crucifix or Rosary (various sizes and materials)
Starting from $19.50

White cotton pallbearer gloves (pair) $ 5.00

Other Services

Additional staff for initial transfer of deceased each (over 2 persons) $98

Refundable deposit (up to 1 year) for storage of cremated remains $300

Temporary storage of cremated remains (non-refundable) Per month $25

Special restorative services
Per hour - up to $95

Environmental surcharge (as may be required for specialized/contagious cases for additional PPE/Bio-Waste/Chemical Disinfection/Staff time) $45 - $395

Body containment pouch $65

Surgical removal of pacemaker $125

Inurnment fee (placement of cremated remains in an urn or receptacle supplied by Purchaser) each $35

Pallbearers each $98

Live streaming of service/ceremony
In our chapel $175
Cemetery/Graveside $195
Church or other location $195 - $395

Additional Proof of Death certificates each $15.00

Treasured Moments Life Tribute Video (up to 75 photographs) including use of video equipment $195
Additional photograph
Digital each $1
Non-digital each $2
Additional video copies each $12.50
Use of video equipment only $145.00

Requested pre-recorded music for services per song $5

Estate documentation services (one time meeting to review/assess/assist with estate documentation needs) $285

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.)

** All pricing included min our Planning Guide does not include applicable taxes.*
** 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 one and two 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 an 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 Southwest 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 Southwest 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.



"... we suggest Southwest Crematoriums located on the grounds of the Milton Evergreen Cemetery."

Cremation Jewellery & Keepsakes

Gravure Craft



STANDARD CREMATION KEEPSAKE JEWELLERY

Gravure Craft offers a very wide choice of pendants created from 316 jewellery 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

Eternity's Touch



CUSTOM CREMATION KEEPSAKEJEWELLERY

There is nothing more individual or personal than a fingerprint. Eternity's Touch create one-only custom jewellery items or keepsake items in 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[1]; initial transfer from place of death[2]; 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 vehicles[2], and funeral coach[2].

With visitation for up to 8 hours (2 days maximum) prior to day of service	$7,340
With visitation for up to 4 hours (1 day maximum) prior to day of service	$6,480
With visitation for up to 2 hours immediately prior to service (same day)	$6,005
Limousine(s) for family or pallbearers[2] (up to 7 passengers) each	$465

B) Visitation followed by Graveside Service (Casket and remains present for visitation, urn present for graveside service)
Professional services of funeral directors and assistants[1]; initial transfer from place of death[2]; basic (non-embalming) preparation and embalming of remains; facilities and/or equipment including preparation room, visitation room; documentation; transportation including general duty vehicles[2], and funeral coach[2].

As above with up to 4 hours visitation (maximum 1 day prior to service)	$4,995
Limousine(s) for family or pallbearers[2] (up to 7 passengers) each	$465

C) Memorial Service with Visitation (with or without urn present)
Professional services of funeral directors and assistants[1]; initial transfer from place of death[2], basic (non-embalming) preparation; facilities and/or equipment including preparation room for care and shelter (up to 48 hours), private family confirmation/identification room (maximum 4 people for 20 minutes), visitation room, chapel and/or church for ceremony; documentation; transportation including general duty vehicles[2], transfer to and from the crematorium, and funeral coach[2] with urn carrier.

With up to 4 hours visitation (maximum of 1 day prior to day of service)	$5,930
With up to 2 hours visitation immediately prior to service (same day)	$5,455
Limousine(s) for family or pallbearers (up to 7 passengers) each	$465

D) Memorial Service in a Church with Committal - No Procession (with or without urn present)
Professional services of funeral directors and assistants[1]; initial transfer from place of death[2], basic (non-embalming) preparation; facilities and/or equipment including preparation room for care and shelter (up to 48 hours), private family confirmation/identification room (maximum 4 people for 20 minutes), and chapel and/or church for ceremony; documentation; transportation including general duty vehicles[2], and transfer to and from the crematorium. $4,300

As above with funeral coach[2] with urn carrier (replaces service vehicle to and from crematorium	add $295
Limousine(s) for family or pallbearers[2] (up to 7 passengers) each.	add $465

E) Immediate Disposition for Cremation
Professional services of funeral directors and assistants[1]; initial transfer from place of death[2]; basic (non-embalming) preparation; facilities and/or equipment including preparation room for care and shelter (up to 48 hours), and private family confirmation/identification room (maximum 4 people for 20 minutes); documentation; transportation including general duty vehicles[2], and transfer by service vehicle to and from the crematorium. (Does not include embalming or dressing of remains, or any ceremonies other than disposition/committal service $2,845

[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

	102 CLASSIC FULL SERVICE 2 hours visitation same day	202 MEMORIAL SERVICE 2 hours visitation same day of service With procession	205 MEMORIAL SERVICE At church/other facility No procession	208 STANDARD IMMEDIATE CREMATION	209 LIMITED IMMEDIATE CREMATION Weekdays only
PACKAGE ITEMS					
Initial Consultation (minimum professional services)	$1,465	$1,465	$1,465	$1,465	$ 745
Documentation	225	225	225	225	95
Initial Transfer to Funeral Home	425	425	425	425	425
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)	385	385	-	-	-
Facilities, Equipment and Staff for Service	1,930	1,930	1,455	-	-
General Duty Vehicles	175	175	175	175	175
Funeral Coach	465	465	-	-	-
Transfer to/from Crematorium	Included	Included	170	170	170
TOTAL	**$6,005**	**$5,455**	**$4,300**	**$2,845**	**$1,995**
ADDITIONAL COST ITEMS					
Additional Prior Day of Visitation (Facilities & Staff)	$ 860	$ 860	$ 860	-	-
Limousine (up to 7 Passengers)	465	465	465	-	-
Pacemaker Removal	125	125	125	$ 125	$ 125
Private family viewing (up to 20 people for 1 hour)	-	395	395	395	395
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)
Temporary Storage of Cremated Remains	Up to 30 days	Up to 30 days	Up to 30 days	Up to 30 days	Up to 7 days
SAVINGS	**$1,075**	**$1,075**	**$1,075**	**$1,075**	**$110**

The service fees on pages 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 $1,895



Diamond *by Victoriaville*

Solid Poplar (S1)
Natural Finish
White Crepe Interior

Standard Size 50-479-01 $1,795



Hampton *by Victoriaville*

Plain Cloth Covered (VC)
White Silk Interior

Standard Size 90-901-92 $1,175



Glendale *by Victoriaville*

Solid Wood (S1)
White Crepe Interior
No Handles

Standard Size 80-5071-95 $875



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

Pressed Wood (VC)
Plastic Lined

Standard Size $395
Full Cut 495



Combo Tray *by Victoriaville*

Pressed Wood Base | Cardboard Cover
No Lining

Standard Size	CR199-00001	$295
Full Size 27"	CR199-10005	375
Full Size 32"	CR199-10008	450

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

Urn Selection

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 Pieces

UD335-30005 (FS) $1,495



The Unica Companion *by Victoriaville*

Companion Urn
Solid Granite
2 Openings with Divider

UD350-00193 (FS) $1,095



The Nova Companion *by Victoriaville*

Companion Urn
Solid Marble
2 Openings with Divider

UD310-00171 (FS) $995



The Laprescia *by Victoriaville*

Urn
Solid Granite

US350-00423 (FS) $895



The Limoges *by Victoriaville*

Urn
Genuine Limoges Porcelain

US610-00474 (FS) $995
UK610-00223 (KS) $325



The Noble *by Victoriaville*

Urn
Solid Granite
Choice of 3 Bands

US350-00410 (FS) $795

FS - Full Size Urn (approx. 200± cu. in.) KS - Keepsake Urn Size) approx. 5-10 cu. in.)



The Elliptical *by Sentiments Unlimited*

Urn
Solid Boticino Marble

1107 (FS)	$695
3102 (KS)	$129



The Windsor *by Victoriaville*

Urn
Oak
Burled Wood Top

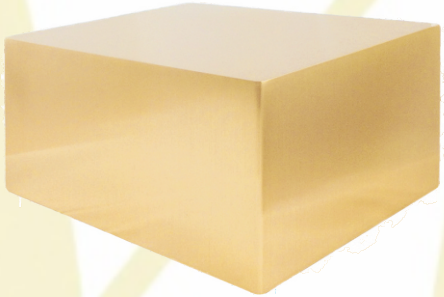
US105-20002 (FS)	$795



The Opal *by Victoriaville*

Urn
Cloisonnée Finished Metal

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



The Bronze Chest *by Victoriaville*

Urn
Sheet Bronze

US210-00020 (FS)	$695



The Woodstock *by Victoriaville*

Urn
Solid Oak
Natural Finish

US110-00252	$595



The Allen *by Victoriaville*

Urn
Solid Maple
Cherry finish

US120-00003 (FS) Single	$595
UD120-00001 (FS) Companion	$995

FS - Full Size Urn (approx. 200 ± cu. in.) KS - Keepsake Urn Size) approx. 5-10 cu. in.)



The Bianca *by Victoriaville*

Urn
Solid Marble

US310-00341 (FS) $495



The Vision *by Fabhaven*

Urn
Cultured Marble
3 Colour Options

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) $495
UK210-30034 (KS) $89



The Back Home *by Victoriaville*

Urn
Chrome Finished Metal

US210-30017 (FS) $395
UK210-30008 (KS) $89



The Saturn Chestnut *by Commemorate*

Urn
Bronze Finished Metal

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

FS - Full Size Urn (approx. 200± cu. in.) KS - Keepsake Urn Size) approx. 5-10 cu. in.)



The Colonial *by Victoriaville*

Urn
Solid Oak

US110-00255 (FS) $395



The Wallace *by Wallace*

Urn
Solid Walnut

(FS) $395



The Brenton *by Victoriaville*

Urn
Veneer Wood

US199-20015 (FS) $295



The Aqua Blue *by Victoriaville*

Urn
Biodegradable Floating

US899-30102 (FS) $295



The Thamesford *by Gravure Craft*

Urn
Pewter Enameled Aluminum

(FS) $195



The Dove *by Victoriaville*

Urn
Scattering Urn

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

FS - Full Size Urn (approx. 200 ± cu. in.) KS - Keepsake Urn Size) approx. 5-10 cu. in.)

Urn Vault Selection

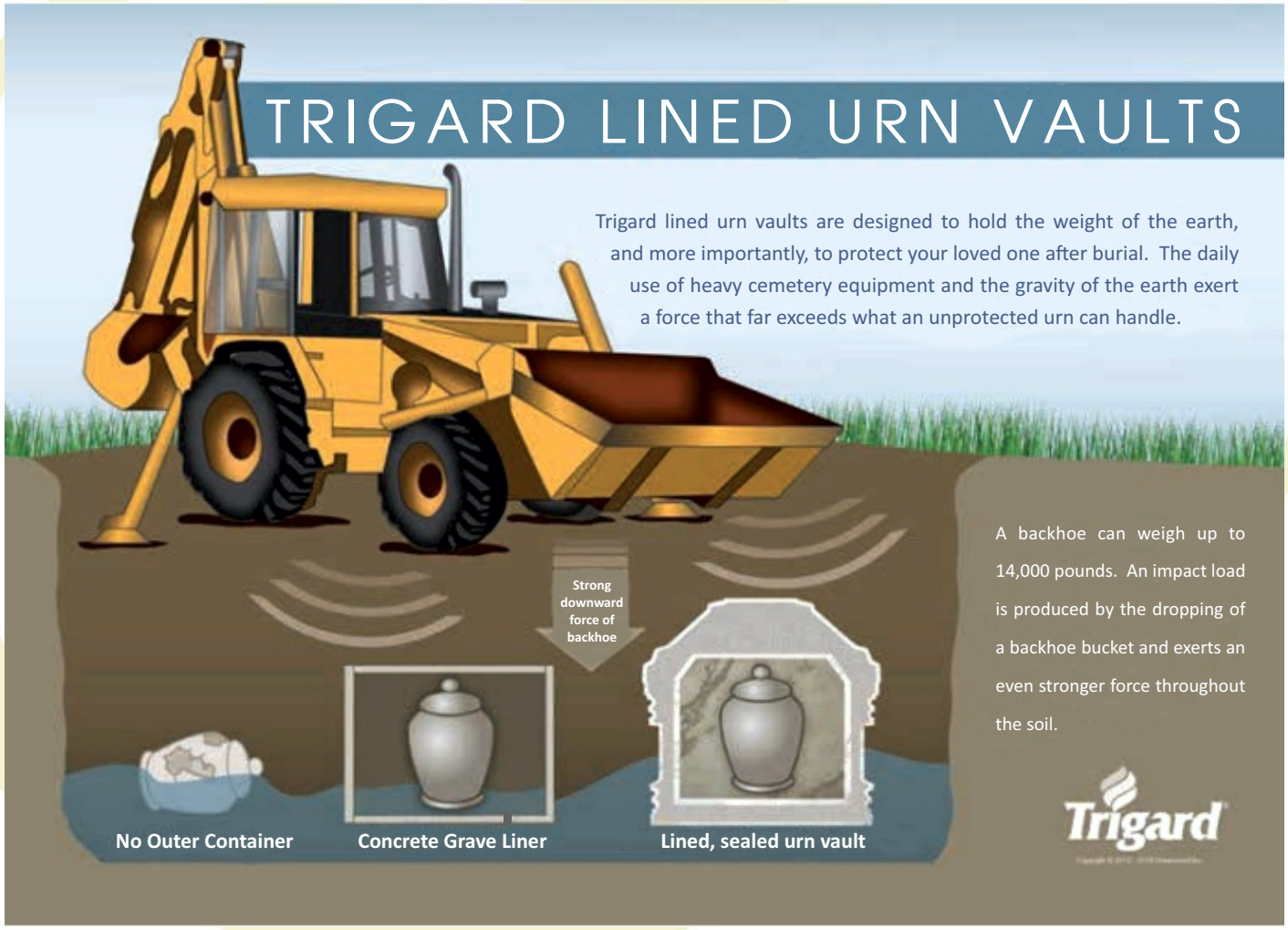
If you plan on ground burial for the urn containing cremated remains, a cemetery may have a requirement that it be placed into an outer protective urn vault.

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. Others 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*

Standard Size $1,095



Trigard Millennium Urn Vault *by Superior*

Standard Size $895



Trigard Deluxe Urn Vault *by Superior*

Standard Size $895



Marbleon Urn Vault *by Fabhaven*

Standard Size $695



Basic Concrete Urn Vault *by Superior*

Standard Size $695



Urn vault grave equipment service *by Superior*

$175
With tent $425



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 vault. The body can be buried shortly after death, after a visitation and/orfuneral 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 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 klnowledgeable team members to assist you with the many options available.



Burial Arrangement Options

A) Classic Full Service Funeral

Professional services of funeral directors and assistants[1]; initial transfer from place of death[2]; 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 vehicles[2], and funeral coach[2].

101A	With visitation for up to 8 hours (2 days maximum) prior to day of service	$7,340
101B	With visitation for up to 4 hours (1 day maximum) prior to day of service	$6,480
102	With visitation for up to 2 hours immediately prior to service (same day)	$6,005
	Limousine(s) for family or pallbearers[2] (up to 7 passengers) each	$465

B) Visitation followed by Graveside Service

Professional services of funeral directors and assistants[1]; initial transfer from place of death[2]; basic (non-embalming) preparation and embalming of remains; facilities and/or equipment including preparation room, visitation room, documentation; transportation including general duty vehicles[2], and funeral coach[2].

103	As above with up to 4 hours of visitation (1 day prior to day of service)	$6,250
106	As above with visitation only on day of Graveside Service up to 2 hours prior (meet at funeral home with procession to cemetery)	$5,785
	As above without visitation (meet at cemetery for Graveside Service only)	$4,925
	Limousine(s) for family or pallbearers[2] (up to 7 passengers) each	$465

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

Professional services of funeral directors and assistants[1]; initial transfer from place of death[2]; basic (non-embalming) preparation and embalming of remains; facilities and/or equipment including preparation room, visitation room, documentation; transportation including general duty vehicles[2], and funeral coach[2].

106	As above with up to 1 hour of private family gathering immediately prior to graveside service	$5,785
107	As above without private family visitation, meet at cemetery for graveside service	$4,925
108	As above with no gathering, no ceremonies or attendance by family (funeral home staff only)	$3,140
	Limousine(s) for family or pallbearers[2] (up to 7 passengers) each	$465

The service fees do not include funeral stationery, casket or container selection, outer burial container, cremation urn, cash disbursements paid by our firm, 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 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.

Burial Package Items

	101B CLASSIC FULL SERVICE Visitation 1 day prior to day of service	102 CLASSIC FULL SERVICE Up to 2 hours visitation prior on same day of service	103 | 106 GRAVESIDE Up to 2 hours visitation and/or service same day	107 GRAVESIDE Meet at cemetery	108 IMMEDIATE BURIAL No service No family No embalming
PACKAGE ITEMS					
Initial Consultation	$1,465	$1,465	$1,465	$1,465	$1,465
Documentation	225	225	225	225	225
Initial Transfer to Funeral Home	425	425	425	425	425
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 Staff for Visitation	860	(Staff Only) 385	860	-	-
Facilities, Equipment and Staff for Service	1,930	1,930	1,235	1,235	-
General Duty Vehicles	175	175	175	175	175
Funeral Coach	465	465	465	465	395
Total	**$6,480**	**$6,005**	**$5,785**	**$4,925**	**$3,140**
ADDITIONAL COST ITEMS					
Additional Prior Day of Visitation (Facilities & Staff)	$ 860	$ 860	$ 860	860	-
Limousine (up to 7 Passengers)	465	465	465	465	-
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 Video	Included	-	-	-	-
	$1,075	**$880**	**$880**	**$880**	**$880**

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.

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.



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.



WOOD CASKETS (SUITABLE FOR BURIAL OR CREMATION)

Wood caskets can either be made of solid construction, or 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 Velvet Interior

Standard Size 01-7702-02 $11,900



Bordeaux *by Victoriaville*

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

Standard Size 05-9600-00 $8,900



Parliament *by Victoriaville*

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

Standard Size 10-9600-00 $8,450



Cabarnet *by Victoriaville*

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

Standard Size 20-9600-03 $6,495



Topaz *by Batesville*

18 Gauge Steel
Brushed Steel Finish
Sovereign Velvet Interior

Standard Size 147825 $5,695



Michael Angelo *by Victoriaville*

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

Standard Size 20-5610-00 $5,495



Wabash *by Victoriaville*

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

Standard Size	05-5550-01	$5,295
Full Size 27"	05-5550-02	$5,950
Full Size 30"	05-5550-05C	$6,195



Woodstock *by Victoriaville*

Solid Oak (S1)
Topaz Satin Finish
Beige Velvet Interior

Standard Size 10-5750-00 $5,195



Tinley Midnight Blue *by Victoriaville*

18 Gauge Steel
Neopolitan Blue Brushed Finish
Blue Velvet Interior

Standard Size 71-80738 $4,895



Maxima *by Victoriaville*

Solid Oak (S1)
Fawn Satin Finish
Tan Crepe Interior

Standard Size 12-5710-10 $4,695



Fairholme *by Victoriaville*

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

Standard Size 12-700-04 $4,395



Dominion *by Victoriaville*

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

Standard Size	20-5610-01	$4,395
Full Size 27"	20-5610-31	$4,695
Full Size 30"	20-5610-32	$4,895



Carnaby *by Victoriaville*

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

Standard Size 50-5610-112 $3,995



Brennan *by Victoriaville*

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

Standard Size 52-5410-07 $3,995



Heavenly White *by Victoriaville*

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

Standard Size 52-831-04 $3,795
Full Size 27" 52-831-20 3,995



Homeward *by Victoriaville*

Veneer Poplar (VS)
High Gloss Finish
Tan Crepe Interior

Standard Size 52-5410-00 $3,695



Trentfield *by Victoriaville*

Veneer Poplar (VS)
High Gloss Finish
Tan Crepe Interior

Standard Size 52-5450-295 $3,595



Winfield *by Victoriaville*

Poplar Veneer (VS)
Satin Finish
Tan Crepe Interior

Standard Size	52-5430-20	$3,295
Full Size 27"	50-5130-19A	$3,695
Full Size 30"	52-5430-20L	$3,795



Dover *by Victoriaville*

Poplar Veneer (VS)
Satin Finish
White Silk Interior

Standard Size 313177 $2,895



Coleman *by Victoriaville*

20 Gauge Steel
Light Gunmetal Finish
White Crepe Interior

Standard Size 71-0058-87 $2,795



Tilton *by Victoriaville*

All Wood Construction (S1)
Green Burial Compliant
Natural Finish

Standard Size 50-417-94 $2,695



Puma *by Victoriaville*

Veneer Sided Hardwood (VS)
Satin Finish
Beige Crepe

Standard Size 52-652-00 $2,495



Moka *by Victoriaville*

Pressed Wood (VC)
Panfoil Applied Finish
Beige Crepe Interior

Standard Size M-25B-3D $1,895



Diamond *by Victoriaville*

Veneer Wood (S1)
Natural Finish
White Crepe Interior

Standard Size 50-479-01 $1,895



Winston *by Victoriaville*

Blue Figured Cloth Covered (VC)
White Silk Interior

Standard Size	110951	$1,595
Full Size 28"	110950	$1,895
Full Size 30"	110949	$1,995



Toledo *by Victoriaville*

Plain Blue Cloth Covered (VC)
White Silk Interior

Standard Size	111132	$1,295
Full Size 28"	110947	$1,595
Full Size	110948	$1,795



Hampton *by Victoriaville*

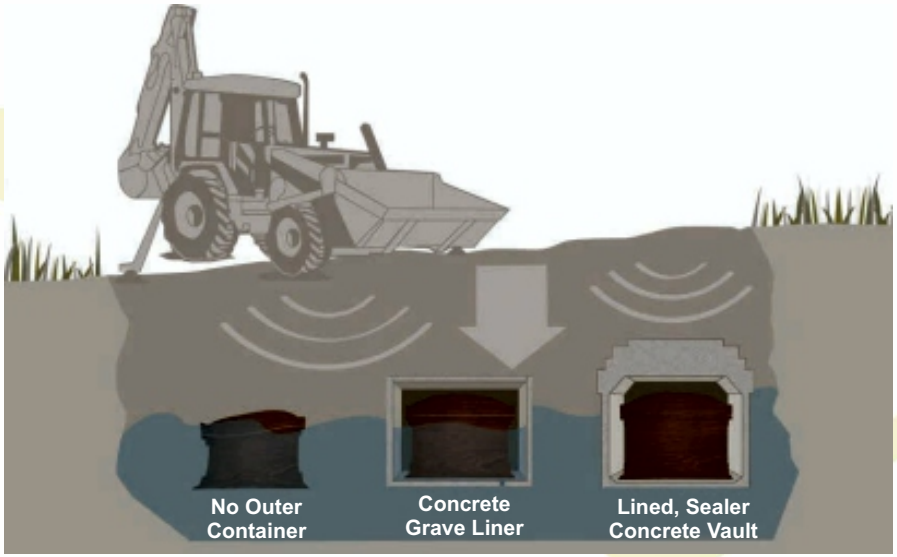
Plain Cloth Covered (VC)
White Silk Interior

Standard Size 110955	$1,175



Burial Vaults

Some cemeteries require you to purchase a burial vault or concrete liner. The diagram to the right demonstrates the benefit 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

$5,450



Trigard Deluxe Sealed Vault *by Superior*

Stainless Steel Lined

$4,675



Trigard Deluxe Caroline Sealed Vault
by Superior

Stainless Steel Lined

$4,675



Trigard Aegean Sealed Vault
by Superior

White Strentex Lined

$3,695



Trigard Trilogy Sealed Vault
by Superior

White Strentex Lined

$2,850



Trigard Deluxe Sealed Vault *by Superior*

Strentex Lined

$2,195



Basic Sealed Vault *by Superior*

Standard $1,695
Asphalt Coated $1,795



Basic Unsealed Grave Liner *by Superior*

$1,295

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

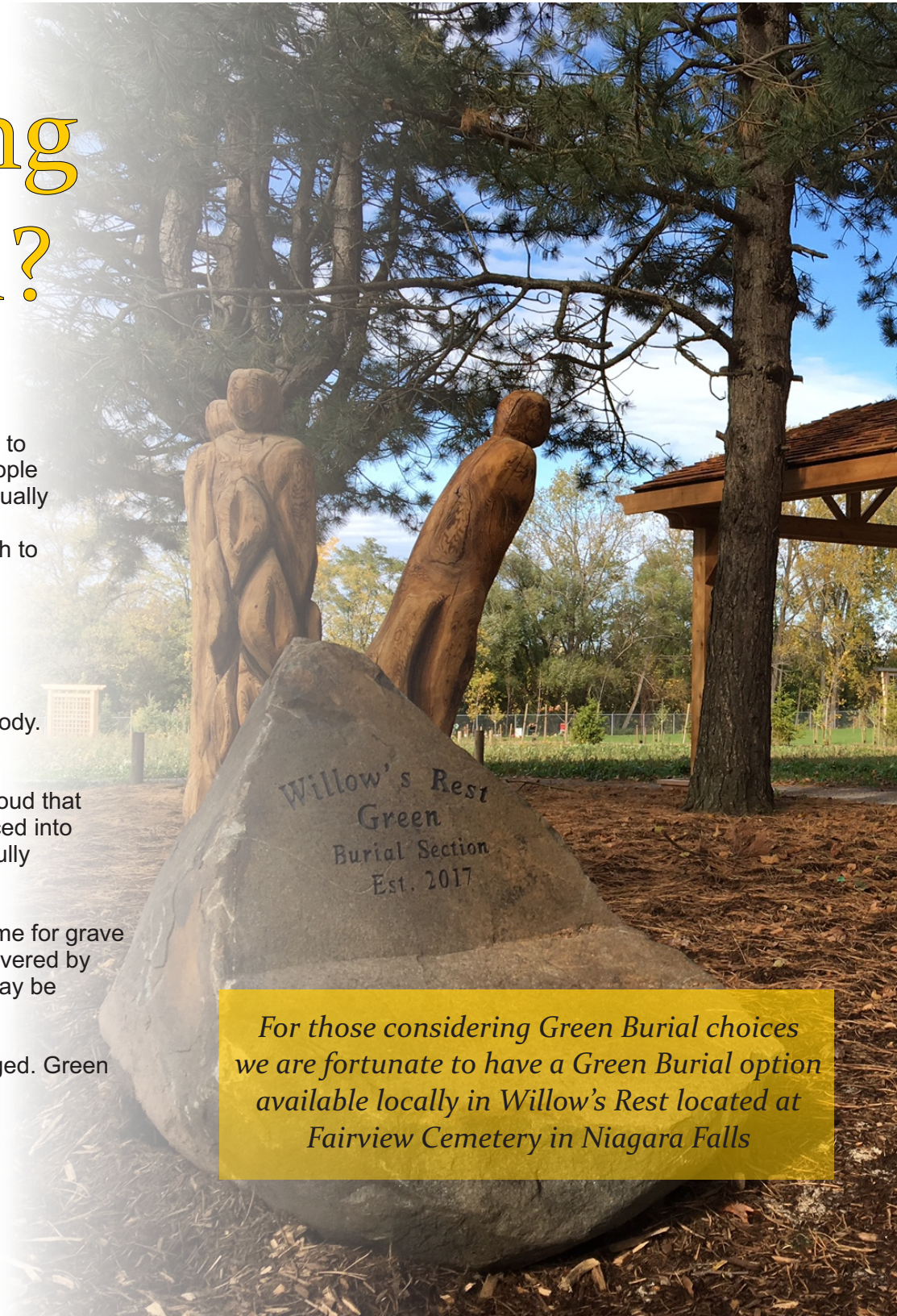
No embalming - Decomposition is nature's way of recycling the body. Human Remains can still be prepared for private family viewing.

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, or wicker container which are made of sustainable and fully biodegradable materials.

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

Communal Memorialization - Individual memorials are discouraged. Green Burial sites are 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.



For those considering Green Burial choices we are fortunate to have a Green Burial option available locally in Willow's Rest located at Fairview Cemetery in Niagara Falls







100% biodegradable caskets



Green Burial Shrouds are 100% biodegradable

Morse & Son Event Centre





Receptions and Gatherings are held at our Morse & Son Event Centre, located immediately south of the funeral home and can accommodate up to 100 guests.

Our Hennepin and our more private Brock Conference Room Offer:

- State of the art technology and complimentary WiFi
- Customized catering menus and beverage packages
- Contemporary furnishings and tasteful décor
- Fully accessible
- Ample parking

Receptions and Gatherings

Morse & Son Chapel

using Morse & Son Caterer $475*
using Family Selected Caterer $575*

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 coffee, tea, dinnerware, cutlery, service table(s), and table linen, as required, and services of host/hostess*.

Niagara-on-the-Lake Chapel

using Morgan Caterer $475*
using Family Selected Caterer $575*

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 coffee, tea, 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 $120 per 50 attendees. Bartender minimum $120.*

Reception facilities are subject to availability.

Catering

Catering is available through the funeral home starting at $13.95 per person. Ask your funeral director for complete menus. An additional catering delivery fee may apply.





** 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.*

Floral Arrangements



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, once the service has concluded, we will deliver the flowers locally to a location that may include your family's residence, a nursing home or hospital of your choice.



Estate Documentation Program



Most people don't think about the day after a funeral. Thats 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 DOCUMENT 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 in 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 charges, 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 cpunselor will help you complete any benefits you may be entitled to including the CPP Death Benefit/ CPP Survivor's Pension, OHIP and SIN maintenance and much more.



Morse & Son
Canada's First Funeral Home

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

Morgan
Your Heritage Funeral Home

905 468 3255
1 877 356 3550
Call 24 hours/day | 7 days/week

Morgan Funeral Home
415 Regent Street, P. O, Box 453
Niagara-on-the-Lake
ON L0S 1J0

morseson@morganfuneral.com

morgan funeral.com