

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
michael@cardinalfuneralhomes.com



Planning Guide 2023

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?

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 and current President, Jimmy, began his career as a teenager working at the funeral homes in the summers during high school and university before obtaining his Class 1 Funeral Director licence. Now, as the leader of the company and owner of the family business, he looks forward to continuing the Cardinal family's legacy of caring and compassionate service as the company approaches its 100th anniversary.

Find us online at:

cardinalfuneralhomes.com

or on Facebook at:

facebook.com/cardinalfuneralhomes



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

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
Michael Langdon
michael@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

Prices Effective October 1, 2023

“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 – October 1, 2023*

A) FULL SERVICE FUNERAL

Visitation and/or Service on Separate Days \$8,985

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 \$975 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 \$7,935

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. If the service takes place at the funeral home, this option includes three hours in total and the fees will be \$7,640.

C) GRAVESIDE SERVICE

\$4,795

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

	BURIAL	BURIAL	BURIAL
	Full Service Funeral (One Day of Visitation)	Full Service Funeral (Same Day)	Graveside Service
Basic Professional Fees	\$995	\$995	\$995
Co-ordination of Activites, Rites and Ceremonies	\$1,140	\$1,140	\$850
Documentation	\$485	\$485	\$485
Basic Preparation of the Deceased	-	-	\$405
Full Preparation of the Deceased	\$625	\$625	-
Staff Services for Visitation	\$1,450	\$760	-
Staff Services for Ceremony	\$1,070	\$1,070	\$395
Facilities for Preparation, Embalming and Shelter	\$515	\$515	\$390
Facilities for Visitation and Ceremony	\$1,430	\$1,070 (3 hours total)	-
Initial Transfer of Deceased (within 40 km)	\$355	\$355	\$355
Administrative/Lead Vehicle	\$280	\$280	\$280
Funeral Coach and Driver	\$640	\$640	\$640
Utility Van Transfer to Cemetery/Crematorium	-	-	-
Access to Grief Counselling	Complimentary ¹	Complimentary ¹	Complimentary ²
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	-
Care Package on Day of Service	Complimentary	Complimentary	-
Legacy Book and Video	Complimentary	Complimentary	-
Boutonnieres for Pallbearers	Complimentary	-	-
Tent Sheltering at Cemetery (weather permitting)	Complimentary	-	-
Total	\$8,985	\$7,935	\$4,795
Total Value of Complimentary Items	\$2,185	\$1,760	\$425

¹One-on-One and Group Grief Counselling

²Group 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 \$1,140

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 \$485

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 \$550.

BASIC PREPARATION OF THE DECEASED \$405

(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 \$625

(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 \$760/\$1,450/\$1,760

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

STAFF SERVICES FOR THE CEREMONY \$775/\$1,070

(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 \$390/\$515

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.

\$515 Full Preparation
\$390 Minimal Preparation
\$130/day Safekeeping

FACILITIES FOR VISITATION \$1,430/\$2,095

(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 \$1,070

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 \$355

Initial transfer of the deceased from the place of death to the funeral home, within 40km’s. Additional charge of \$3.85 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.

\$280

FUNERAL COACH (HEARSE)

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

\$640

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 \$160/hour or part thereof, beyond four hours. \$650

FLOWER/UTILITY VAN

A van to transport floral tributes to cemetery or other location. \$170

PROFESSIONAL PALLBEARERS \$145

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 \$325

Additional Books (1-5 copies) \$109/each
(6+ copies) \$82/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 \$260

• Air Tray \$460

• Transfer to airport \$490

• Combination Shipping Container \$655

• Wooden Shipping Shell \$1,430

• Full Metal or Half Glass Sealer \$1,555

**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 \$8,985

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 \$975. 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.

B) FULL SERVICE FUNERAL SAME DAY Visitation and/or Service on the Same Day \$6,465

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 \$3,045

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 \$395 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.

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 – October 1, 2023

Service Options at a Glance

	CREMATION Full Service Funeral (One Day of Visitation)	CREMATION Full Service Funeral (Same Day)	CREMATION Simply Cremation
Basic Professional Fees	\$995	\$995	\$995
Co-ordination of Activites, Rites and Ceremonies	\$1,140	\$1,140	-
Documentation	\$485	\$485	\$485
Basic Preparation of the Deceased	-	\$405	\$405
Full Preparation of the Deceased	\$625	-	-
Staff Services for Visitation	\$1,450	\$760	-
Staff Services for Ceremony	\$1,070	\$450	-
Facilities for Preparation, Embalming and Shelter	\$515	\$390	\$390
Facilities for Visitation and Ceremony	\$1,430	\$1,070 (3 hours total)	-
Initial Transfer of Deceased (within 40 km)	\$355	\$355	\$355
Administrative/Lead Vehicle	\$280	-	-
Funeral Coach and Driver	\$640	-	-
Utility Van Transfer to Cemetery/Crematorium	-	\$415	\$415
Access to Grief Counselling	Complimentary ¹	Complimentary ¹	Complimentary ²
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	-
Care Package on Day of Service	Complimentary	Complimentary	-
Legacy Book and Video	Complimentary	Complimentary	-
Boutonnieres for Pallbearers	Complimentary	-	-
Tent Sheltering at Cemetery (weather permitting)	Complimentary	-	-
Total	\$8,985	\$6,465	\$3,045
Total Value of Complimentary Items	\$2,185	\$1,760	\$425

¹One-on-One and Group Grief Counselling

²Group 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 \$4.20 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 2

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

\$25.20 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

MENU 5

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

\$30.45 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

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.



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


\$12,200



WESTMINSTER SOLID MAHOGANY
NORTHERN NL01

Solid mahogany construction
Sangria high gloss finish
Almond velvet interior

\$5,700



ALASTER SOLID ASH
NORTHERN 630

Solid ash and veneer construction
Double coat, gloss finish
Rosetan crepe interior

\$4,700



MINTO POPLAR VENEER
NORTHERN 632

Poplar veneer construction
Walnut gloss finish
Rosetan crepe interior

\$4,195



VERSAILLES SOLID MAHOGANY
NORTHERN 979

Solid mahogany construction
Triple coat gloss finish
Toast velvet interior

\$7,595



TESTAMENT SOLID OAK
NORTHERN 715

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

\$5,250



BRETON SOLID OAK
NORTHERN 445

Solid oak and veneer construction
Stonecoat satin finish
Rosetan crepe interior

\$4,495



CARLTON ASH VENEER
NORTHERN 33

Ash veneer construction
Golden double coat finish
Rosetan crepe interior

\$3,995



PIETA SOLID MAPLE
NORTHERN 709

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

\$5,895



HOMESTEAD SOLID MAPLE
NORTHERN 707

Solid maple construction
Cherry high gloss finish
Rosetan crepe interior

\$4,995



CARTER SOLID POPLAR
NORTHERN 228DW

Solid poplar construction
Triple coat, gloss finish
Rosetan crepe interior

\$4,495



GLENTAY SOLID ASH VENEER
NORTHERN 444

Solid ash and veneer construction
Stonecoat satin finish
Rosetan crepe interior

\$3,895

More caskets in various styles available. Please ask your funeral director for more details.



MORDEN SOLID POPLAR VENEER
NORTHERN 446

Solid poplar and veneer construction
Stonecoat satin finish
Rosetan crepe interior

\$3,495



ALDERGROVE SOLID POPLAR
NORTHERN 428

Solid poplar construction
Stonecoat satin finish
Rosetan crepe interior

\$2,750



NORWAY POPLAR VENEER
NORTHERN 526M

Poplar veneer construction
Spray satin finish
Crepe interior

\$3,295



NEWPORT SILVER 20 GA.
NORTHERN 204

20 ga. Steel construction
Grey painted finish
Silver taffeta interior

\$1,995



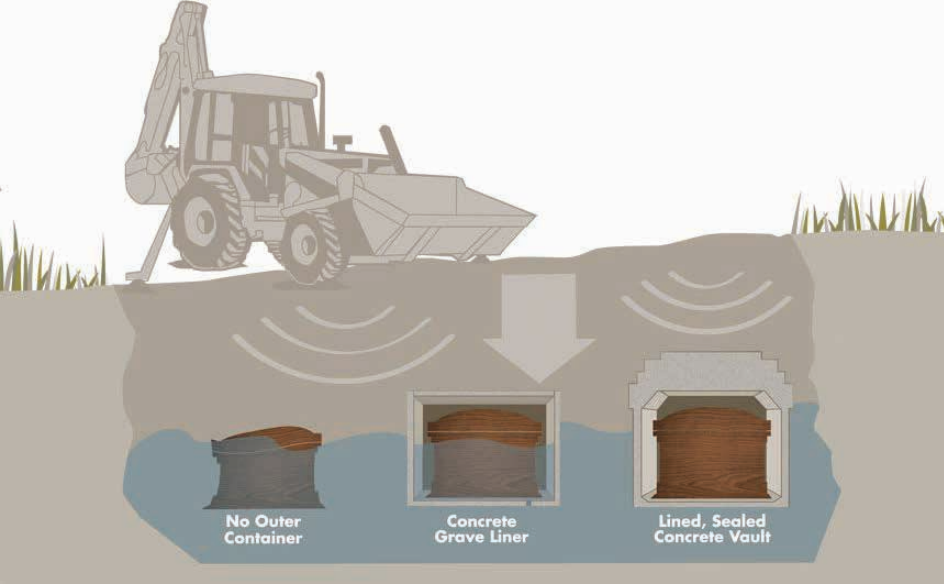
DURHAM POPLAR VENEER
NORTHERN 504D


Poplar veneer construction
Satin finish
White satin interior

\$3,100

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

\$4,880



PATRICIAN SUPERIOR

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

\$2,690



LYDIAN COPPER SUPERIOR

Reinforced concrete
ABS and Copper liner
Butyl sealing tape

\$4,880



SENTINEL SUPERIOR

Reinforced concrete
Polystyrene liner in base & cover
Butyl sealing tape

\$1,925



ATHENIAN ROSE SUPERIOR

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

\$4,100

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.

	CLOTH COVERED NORTHERN 40C Presswood construction Grey cloth covered exterior Satin interior	\$1,250
	EDEN NORTHERN 102 Solid poplar construction Unfinished Cotton interior	\$995
	PARTICLE BOARD NORTHERN 10 PB Particle construction Unfinished No handles, no interior	\$585

Rental Casket Options

CAMBRIAN RENTAL PACKAGE		
		
NORTHERN CAMBRIAN RENTAL NORTHERN 23 \$1,575	INSERT (100V) Solid poplar Velvet interior \$600	NORTHERN 201 NORTHERN 201 Solid ash 6X6X8.5 in \$295
		\$2,470
FRONTENAC RENTAL CASKET		
		
NORTHERN FRONTENAC RENTAL NORTHERN 18 \$1,640	INSERT (100C) Solid poplar Crepe interior \$570	
		\$2,210
CARLTON RENTAL CASKET		
		
NORTHERN CARLTON RENTAL NORTHERN 33 \$1,495	INSERT (100C) Solid poplar Crepe interior \$570	
		\$2,065

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.



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.



\$485

JEWEL BOX
VICTORIAVILLE US110-00253

Solid Oak
11X8X5.25 in.



\$415

ALLEN
VICTORIAVILLE US120-00003

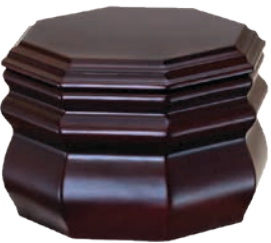
Solid Maple
11.5X7X6.5 in.



\$395

OGEE CHERRY
COMMEMORATE A204

Solid Cherry
6.5X8.5 in.



\$370

NORTHERN 201
NORTHERN N201

Solid Ash
6X6X8.5 in.



\$295

BUTTERFLY REFLECTIONS
BATESVILLE 252359

Pressed Cotton
9X6X5 in.



\$260

ANDOVER MOCHA
DODGE 956900

Metal Alloy
7.25X7.25 in. diameter



\$150

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 \$1,070 to \$875. See your funeral director for details.

Athenian Urn Vault	\$1,070
Patrician Urn Vault	\$935
Lydian Copper Urn Vault	\$875
Titan Urn Vault	\$875



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

Adding name, date, and text to applicable urns (up to 3 lines of text) is complimentary. Custom scenes and designs are also available for additional cost. Please speak with your funeral director for more information.

ECLISSE GALET
VICTORIAVILLE US899-00011

Stainless Steel/Burl Wood
4.5X7.5X10 in.



\$885

ZENBRON
VICTORIAVILLE US440-20010

Metal - Brass/Zinc
6.75X5X9 in.



\$500

CLASSIC COLUMN
VICTORIAVILLE US199-20001

Solid Cherry
10X6.5X8 in.



\$495

CAMBRIDGE STONE
DODGE 950121

Cast Stone
10.5X6.5X7.25 in.



\$495

ELEGANT GOLD
DODGE 960253

Brass
10.75X7.25 in. diameter



\$460

VENICE
VICTORIAVILLE US210-00011

Metal Brass/Zinc
10.5X7.25 in.



\$465

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

MOSAIC WHEAT
DODGE 941905

Resin & Stained Glass
11.7X7.25 in. diameter



\$695

SERENITY ANGEL
VICTORIAVILLE US35020008

Cultured Granite
10X9X21 in.



\$570

CLOISONNÉ BLUE
DODGE 9950800

Brass and Enamel
10X7.5 diameter



\$480

IVORY MARCELLO
BATESVILLE 255713

Brass
4.75X10.5 in. diameter



\$365

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



SIGNATURE PACKAGE

150 Folding Memorial Cards	\$375
Gold Plated Crucifix	\$125
Deluxe Rosary (Clear or Black)	\$55
Personalized Guest Book	\$135
Framed Portrait	\$150
50 Acknowledgement Cards	\$25

Total Package Price	\$865
Discount Provided	- \$180
Elite Package Price	\$685
Unlimited Cards Upgrade	+\$135

PREMIUM PACKAGE

150 Folding Memorial Cards	\$375
Wooden Crucifix	\$90
1 Deluxe Rosary (Clear or Black)	\$55
Spiritual Guest Book	\$95
50 Acknowledgement Cards	\$25
Total Package Price	\$640
Discount Provided	- \$110
Premium Package Price	\$530



STANDARD PACKAGE

150 Single Sided Cards	\$199
Large Metal Crucifix	\$60
Deluxe Rosary (Clear or Black)	\$55
Spiritual Guest Book	\$95
50 Acknowledgement Cards	\$25
Total Package Price	\$434
Discount Provided	- \$99
Standard Package Price	\$335



ESSENTIAL PACKAGE

100 Single Sided Cards	\$155
Slimline Crucifix	\$45
Deluxe Rosary (Clear or Black)	\$55
White Guest Book	\$50
50 Acknowledgement Cards	\$25
Total Package Price	\$330
Discount Provided	- \$65
Basic Package Price	\$265



Stationery and Other Available Items

PRAYER/MEMORIAL CARDS

Single Sided Cards (50-99 cards)	\$1.96/card
Single Sided Cards (100)	\$155
Additional Single Sided Cards (after 100)	\$0.88/card
Custom Folding Memorial Cards (50-99)	\$3.30/card
Custom Folding Memorial Cards (x100)	\$250
Additional Custom Folding Memorial Cards (after 100)	\$2.50/card

CRUCIFIXES

Roman Catholic-Slimline	\$45
Icon	\$55
Orthodox-Wooden	\$55
Orthodox-Slimline	\$55
Orthodox-Metal	\$55
Roman Catholic-Metal	\$60
Roman Catholic-Wooden	\$90
Roman Catholic-Gold Plated	\$125

ROSARIES

Standard	\$40
Deluxe	\$55

GUEST REGISTER BOOKS

Standard White	\$50
Spiritual	\$95
Custom Photo with Box Set	\$135

KEEPSAKES

Additional Legacy Book (1-5 copies)	\$109/each
Additional Legacy Book (6+ copies)	\$82/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 Return 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.

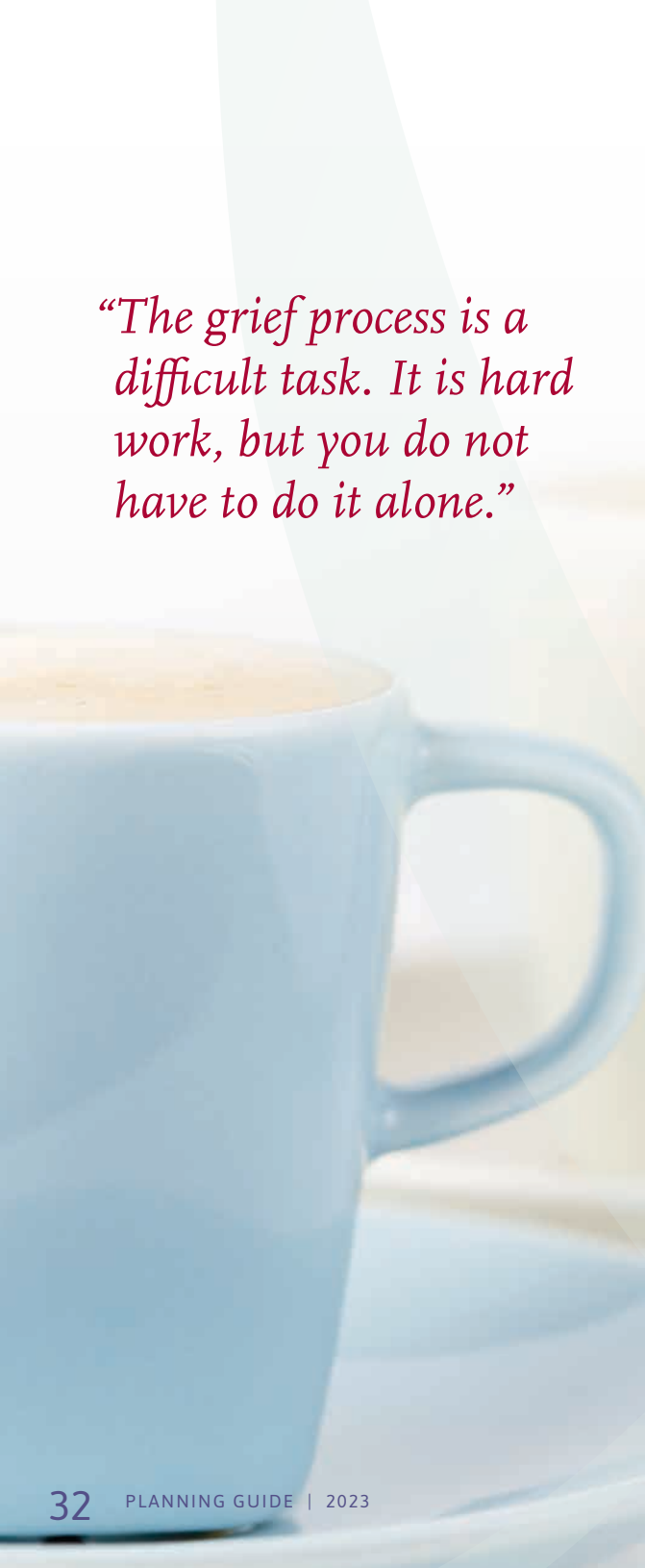
We offer Extended Family Care because we know it makes a difference to families who have entrusted us with their loss. Our trained counsellor helps you begin the healing process by providing valuable "hands-on" assistance with many of the tasks (large and small) that must be dealt with.

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.”

32 PLANNING GUIDE | 2023

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