



# Planning Guide 2022

*Honouring Lives, Comforting Loss*





*We thank you for allowing  
Cardinal Funeral Homes*

the opportunity to serve you during a difficult time. We are honoured to know that you have placed your trust in our team to care for you and your family as you mourn the death of your loved one, while commemorating the life they lived.

# Who are we?



Jimmy Cardinal  
PRESIDENT  
j.cardinal@cardinalfuneralhomes.com  
4th Generation Owner



Andrew Cardinal  
VICE PRESIDENT  
andrew@cardinalfuneralhomes.com  
4th Generation Owner

Cardinal Funeral Homes was founded in the northern town of Fort William, now known as Thunder Bay in 1925 by James Cardinal.

James emigrated from Ukraine in the 1880's and served in WW1, worked for the RCMP and served on city council before devoting himself to the funeral service profession. In 1941, James moved to Toronto and opened Cardinal Funeral Homes at the current location, 366 Bathurst Street.

James' son Leo, after serving in the RCAF, assumed leadership of the Cardinal Funeral Home in the mid 1950's. Leo expanded the business by purchasing a second location at 92 Annette Street.

In 1982, Leo's son Jim received his license, and upon Leo's death in 1984, assumed leadership of Cardinal Funeral Homes. Under Jim's progressive leadership, the Bathurst Street location was entirely redesigned and rebuilt in 1991, paving the way for the next generation of Cardinals' to enter funeral service.

The fourth generation of the Cardinal family, Jimmy and Andrew, began their careers as teenagers working at the funeral home in the summers during high school and university before obtaining their Class 1 Funeral Director licences. Now, as leaders of the company and partners in the family business, they look forward to continuing the Cardinal family's legacy of caring and compassionate service as the company celebrates its 95th anniversary.

Find us online at:

[cardinalfuneralhomes.com](http://cardinalfuneralhomes.com)

or on Facebook at:

[facebook.com/cardinalfuneralhomes](https://facebook.com/cardinalfuneralhomes)



## How to contact us:

### BATHURST CHAPEL (HEAD OFFICE)

366 Bathurst Street  
Toronto, ON. M5T 2S6

Tel: (416) 603-1444  
Fax: (416) 603-1963

Person in Charge – Operations Manager  
Kim Silva-Kellam  
[kim@cardinalfuneralhomes.com](mailto:kim@cardinalfuneralhomes.com)

### ANNETTE CHAPEL

92 Annette Street  
Toronto, ON. M6P 1N6

Tel: (416) 762-8141  
Fax: (416) 762-7016

Person in Charge – Operations Manager  
Kevin Daudlin  
[kevin@cardinalfuneralhomes.com](mailto:kevin@cardinalfuneralhomes.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 reality 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 may 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 may or may not be impacted by religious beliefs and worldviews held by the deceased and the family.

## FINAL GOODBYE

---

At this point, we say goodbye to our loved one, and begin to realize that life must go on without his or her physical presence.

## PRIVATE GRIEVING

---

Grief 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 you can begin to move forward.

# Are you thinking of Burial?

## SOME FACTS ABOUT BURIAL:

The deceased is buried in a casket, and the casket may be placed in a concrete liner or a vault. The casket can be buried shortly after death, after a visitation and/or funeral service, or before a memorial service. The casket 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.

## PLANNING AHEAD

We believe it is a good idea to select burial plots before 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 your area.

## 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 jewelry 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.

## 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 items such as a lock of hair, a special note or a photo can be enclosed for safekeeping.



We would be honoured to assist you in arranging for burial and in selecting cemetery property.

# Burial Arrangement Options:

For your convenience, we have created three burial arrangement options to choose from. Any of our options can be customized to fit the needs of your family.



*Itemized Pricing appears on pages 8 & 9*

*\*Arrangement Options do not include the price of the casket.*

*\*All pricing included in our Planning Guide does not include applicable taxes.*

*\*Please note that Burial Plan B pricing reflects up to a two hour visitation prior to the service.*

*\*Effective date of pricing – May 6, 2022*

## A) FULL SERVICE FUNERAL

Visitation and/or Service on Separate Days **\$8,555**

This option includes the services, documentation and vehicles required for a traditional funeral with the visitation and service taking place on two separate days. If two days of visitation before the service are preferred, the cost would be an additional \$880 on top of the amount listed above. This fee includes all preparation work for an open casket visitation as well as a funeral coach to transport your loved one to their final resting place.

## B) FULL SERVICE FUNERAL SAME DAY

Visitation and/or Service on the Same Day **\$7,540**

This option includes the services, documentation and vehicles required for a traditional funeral with the visitation and service taking place on the same day. This option allows up to three hours of visitation at the funeral home before a service at a church or other facility, followed by the burial or entombment. These fees include the preparation work necessary for an open casket visitation, which can be reduced if a closed casket visitation is preferred. If the funeral service takes place in our funeral home before the burial or entombment, the fees total to \$7,235.

## C) GRAVESIDE SERVICE

**\$4,535**

This option includes the services, documentation and vehicles required for a graveside service of a loved one at a cemetery or mausoleum of the family's choosing without any use of our funeral homes beforehand. This option also includes the use of a funeral coach to transport the casket to its final resting place, with the option to use a transfer van for a lower fee.

# Service Options at a Glance

	<b>BURIAL</b> <u>Full Service Funeral (One Day of Visitation)</u>	<b>BURIAL</b> <u>Full Service Funeral (Same Day)</u>	<b>BURIAL</b> <u>Graveside Service</u>
Basic Professional Fees	\$995	\$995	\$995
Co-ordination of Activities, Rites and Ceremonies	\$1,100	\$1,100	\$790
Documentation	\$465	\$465	\$465
Basic Preparation of the Deceased	-	-	\$375
Full Preparation of the Deceased	\$585	\$585	-
Staff Services for Visitation	\$1,360	\$710	-
Staff Services for Ceremony	\$1,030	\$1,030	\$365
Facilities for Preparation, Embalming and Shelter	\$480	\$480	\$365
Facilities for Visitation and Ceremony	\$1,360	\$995 (3 hours total)	-
Initial Transfer of Deceased (within 40 km)	\$330	\$330	\$330
Administrative/Lead Vehicle	\$260	\$260	\$260
Funeral Coach and Driver	\$590	\$590	\$590
Utility Van Transfer to Cemetery/Crematorium	-	-	-
Access to Grief Counselling	Complimentary <sup>1</sup>	Complimentary <sup>1</sup>	Complimentary <sup>2</sup>
Extended Family Care Program	Complimentary	Complimentary	Complimentary
Lasagna Platter (to take home after arrangements)	Complimentary	Complimentary	Complimentary
Lounge Access & In Room Refreshments	Complimentary	Complimentary	-
Personalized Memorial Candle	Complimentary	Complimentary	-
Post Service Floral Delivery	Complimentary	Complimentary	-
Obituary on Website	Complimentary	Complimentary	-
Assortment of Fresh Muffins	Complimentary	Complimentary	-
Legacy Book and Video	Complimentary	Complimentary	-
Boutonnieres for Pallbearers	Complimentary	-	-
Tent Sheltering at Cemetery	Complimentary	-	-
<b>Total</b>	<b>\$8,555</b>	<b>\$7,540</b>	<b>\$4,535</b>
Total Value of Complimentary Items	\$2,185	\$1,760	\$425

<sup>1</sup>One-on-One and Group Grief Counselling

<sup>2</sup>Group Grief Counselling

# Itemized Services:

## **BASIC PROFESSIONAL FEES** **\$995**

Professional consultation with a licensed funeral professional to accommodate your requests for all aspects of memorialization and final disposition. This service also includes, but is not limited to, overhead expenses relative to our facilities such as insurance, maintenance and utility expenses as well as secretarial and administrative costs. This service also provides your family access to our Extended Family Care Program to assist with the practical matters following a death, as well as one-on-one and group grief counselling. This fee is payable whenever we are providing services to you.

## **PROFESSIONAL AND STAFF SERVICES, COORDINATION OF ACTIVITIES, RITES AND CEREMONIES** **\$1,100**

Coordination of all rites and ceremonies, before, during and after they have been provided. This includes, but is not limited to, all necessary coordination of our team with those from hospitals and nursing homes for the transfer from place of death and making the necessary arrangements for clergy, officiants, musicians and others related to the service. This fee also ensures that your customized requests for vaults, urns, flowers, stationery, receptions, jewellery, music, video and

more are carried out on behalf of the purchaser.

## **DOCUMENTATION** **\$465**

Preparing the required documents to register the death with the Province of Ontario. Providing unlimited "Proof of Death" certificates for estate settlement. Also includes Municipal and Provincial regulatory fees. For all international shipping of a deceased person, the fee will be \$515.

## **BASIC PREPARATION OF THE DECEASED** **\$375**

(Requires the use of facilities for preparation/shelter) Minimal preparation for placement into the casket/container in a shroud and setting of features for identification without embalming.

## **FULL PREPARATION** **\$585**

(Basic preparation is included when this is selected) Full preparation for placement into the casket/container including washing of hair, shaving/trimming of facial hair, cleaning/painting nails and dressing in clothing. This option also includes embalming, which is not required by law, but is required by Cardinal Funeral Homes when open casket visitation and/or shipping of the deceased to another jurisdiction is selected.

## **STAFF SERVICES FOR VISITATION** **\$710/\$1,360/\$1,640**

(Same Day/One Day/Two Days) Staff to coordinate and oversee the visitation at our premises.

## **STAFF SERVICES FOR THE CEREMONY** **\$725/\$1,030**

(On-site/Off-site) Staff to coordinate and oversee the Ceremony or Memorial at our premises. If the Ceremony or Memorial takes place at an off-site location, the additional charges will apply.

## **FACILITIES FOR PREPARATION/SAFEKEEPING** **\$365/\$480**

Use of the preparation room, supplies, and safekeeping of your loved one. If there is an extended delay between initial transfer of your loved one into our care and final disposition, a daily safekeeping fee will apply beginning on the fifth day.

\$480 Full Preparation  
\$365 Minimal Preparation  
\$130/day Safekeeping

## **FACILITIES FOR VISITATION** **\$1,360/\$1,960**

(One Day/Two Days) A suite for receiving family or friends during the visitation period, which includes use of a coffee lounge. Our visitation hours are offered from 2 to 9 pm, or any part thereof to a maximum of 7 hours per day.

## **FACILITIES FOR CEREMONY** **\$995**

Use of our facilities for up to 3 hours for the Ceremony or Service as well as visitation beforehand. If selecting visitation and service on different days, this charge is included in the Facilities for Visitation fee.

## **TRANSPORTATION OF THE DECEASED** **\$330**

Initial transfer of the deceased from the place of death to the funeral home, within 40km's. Additional charge of \$3.60 per km beyond 40km may apply.

## **VEHICLES**

### **ADMINISTRATION/CLERGY OR LEAD CAR**

A vehicle used to drive the clergy where necessary and/or to escort the funeral procession to the place of final disposition and/or to meet the family for a graveside service.

\$260

### **FUNERAL COACH (HEARSE)**

A vehicle to transport the deceased to the place of Service or Ceremony and/or to the cemetery or crematory.

\$590

### **LIMOUSINE SERVICE**

Limousine and professional driver to chauffeur the family on the day of service. Maximum of

seven people per limousine. Use for four hours. An additional \$150/hour or part thereof, beyond four hours. **\$600**

### **FLOWER/UTILITY VAN**

A van to transport floral tributes to cemetery or other location. **\$160**

## **PROFESSIONAL PALLBEARERS** **\$140**

Two hour minimum, per pallbearer. Beyond two hours, \$70 per hour.

## **GRIEF COUNSELLING**

Included in each of our Service Options is complimentary access to grief counselling services facilitated through Good Grief! Bereavement Healing Services. Each client family will have access to up to three hours of one-on-one counselling with a professional grief counsellor as well as the ability to participate in unlimited monthly group sessions. Please ask your funeral director for more details.

Complimentary

## **EXTENDED FAMILY CARE PROGRAM**

Meeting with our counsellor to assist in settling of estate matters, most notably assistance with applying for the CPP Death Benefit, Health Card cancellation and more.

Complimentary

## **LEGACY BOOK AND VIDEO**

Custom Legacy Video and Book **\$295**

Additional Books (1-5 copies) \$99/each  
(6+ copies) \$75/each

Additional USB **\$20**

Additional Photos for Video and Book after 100 \$2/each (\$1.30/photo for book and \$0.70/photo for video).

All photos for the Legacy Book and Video must be delivered to the funeral home at least 24 hours prior to service or a \$45 rush fee will apply.

## **REPATRIATION/SHIPPING FEES**

In order to facilitate the shipment of a loved one to another city/country, the following additional charges may apply:

- 3rd party fees (flights, consulate, government etc.) **At Cost**
- Service Car for Ship-Out **\$240**
- Air Tray **\$430**
- Transfer to airport **\$460**
- Combination Shipping Container **\$610**
- Wooden Shipping Shell **\$1,325**
- Full Metal or Half Glass Sealer **\$1,435**

*\*All pricing included in our Planning Guide does not include applicable taxes.*



# Are you thinking of Cremation?

We would be honoured to assist you in arranging for cremation.

## THE CREMATION PROCESS

---

Cremation involves reducing the deceased's 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.

*“...we suggest Evergreen Crematorium, located on the grounds of the Milton Evergreen Cemetery.”*

### *What funeral services can be selected if cremation is chosen?*

Cremation does not limit the funeral services that may be chosen. The same options are available with cremation as with burial or entombment. 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. If you have any questions, one of our funeral directors will be happy to assist you.

### **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 their final journey. Ask your funeral director about how this might work for your family.



# Cremation Arrangement Options

For your convenience, we have created three arrangement options to choose from. Any of our options can be customized to fit the needs of your family.

## A) FULL SERVICE FUNERAL

Visitation and/or Service on Separate Days **\$8,555**

This option includes the services, documentation and vehicles required for a traditional funeral with the visitation and service taking place on two separate days. If two days of visitation before the service are preferred, the cost would be an additional \$880. This fee includes all preparation work for an open casket visitation as well as the transfer of the deceased to the crematorium following the service.

*Itemized Pricing appears on pages 8 & 9*

*\*Arrangement Options do not include the price of the casket or urn.*

*\*All pricing included in our Planning Guide does not include applicable taxes.*

*\*Please note that Cremation Plan B pricing reflects up to a two hour visitation prior to the service.*

*\*Effective date of pricing – May 6, 2022*

## B) FULL SERVICE FUNERAL SAME DAY

Visitation and/or Service on the Same Day **\$6,140**

This option includes the services, documentation and vehicles required for gatherings that take place all on the same day. This option allows for the use of our funeral home for up to three hours to gather with friends and family for a visitation and/or service, followed by the private transportation of the deceased to the crematorium using our transfer van. If the service is to take place at another location or if the cremation is to be witnessed by the family, then additional fees will apply. If an open casket visitation is desired, additional fees will be applied to facilitate the necessary embalming and preparation work.

## C) SIMPLY CREMATION

**\$2,915**

For those wishing no private or public ceremony, this option includes basic professional services and documentation, transportation from the place of death, temporary facility for shelter, and the transfer to the crematorium. This fee includes a momentary identification period of 15 minutes for up to 4 family members. If the family would like to witness the cremation an additional fee of \$365 for additional staff services would apply.

## REFUNDABLE CREMATION DEPOSIT

**\$350**

For all cremations, a refundable deposit will be collected at the time of arrangements and then repaid once the cremated remains have been returned to the family. Should the cremated remains not be returned to the family after one year, Cardinal Funeral Homes may use this deposit to bury the remains in common ground. If the cremated remains are picked up before the account has been paid in full, \$350 will be deducted from the total amount due.

# Service Options at a Glance

	CREMATION <u>Full Service Funeral (One Day of Visitation)</u>	CREMATION <u>Full Service Funeral (Same Day)</u>	CREMATION <u>Simply Cremation</u>
Basic Professional Fees	\$995	\$995	\$995
Co-ordination of Activities, Rites and Ceremonies	\$1,100	\$1,100	-
Documentation	\$465	\$465	\$465
Basic Preparation of the Deceased	-	\$375	\$375
Full Preparation of the Deceased	\$585	-	-
Staff Services for Visitation	\$1,360	\$710	-
Staff Services for Ceremony	\$1,030	\$420	-
Facilities for Preparation, Embalming and Shelter	\$480	\$365	\$365
Facilities for Visitation and Ceremony	\$1,360	\$995 (3 hours total)	-
Initial Transfer of Deceased (within 40 km)	\$330	\$330	\$330
Administrative/Lead Vehicle	\$260	-	-
Funeral Coach and Driver	\$590	-	-
Utility Van Transfer to Cemetery/Crematorium	-	\$385	\$385
Access to Grief Counselling	Complimentary <sup>1</sup>	Complimentary <sup>1</sup>	Complimentary <sup>2</sup>
Extended Family Care Program	Complimentary	Complimentary	Complimentary
Lasagna Platter (to take home after arrangements)	Complimentary	Complimentary	Complimentary
Lounge Access & In Room Refreshments	Complimentary	Complimentary	-
Personalized Memorial Candle	Complimentary	Complimentary	-
Post Service Floral Delivery	Complimentary	Complimentary	-
Obituary on Website	Complimentary	Complimentary	-
Assortment of Fresh Muffins	Complimentary	Complimentary	-
Legacy Book and Video	Complimentary	Complimentary	-
Boutonnieres for Pallbearers	Complimentary	-	-
Tent Sheltering at Cemetery	Complimentary	-	-
<b>Total</b>	<b>\$8,555</b>	<b>\$6,140</b>	<b>\$2,915</b>
Total Value of Complimentary Items	\$2,185	\$1,760	\$425

<sup>1</sup>One-on-One and Group Grief Counselling

<sup>2</sup>Group Grief Counselling



## Your Guide to Receptions with the Cardinal Funeral Homes

Our reception facilities are conveniently located at our Annette Street Chapel, 92 Annette St., Toronto, ON M6P 1N6, 416-762-8141

We can accommodate up to 150 people in a casual setting and 80 comfortably seated at a table in a more formal setting.

Service is Buffet Style and our team are on hand for your every need.

Our caterer can accommodate most dietary restrictions. Please advise us of your allergies or special requests at the time of ordering.



## À LA CARTE MENU

RELISH TRAYS	\$95 (25-30 PEOPLE)
CHEESE TRAYS	\$135 (25-30 PEOPLE)

ASSORTED SEASONAL FRUIT TRAYS	\$95 (25-30 PEOPLE)
SWEET TRAYS	\$2.45 PER PERSON

## MENU 1

---

Assorted Sandwiches  
Multigrain, Croissants,  
Focaccia, Vienna, Wraps  
Mixed Green Salad  
or  
Caesar Salad  
Assorted Seasonal  
Fruit Tray

**\$24.85 PER PERSON**

## MENU 5

---

Classic Meat Lasagna  
Veal Cutlets  
or  
Chicken Cutlets  
Vegetables  
Mixed Green Salad  
Bread

**\$30.45 PER PERSON**

## MENU 2

---

Classic Meat Lasagna  
Mixed Green Salad  
or  
Caesar Salad  
Assorted Seasonal  
Fruit Tray  
Bread

**\$25.20 PER PERSON**

## MENU 6

---

Ravioli with Cheese  
or  
Tortellini with Cheese  
Veal Cutlet or Scaloppini  
and  
Chicken Cutlet or Scaloppini  
Roasted Potatoes  
Vegetables  
Mixed Green Salad  
Assorted Seasonal  
Fruit Tray  
Bread

**\$47.25 PER PERSON**

## MENU 3

---

Assorted Sandwiches  
Multigrain, Croissants,  
Focaccia, Vienna, Wraps  
Grilled Vegetables  
With bocconcini  
Mixed Green Salad  
or  
Caesar Salad  
Pizza  
Assorted Seasonal  
Fruit Tray

**\$35 PER PERSON**

## MENU 4

---

Assorted Sandwiches  
Multigrain, Croissants,  
Focaccia, Vienna, Wraps  
Mixed Green Salad  
Pasta Salad  
or  
Potato Salad  
Assorted Cheese Tray  
Assorted Seasonal  
Fruit Tray  
Pizza

**\$38.85 PER PERSON**

**All prices are per person, minimum 20 people**  
Use of Facilities for 1.5 hours is \$765 which includes linens, disposable plates, cutlery, napkins and one hostess (\$1,065 if family provides their own catering) Pop, water, tea and coffee included. Substitute disposable plates and cutlery with a glass place setting for an additional \$8 per person



# Sympathy Flowers

During a time of loss, Cardinal's 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 to the location of your choice that may include a nursing home, hospital, church or your residence.



# Casket Selection

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.

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 – metal and wood.



## 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.



**MUSKOKA TORREFIED BIRCH**

NORTHERN 978

Solid torrefied birch construction  
Triple coat gloss finish  
Toast velvet interior

\$8,705



**PAGODA SOLID MAHOGANY**

NORTHERN 939

Solid mahogany construction  
Hand polished finish  
Velvet interior

\$7,740



**VERSAILLES SOLID MAHOGANY**

NORTHERN 979

Solid mahogany construction  
Triple coat gloss finish  
Toast velvet interior

\$7,230



**ASSINIBOINE SOLID OAK**

NORTHERN 959

Solid oak construction  
Stone coat satin finish  
Toast velvet interior/wheat cap panel  
Wheat themed corners

\$6,610



**PIETA SOLID MAPLE**

NORTHERN 709

Solid maple construction  
Cherry stain/triple coat gloss finish  
Toast velvet interior

\$5,790



**MAXWELL SOLID CHERRY**

NORTHERN 868

Solid cherry construction  
Stonecoat satin finish  
Toast velvet interior

\$5,700



**HARROWSMITH SOLID OAK**

NORTHERN 704

Solid oak construction  
Dark stonecoat finish  
Wood bar handles

\$5,600



**CEDAR SOLID CEDAR**

NORTHERN NL21

Solid cedar construction  
High gloss natural finish  
Almond velvet interior

\$5,540



**HILTON SOLID POPLAR**

NORTHERN NL06

Solid poplar construction  
High gloss, cherry finish  
Eggshell velvet interior

\$5,010



**TESTAMENT SOLID OAK**

NORTHERN 715

Solid oak construction  
Stonecoat satin finish  
Rosetan crepe interior  
Metal bumper handles

\$4,975



**WESTON SOLID ASH**

NORTHERN 610

Solid ash construction  
Stonecoat satin finish  
Rosetan crepe interior  
Vertically piped head panel

\$4,770



**ASCOT SOLID POPLAR**

NORTHERN 620

Solid poplar construction  
Mahogany high gloss finish  
Rosetan crepe interior

\$4,755



**KLEINBURG SOLID POPLAR**

NORTHERN 646

Solid poplar construction  
Mahogany high gloss finish  
Rosetan crepe interior

\$4,660



**ANTIQUE ASH VENEER**

NORTHERN 32

Ash veneer construction  
Double coat high gloss finish  
Rosetan crepe interior  
Wood bar handles

\$4,000



**HOMESTEAD SOLID MAPLE**

NORTHERN 707

Solid maple construction  
Cherry high gloss finish  
Rosetan crepe interior

\$4,560



**ARGYLE POPLAR VENEER**

NORTHERN 618M

Poplar veneer construction  
Mahogany colour high gloss finish  
Rosetan crepe interior

\$4,000



**STOUFFER POPLAR VENEER**

NORTHERN NL05

Poplar veneer construction  
High gloss finish  
White crepe interior

\$4,390



**CARLTON ASH VENEER**

NORTHERN 33

Ash veneer construction  
Golden double coat finish  
Rostean crepe interior

\$3,745



**CAROLINA SOLID POPLAR**

NORTHERN 645

Solid Ontario poplar  
Diamond super coat finish  
Rosetan crepe interior

\$4,240



**GREY EMBER ASH VENEER**

NORTHERN 440G

Ash veneer construction  
Stonecoat satin finish  
Ivory crepe interior

\$3,040



**SUSSEX SOLID ASH**

NORTHERN 550

Solid ash construction  
Satin finish  
Eggshell satin interior

\$4,235



**DURHAM POPLAR VENEER**

NORTHERN 504D

Poplar veneer construction  
Satin finish  
White satin interior

\$2,935



**MINTO POPLAR VENEER**

NORTHERN 632

Poplar veneer construction  
Walnut gloss finish  
Rosetan crepe interior

\$4,000



**NORWAY POPLAR VENEER**

NORTHERN 526M

Poplar veneer construction  
Spray satin finish  
Crepe interior

\$2,455

## METAL CASKETS (NOT SUITABLE FOR CREMATION)

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



**MEDITERRANEAN 32 OZ.  
SOLID COPPER**  
BATESVILLE 147930

Solid copper construction  
Brushed finish  
Velvet interior

\$11,120



**SIERRA 18 GA.**  
BATESVILLE 147733

18 ga. Steel construction  
Painted gold/Last supper & pieta  
corners  
Champagne velvet interior

\$5,140



**GOLDEN MIDNIGHT 18 GA.**  
BATESVILLE 239699

18 ga. Steel construction  
Brushed finish exterior  
Velvet interior

\$5,010



**MERLOT 18 GA.**  
BATESVILLE 239694

18 ga. Steel construction  
Brushed finish exterior  
Velvet interior

\$4,790



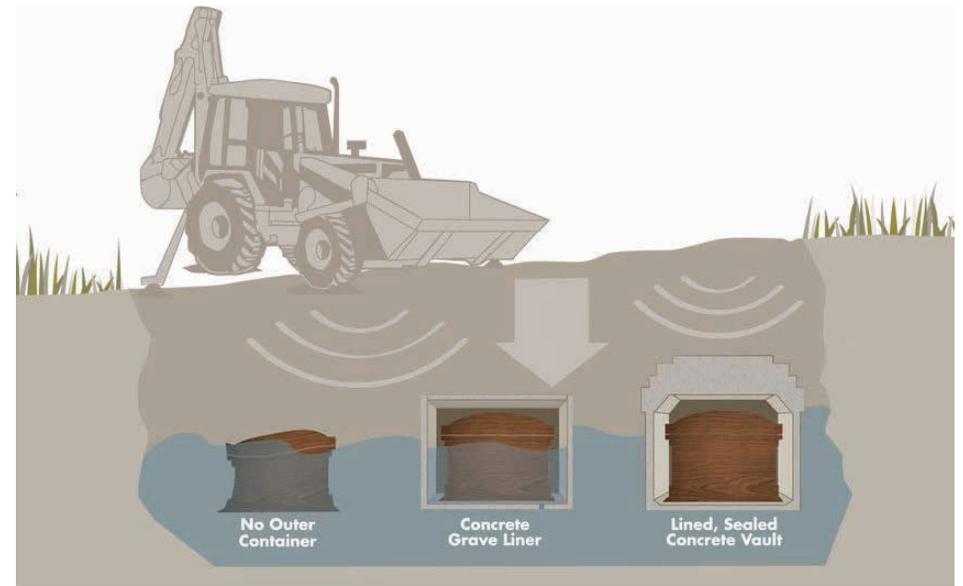
**NEWPORT SILVER 20 GA.**  
NORTHERN 204

20 ga. Steel construction  
Grey painted finish  
Silver taffeta interior

\$2,835

# Burial Vaults

Some cemeteries require you to purchase a burial vault or concrete liner, but most cemeteries do not. The diagram to the right demonstrates the benefits of a liner or burial vault. A concrete liner or a sealing burial vault will provide stability for the ground as well as protection for the casket. Burial vaults will also seal the casket from the elements.



**LYDIAN BRONZE**  
SUPERIOR

Reinforced concrete  
ABS and Bronze liner  
Butyl sealing tape

\$4,200



**LYDIAN COPPER**  
SUPERIOR

Reinforced concrete  
ABS and Copper liner  
Butyl sealing tape

\$4,200



**ATHENIAN ROSE**  
SUPERIOR

Reinforced concrete  
ABS and Steel liner  
Butyl sealing tape  
Available in Black and Silver

\$3,560



**PATRICIAN**  
SUPERIOR

Reinforced concrete  
ABS liner Butyl sealing tape  
Gothic window design  
Available in Black and Silver

\$2,310



**SENTINEL**  
SUPERIOR

Reinforced concrete  
Polystyrene liner in base & cover  
Butyl sealing tape

\$1,655

# Cremation Containers and Caskets

Cremation containers differ from caskets in their function as they are not intended for the long term care of the deceased, but serve their function during the funeral ceremony only. As a result there are a number of modest cremation containers available to be used when the services are of a private or brief nature and serve mostly to transport and carry the deceased for cremation.

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 right to 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.





**CARTER SOLID POPLAR**

NORTHERN 228LW

Solid poplar construction  
Amber spray stain, Satin finish  
Rosetan crepe interior

\$2,935



**WOODWARD SOLID POPLAR**

NORTHERN 527

Solid poplar construction  
Natural stonecoat finish  
Cotton interior

\$2,225



**APELLA VENEER**

NORTHERN 250

Poplar veneer construction  
Amber spray stain, Satin finish  
Taffetta interior

\$1,895



**CLOTH COVERED**

NORTHERN 60

Particle board construction  
Blue lambskin cloth exterior  
White taffeta interior

\$1,615



**CLOTH COVERED**

NORTHERN 40C

Presswood construction  
Grey cloth covered exterior  
Satin interior

\$1,215



**PRESSWOOD**

NORTHERN 10 PB

Presswood construction  
Unfinished  
No handles

\$555

# Rental Casket Options

## CAMBRIAN RENTAL PACKAGE



**NORTHERN CAMBRIAN RENTAL**

NORTHERN 23

\$1,475

**INSERT (100V)**

Solid poplar  
Velvet interior  
\$555



**NORTHERN 201**

NORTHERN 201

Solid ash  
6X6X8.5 in  
\$295

**\$2,325**

## FRONTENAC RENTAL CASKET



**NORTHERN FRONTENAC RENTAL**

NORTHERN 18

\$1,455

**INSERT (100C)**

Solid poplar  
Crepe interior  
\$530

**\$1,985**

## CARLTON RENTAL CASKET



**NORTHERN CARLTON RENTAL**

NORTHERN 33

\$1,350

**INSERT (100C)**

Solid poplar  
Crepe interior  
\$530

**\$1,880**

# 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, placement in a niche or scattering, as well as for keeping in a special place at home.



SCATTERING



BURIAL



NICHE



HOME

## BURIAL

The cemetery remains the safest place for the burial of a loved one, even after cremation. A cemetery is protected property in perpetuity and allows for a permanent memorial for your loved one. Urn burial remains a meaningful way to lay a loved one to rest.



**CLASSIC OAK**  
DODGE 950310

Solid Oak  
6.25X7.25X9 in.

\$430



**JEWEL BOX**  
VICTORIAVILLE US110-00253

Solid Oak  
11X8X5.25 in.

\$415



**ALLEN**  
VICTORIAVILLE US120-00003

Solid Maple  
11.5X7X6.5 in.

\$395

**NORTHERN 201**  
NORTHERN N201

Solid Ash  
6X6X8.5 in.



\$295

**BUTTERFLY REFLECTIONS**  
BATESVILLE 252359

Pressed Cotton  
9X6X5 in.



\$260

**BRISTOL ROSEWOOD**  
DODGE 972353

Rosewood  
8X8.25X7.25 in.



\$190

**ANDOVER MOCHA**  
DODGE 956900

Metal Alloy  
7.25X7.25 in. diameter



\$125

## Urn Vaults

Urn vaults are used to contain the urn for burial. This provides protection for the urn and helps to prevent the urn from shifting with ground frost and helps identify the parameters of the burial space in the lot.

Many people also use this as a receptacle for placing personal items of meaning with the remains. We offer four urn vault options for you to choose from, ranging in price from \$1,100 to \$790. See your funeral director for details.

Lydian Copper Urn Vault	\$1,100
Athenian Urn Vault	\$970
Patrician Urn Vault	\$855
Titan Urn Vault	\$790



## NICHE

A niche is a space within a granite columbarium where an urn can be placed alone or in a companion space in perpetuity within a cemetery. Some indoor niches have a glass front where the urn can be displayed along with small memorabilia. Most niches have a stone front with either engraved or bronze plate memorialization. It is important to know the dimensions of the niche when selecting an urn for this purpose.

## CUSTOM ENGRAVING

Add name, date, and text to applicable urns for \$75 (up to 3 lines of text). Custom scenes and designs are available. Please contact your funeral director for more information.



**ECLISSE GALET**  
VICTORIAVILLE US899-00011  
Stainless Steel/Burl Wood  
4.5X7.5X10 in. \$885



**VENICE**  
VICTORIAVILLE US210-00011  
Metal Brass/Zinc  
10.5X7.25 in. \$435



**ZENBRON**  
VICTORIAVILLE US440-20010  
Metal - Brass/Zinc  
6.75X5X9 in. \$500



**CAMBRIDGE STONE**  
DODGE 950121  
Cast Stone  
10.5X6.5X7.25 in. \$355



**CLASSIC COLUMN**  
VICTORIAVILLE US199-20001  
Solid Cherry  
10X6.5X8 in. \$495



**ELEGANT GOLD**  
DODGE 960253  
Brass  
10.75X7.25 in. diameter \$340

## HOME

Taking an urn home is a very personal decision and can afford comfort after the funeral. This is a decision that should be carefully weighed with all who live in the home. There are beautifully designed urns for display or simple urns for private storage which can be selected for this purpose. Many of the decorative urns naturally fit with a home's décor.



**PROVINCIAL**  
(BATESVILLE 216022)

Hardwood/Burl Wood Inlay  
11.5X9X5 in.

\$730



**IVORY MARCELLO**  
BATESVILLE 255713

Brass  
4.75X10.5 in. diameter

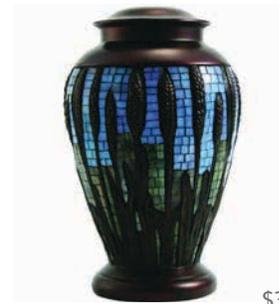
\$365



**SERENITY ANGEL**  
VICTORIAVILLE US35020008

Cultured Granite  
10X9X21 in.

\$570



**MOSAIC WHEAT**  
DODGE 941905

Resin & Stained Glass  
11.7X7.25 in. diameter

\$365



**CLOISSONÉ BLUE**  
DODGE 9950800

Brass and Enamel  
10X7.5 diameter

\$480



**PICTURE URN**  
VICTORIAVILLE US899-20013

MDF  
6X6.5X9 in.

\$240

## SCATTERING

Scattering the cremated remains of a loved one is a big decision as it cannot be reversed. Cremated remains are not lightweight like wood ash, but are weighty and granular, more like fine gravel.

This should be taken into account when scattering as they should not be left on the surface but turned under the ground. Your own private property may be used for scattering, but others' property is off limits. Common land can be used for this purpose with discretion. This is a decision that should be discussed with all concerned, and it is worth considering the option of scattering a portion and allowing for the interment of the balance of the cremated remains in a cemetery where your loved one can be memorialized.

*Most urns are also available in a smaller keepsake size as a way of keeping a portion of remains if burial or scattering is chosen.*

**SCATTERING TUBE**  
COMMEMORATE URNS  
PI-SF

Cardboard  
12.6x5.1 in.



\$155

# Disbursements

Disbursements are items and services arranged and paid for by Cardinal Funeral Homes Ltd., acting as your agent. The prices are set by the third party and added to your contract at cost. The contractee is required to pay for these items at the time the contract is signed, along with the required deposit. The following items are some typical disbursements.

## ORGANIST AND/OR SOLOIST

Fees for the services of an Organist or Soloist vary based on the requirements of the church.

## POLICE ESCORTS

When available, the Toronto Police Service can provide three police vehicles and officers to escort the procession from the funeral home to the place of service and then to the place of final disposition within the city of Toronto. Additional fees for services that last longer than three hours will apply. Pricing is set by the Toronto Police Service.

## CORONER'S FEE

This is a fee charged by the Office of the Chief Coroner of Ontario to allow for the cremation or shipment of a deceased person out of the province of Ontario.

## CLERGY OR CELEBRANT HONORARIUM

This is a fee paid to the clergy or celebrant to conduct any rites or services regarding the funeral.

## NEWSPAPER OR RADIO DEATH NOTICES

This is a fee charged by media outlets for posting or announcing the death notice and service information.

## CREMATION FEES

This is a fee charged by the crematorium to conduct the cremation of a deceased person, which may vary depending on the size of the person or the timing of the cremation.

## CONSULAR/AIRLINE FEES

Foreign/local government fees to accept the repatriation of a deceased person. Airline fee is the cost of the flight(s). Your funeral director will advise you of the fees applicable to your decision. Fees may vary based on final destination, weight of casket, etc.

# Stationery Packages



## ELITE PACKAGE

150 Folding Memorial Cards	\$360
Gold Plated Crucifix	\$115
Deluxe Rosary (Clear or Black)	\$55
Personalized Guest Book	\$130
Framed Portrait	\$150
50 Acknowledgement Cards	\$25
<i>Total Package Price</i>	\$835
<i>Discount Provided</i>	- \$185
<b>Elite Package Price</b>	<b>\$650</b>
<i>Unlimited Cards Upgrade</i>	+\$100

# Stationery and Other Available Items

## PREMIUM PACKAGE



150 Folding Memorial Cards	\$360
Wooden Crucifix	\$80
1 Deluxe Rosary (Clear or Black)	\$55
Spiritual Guest Book	\$90
50 Acknowledgement Cards	\$25
<i>Total Package Price</i>	\$610
<i>Discount Provided</i>	- \$110
<b>Premium Package Price</b>	<b>\$500</b>

## STANDARD PACKAGE



150 Single Sided Cards	\$222
Large Metal Crucifix	\$55
Deluxe Rosary (Clear or Black)	\$55
Spiritual Guest Book	\$90
50 Acknowledgement Cards	\$25
<i>Total Package Price</i>	\$447
<i>Discount Provided</i>	- \$102
<b>Standard Package Price</b>	<b>\$345</b>

## BASIC PACKAGE



100 Single Sided Cards	\$148
Slimline Crucifix	\$45
Deluxe Rosary (Clear or Black)	\$55
White Guest Book	\$50
50 Acknowledgement Cards	\$25
<i>Total Package Price</i>	\$323
<i>Discount Provided</i>	- \$63
<b>Basic Package Price</b>	<b>\$260</b>

## PRAYER/MEMORIAL CARDS

Single Sided Cards (50-99 cards)	\$1.84/card
Single Sided Cards (100)	\$148
Additional Single Sided Cards (after 100)	\$0.82/card
Custom Folding Memorial Cards (50-99)	\$3.10/card
Custom Folding Memorial Cards (x100)	\$240
Additional Custom Folding Memorial Cards (after 100)	\$2.40/card

## CRUCIFIXES

Roman Catholic-Slimline	\$45
Icon	\$55
Orthodox-Wooden	\$55
Orthodox-Slimline	\$55
Orthodox-Metal	\$55
Roman Catholic-Metal	\$55
Roman Catholic-Wooden	\$80
Roman Catholic-Gold Plated	\$115

## ROSARIES

Standard	\$40
Deluxe	\$55

## GUEST REGISTER BOOKS

Standard White	\$50
Spiritual	\$90
Custom Photo with Box Set	\$130

## KEEPSAKES

Additional Legacy Book (1-5 copies)	\$99/each
Additional Legacy Book (6+ copies)	\$75/each
Additional Legacy Video (USB)	\$20
Personalized Memorial Candle	\$48
Additional Memorial Candle	\$28
Additional Candle Insert	\$9
Custom Framed Portrait	\$150
Buddhist Funeral Items	\$190



# Funeral Pre-Planning

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 in installments, with pre-authorized debit, or credit card payments. Talk to us about what might work best for you.

## SAFE RETURN ASSISTANCE PLAN

Are you planning to travel? Transporting the deceased from elsewhere can be a costly endeavor. Enrolling in the Safe Travel Assistance Plan means the costs and logistics of repatriation will be looked after. You simply pay a one-time fee of \$442 plus HST, and you will be covered. This plan covers expenses when a death occurs anywhere over 100kms from home.

# Extended Family Care 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.



Katherine Mamalyga  
EXTENDED FAMILY CARE COUNSELLOR  
katherine@cardinalfuneralhomes.com

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

## THAT'S WHERE OUR EXTENDED FAMILY CARE PROGRAM STEPS IN.

We offer Extended Family Care because we know it makes a difference to families who have entrusted us with their loss. Our trained counsellor 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 EXTENDED FAMILY CARE:

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 will do. And if you're not sure where to start, we will help you determine a plan of action.

Katherine will help you to complete the forms and apply for any benefits you may be entitled to including CPP, OHIP/Health Card maintenance and SIN maintenance and much more.



*“The grief process is a difficult task. It is hard work, but you do not have to do it alone.”*

# Payment Terms

## **MINIMUM DEPOSIT REQUIRED**

---

The minimum deposit is 100% of disbursements, plus 50% of the funeral service and merchandise charges, including taxes. This deposit is due upon signing the contract.

## **BALANCE OF FUNERAL COSTS**

---

The purchaser(s) agrees to pay the outstanding balance within thirty (30) days of signing the contract. Interest will be applied at the rate of two (2) per cent per month, compounded monthly, (Twenty-seven (27) per cent, per annum), on any outstanding balance from the date of the contract, if not paid in thirty (30) days.

*Deposits and payments may be made by, cash, cheque, certified cheque, bank draft, debit card, Visa or MasterCard.*

## **PREARRANGEMENT FUNDING**

---

For your convenience, we offer two funding options when prepaying for services and merchandise. When prepaying, you pay for the services and merchandise today and the funds will be used to pay for the services and merchandise at the time of need.

## **TRUST FUNDING**

---

The funds paid for the services and merchandise are paid to the funeral home and then placed in a Trust account, where it will accrue interest until the contract is fulfilled or cancelled.

## **INSURANCE ANNUITY FUNDING**

---

The funds are used to purchase a group annuity contract, where the proceeds of the annuity will be used to pay for the services and merchandise at the time the contract is fulfilled or cancelled.

# Notes

A series of horizontal dotted lines for taking notes, spanning the width of the page below the 'Notes' header.

## ANNETTE CHAPEL

---

92 Annette Street

Toronto, ON. M6P 1N6

Tel: (416) 762-8141 Fax: (416) 762-7016

kevin@cardinalfuneralhomes.com

## BATHURST CHAPEL

---

366 Bathurst Street

Toronto, ON. M5T 2S6

Tel: (416) 603-1444 Fax: (416) 603-1963

kim@cardinalfuneralhomes.com

